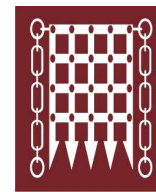


Westminster Business Forum Keynote Seminar
FinTech in the UK - next steps for investment, skills and regulation

Timing: Morning, Tuesday, 17th January 2017

Venue: One Moorgate Place, Chartered Accountants' Hall, Moorgate Place, London EC2R 6EA



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Agenda subject to change

- 8.30 - 9.00 Registration and coffee
- 9.00 - 9.05 **Chair's opening remarks**
Rt Hon the Baroness Kramer, Liberal Democrat Lords Principal Spokesperson on the Treasury and Economy
- 9.05 - 9.25 **The UK FinTech sector - an overview**
Imran Gulamhuseinwala, Global Head of FinTech, EY
Questions and comments from the floor
- 9.25 - 9.50 **Emerging regulatory priorities - the future role for RegTech and the Regulatory Sandbox**
Bob Ferguson, Head of Department, Project Innovate, Financial Conduct Authority
Questions and comments from the floor
- 9.50 - 10.40 **The impact of FinTech in the UK - latest innovations, regulatory issues and consumer priorities**
Following the launch of the FCA's Regulatory Sandbox last year - which seeks to create a 'safe space' for businesses to test innovative products and services - what are the early indications from initial projects, including on them retaining adequate consumer protections, and what demand is anticipated for the service moving forward? How serious are the systemic risks brought about by the growth of innovative financial products - including, for example, the exposure to unsecured loans brought about by P2P lending, or the impact of digital currencies on monetary stability - and what more might policymakers and regulators need to do to effectively manage them? In light of recent findings from the FCA highlighting the negative impact of regulatory uncertainty on FinTech, in what ways can RegTech support both market innovation and protection - including for example in the use of alternative reporting methods and the development of machine-readable formats for new regulations? In the context of the recent Financial Advice Market Review - and findings that two thirds of consumers under the age of 30 have no plans to invest into financial markets - what role can FinTech play in closing advice gaps, and what opportunities do automated advice models bring about in this respect? What relationship will traditional banks have with FinTech moving forward, and how might established banks maintain market share amid wide-ranging digital disruption; for example, how effective have initial efforts to partner with, incubate or acquire FinTech start-ups been in ensuring that the sector maintains competitiveness - and what has been the impact on start-ups and scale-ups themselves?
Diana Paredes, Chief Executive Officer and Co-Founder, Suade
Jeff Salway, Member, Financial Services Consumer Panel
Kirstene Baillie, Partner and Head of Financial Services and Funds Group, Fieldfisher
Michael Harte, Group Head of Innovation, Barclays
Janet Thomas, Chief Executive Officer and Founder, TouchFX
Questions and comments from the floor
- 10.40 - 10.45 **Chair's closing remarks**
Rt Hon the Baroness Kramer, Liberal Democrat Lords Principal Spokesperson on the Treasury and Economy
- 10.45 - 11.10 Coffee
- 11.10 - 11.15 **Chair's opening remarks**
Adam Afriyie MP, Chair, All-Party Parliamentary Group on FinTech
- 11.15 - 11.35 **The CMA Retail Banking Market Investigation - future opportunities**
Dr Bill Roberts, Assistant Director, Remedies, Business and Financial Analysis, Competition and Markets Authority
Questions and comments from the floor
- 11.35 - 12.25 **The climate for investment and growth post-Brexit - skills, finance, regional hubs and supporting services**
What are the key challenges and opportunities ahead for attracting international talent and investment to the UK FinTech sector, particularly following the outcome of the EU referendum? For example, what impact would changes to the UK's relationship with passporting have on its ability to attract business investment, and in what ways could the UK's tax and regulatory regime support competitiveness post-Brexit? Following the introduction of 'FinTech' bridges - which seek to facilitate UK access to international markets - what are the next steps for encouraging the international growth of the UK FinTech sector, and what jurisdictions might be considered for future partnerships? What impact has the introduction of Financial Centres of Excellence had so far on attracting investment throughout the UK, and what more might be considered to develop regional hubs and accelerators? In light of concerns raised by a Government-commissioned report that the tech talent pipeline will restrict the future growth of UK FinTech, what more can be done to support competitive sector skills; for example, how might existing STEM initiatives be used to encourage tech talent to work in financial services, and how can FinTech apprenticeship programmes be most effectively designed and implemented? To what extent will plans to create professional services hubs - to provide low cost or pro-bono legal and accountancy services to new entrants - help grow the sector, and what further practical support could be provided to support start-ups?
Peter Pledger, Chief Executive Officer, National Skills Academy for Financial Services
John Battersby, Director, Communications and Policy, RateSetter
Stefan Haase, Associate, Whitecap Consulting
Tony Craddock, Director General, Emerging Payments Association
John Egan, Director, Anthemis Group
Questions and comments from the floor
- 12.25 - 12.55 **Developing the FinTech strategy for the UK - next steps for policy**
Daniel Turnbull, Head of Competition in Banking Services Unit, Banking & Credit Team, HM Treasury
Questions and comments from the floor
- 12.55 - 13.00 **Chair's and Westminster Business Forum closing remarks**
Adam Afriyie MP, Chair, All-Party Parliamentary Group on FinTech
Marc Gammon, Associate Editor, Westminster Business Forum