Agenda

Social Policy & Mortgage Lending – The Danish Mortgage Model in a European perspective

Thursday 9th November – 13h30 – 17h00
Friday 10th November 2017 – 9h30 – 13h

Venue: Finans Danmark
Amaliegade 7, Copenhagen 1256, Denmark

Thursday, 9th November

13.00 Registration and Coffee

13.30-13.50 Welcome address and presentation of participants

Ane Arnth Jensen, Deputy CEO, Finance Denmark
Annemie Drieskens, President of COFACE Families Europe

13.50-14.40 Introduction to the Danish Mortgage Model and how it works

Carsten Nøddebo Rasmussen, CEO Realkredit Danmark and Chairman of The Association of Danish Mortgage Banks
Q&A (20 min)

14.40-15.00 Coffee break

15.00-15.50 The Danish Mortgage Model and social policy

How does it help fulfill certain ethical and social objectives and how does it fit more broadly within the Danish context.
Morten Skak, Associate Professor at University of Southern Denmark
Q&A (20 min)

15.50-16.40 The Danish Mortgage Model and the EU context

How does it fit within the EU regulatory framework, what is it’s relation with other financial service providers, what are the threats to its survival, is it sustainable, what could be interesting for other EU countries?
Thomas Brenøe, Head of consumer protection department at The Danish Financial Supervisory Authority
Q&A (20 min)

16.40-17.10 Exchange and comments from participants on the Danish Mortgage Model

17.10 Information about networking dinner and a glass of wine to end the day

19.00 Networking dinner

Restaurant Pluto, Borgergade 16, 1300 København K
Friday, 10th November

9.15-09.30  Coffee and croissants

9.30-11.00  Families Europe: Experiences from other countries in accessing mortgage credit - challenges and state of play

Jean-Bernard Audureau, ASGECO, Spain
Fabien Tocqué, UNAF, France
Pierre Colignon, Fonds Wallon du Logement, Belgium
Harry O’Rahilly, CCPC, Ireland

Q&A (20 min)

11.00-11.30  Coffee break

11.30-12.30  Europe and Financial Inclusion – investor and consumer perspectives

Aleksandra Maczynska, Better Finance
Olivier Jéralmalmy, European Financial Inclusion Network (EFIN) and Finance Watch
Anne Fily, Consultant in Consumer Affairs for BEUC, EFIN and Finance Watch

Q&A (20 min)

12.30-13.00  Conclusions and the way forward

Martin Schmatried, COFACE Families Europe
Kaare Christensen, Finans Danmark

13.00  Networking lunch.