Westminster Business Forum Keynote Seminar:
Retail banking in the UK - next steps for innovation, competition and regulation
Timing: Morning, Thursday, 25th April 2019
Venue: 1 Wimpole Street, London W1G 0AE

WESTMINSTER BUSINESS FORUM

Agenda subject to change

8.30 - 9.00 Registration and coffee

9.00 - 9.05 **Chair's opening remarks**
Lee Rowley MP, Vice-Chair, All-Party Parliamentary Group for Challenger Banks and Building Societies

9.05 - 9.25 **Retail banking in the UK - an overview**
Professor Alistair Milne, Professor of Financial Economics, Loughborough University
Questions and comments from the floor

9.25 - 9.50 **Next steps for retail banking policy in the UK**
Rt Hon Nicky Morgan MP, Chair, House of Commons Treasury Select Committee
Questions and comments from the floor

9.50 - 10.30 **The changing landscape for retail banking in the UK - new technologies, competition and consumer trends**
Georgina Bulkeley, Director of Strategy & Innovation, Personal & Business Banking, Royal Bank of Scotland
Christoph Rieche, Chief Executive Officer and Co-Founder, iwoca
Professor Alasdair Smith, Emeritus Professor (Economics), University of Sussex and Senior Adviser, Payments System Regulator
Maria Cearns, Managing Director, Current Accounts and Savings, The Co-operative Bank
Questions and comments from the floor

10.30 - 10.35 **Chair's closing remarks**
Lee Rowley MP, Vice-Chair, All-Party Parliamentary Group for Challenger Banks and Building Societies

10.35 - 11.00 Coffee

11.00 - 11.05 **Chair's opening remarks**
Lord Dykes

11.05 - 11.25 **Next steps for Open Banking**
Imran Gulamhuseinwala, Implementation Trustee, Open Banking
Questions and comments from the floor

11.25 - 11.50 **Driving innovation and improving consumer experience in retail banking**
David Song, Principal, EU Personal Finance Policy, UK Finance
Questions and comments from the floor

11.50 - 12.30 **Priorities for the industry moving forward - regulation, consumer protection and business models**
Jenny Stainsby, Partner, Herbert Smith Freehills
Andrew Gall, Chief Economist, Building Societies Association
David Coe, Chief Executive Officer, Fairbanking Foundation
Questions and comments from the floor

12.30 - 12.55 **Competition in the UK retail banking sector**
Adam Land, Senior Director, Remedies, Business and Financial Analysis, Competition and Markets Authority
Questions and comments from the floor

12.55 - 13.00 **Chair's and Westminster Business Forum closing remarks**
Lord Dykes
Stephanie Thomson, Forum Lead, Westminster Business Forum