



The EUROPEAN SUPERVISOR EDUCATION INITIATIVE (ESE)

presents the seminar on

**“Consumer Protection:
Safeguarding consumer interests –
a supervisor’s view”**

hosted by: Federal Financial Supervisory Authority (Bafin)

Date: 2 - 3 December 2026

Venue: Bonn



EUROPEAN SUPERVISOR EDUCATION INITIATIVE

OBJECTIVES

The objective of this seminar is to strengthen the participants knowledge and understanding of current approaches to Consumer Protection in financial supervision.

You will get an overview of the legal and supervisory framework as well as practical insights from Bafin experts. In particular:

- You will gain understanding of Bafin's role and responsibilities in consumer protection and consumer education.
- You will learn about current supervisory approaches to ensuring value for money for financial consumers.
- You will gain insights into Bafin's activities in the field of consumer education.
- You will learn about consumer protection in payment services, with a particular focus on supervisory approaches to fraud prevention.
- You will discuss current consumer protection topics, including Finfluencers and Buy Now, Pay Later.
- You will gain insights into fraud investigation and its relevance for consumer protection.

The seminar will combine regulatory and supervisory perspectives with practical examples and current developments in consumer protection. There will also be room for discussing lessons learned and possible improvements of existing regulation.

The working-language is English.

The seminar is being organised by Bafin and the European Supervisor Education Initiative (ESE).

TARGET GROUP

The course is designed for newcomers and other interested supervisors from the relevant supervisory sectors, who are currently involved (or will be involved in the future) in Consumer Protection issues. The seminar is open to supervisors from EEA and non-EEA countries.

PRE-REQUISITES

Good command of English.

BACKGROUND

Financial or legal background of the participants as well as some basic knowledge of the legal background or practical experience in Consumer Protection issues might be useful.



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Programme

2 December 2026 from 12.30 to 17.00

12.30 – 14.00	Registration (room II/310) and Lunch (canteen Bafin)
14.00 – 14.15	Welcome and Opening Remarks <i>ESE Representative: Mr. Christoph Schlecht, Bafin, Head of Division ISRI 1 and member of ESE Programme Council</i>
14.15 – 15.00	The role of Consumer Protection in the Federal Financial Supervisory Authority (Bafin) <i>Mr. Ulf Linke, Bafin, Director-General, VBS 1, Collective Consumer Protection – Preventive Measures</i>
15.00 – 15.45	Current topic of Consumer Protection – Value for Money <i>Mr. Kaj Hanefeld, Bafin, Head of Division, WVA 2, Conduct of Business Supervision Focussing on Business Organisation – Life Insurance</i>
15.45 – 16.15	Coffee break (room I/300)
16.15 – 17.00	Current topic of Consumer Protection – Buy now-pay later & Influencer <i>Ms. Dr. Ira Schwarz-Vomhof, Bafin, Expert, VBS 11, Policy Issues</i>
19.00 – 21.00	<i>Optional evening event: a group visit to the Bonn Christmas Market, with tastings of seasonal culinary delights (at your own cost).</i>

3 December from 09.00 to 13.45

09.00 – 09.15	Registration (room II/310)
09.15 – 09.45	Consumer Protection in Payment Services <i>Mr. Tobias Schmidt-Hardt, Bafin, Head of Division, CTF 1, Payment Transactions and Payment Transaction Technology</i>
09.45 – 10.15	The handling of Complaints: Supervision and Consumer Protection <i>Mr. Jerry Paul, Bafin, Expert, VBS 13, Consumer Complaints relating to Credit Institutions</i>
10.15 – 10.45	Consumer Education <i>Mr. Jörg Janotte, Bafin, Expert, VBS 25, Active Market Monitoring, Mystery Shopping and Consumer Information</i>
10.45 – 11.15	Coffee break (room I/300)
11.15 – 12.30	Fraud Investigation and Consumer Protection <i>Mr. Jens Münzer, Bafin, Deputy Head of Division, IF 5, Inspections, Searches, Authorisation Requirement and Enforcement (abroad), Exemption</i>
12.30 – 12.45	Closing Remarks <i>ESE representative</i>
12.45 – 13.45	Lunch (canteen Bafin)



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ORGANISATIONAL INFORMATION

SEMINAR VENUE

The seminar will be held at:

Federal Financial Supervisory Authority (Bafin)
Graurheindorfer Straße 108,
53117 Bonn, Germany

ACCOMMODATION

A block hotel reservation has been arranged by Bafin in the Motel One Bonn – Hauptbahnhof. Participants are asked to book their accommodation directly with the hotel after receipt of the written confirmation of participation.

SEMINAR FEE AND REGISTRATION

Seminar fee: 120,00 € (excl. accommodation).

Please register via the ESE website:

[Consumer Protection: Safeguarding consumer interests – a supervisor's view | European Supervisor Education Initiative.](#)

Registration Deadline: 12 Oktober 2026

Confirmations will be sent after the registration deadline by ESE Secretariat.

Lunches, snacks and drinks will be provided throughout the seminar. Please note the following regarding the evening event on 2 December 2026: following the conclusion of the official programme for the first day of the seminar, there will be a group visit to the Bonn Christmas market. Participation in this activity is optional. Anyone interested can visit the market on the evening of 2 December at their own expense. The group will be accompanied by BaFin staff.

Invoices will be sent to the individual institutions after the training has taken place. In case a registration already confirmed by ESE is cancelled after the registration deadline and no replacement for this place can be found, the complete seminar fee is due and will be invoiced by ESE.

SEMINAR ORGANISATION

ESE Secretariat at Deutsche Bundesbank, Frankfurt a. M.

[Email: ese-initiative@bundesbank.de](mailto:ese-initiative@bundesbank.de)

LOGISTICS AT THE VENUE

Specific questions regarding the venue and organisation:

Federal Financial Supervisory Authority (Bafin),
Graurheindorfer Straße 108, Bonn
Ms. Marion Stricker

[Email: Marion.Stricker@bafin.de](mailto:Marion.Stricker@bafin.de) Phone number: +49 (0)228 4108-4015



EUROPEAN SUPERVISOR EDUCATION INITIATIVE

About ESE

The European Supervisor Education Initiative (ESE) is an alliance of central banks and supervisory authorities in Europe with the objective to qualify financial supervisors in Europe. Its members are Banque centrale du Luxembourg, Czech National Bank, De Nederlandsche Bank, Deutsche Bundesbank, German Federal Financial Supervisory Authority (Bafin) and Oesterreichische Nationalbank.

ESE is committed to high level training based on uniform standards to enhance financial supervisors' knowledge and skills and to promote a common European supervisory culture and practice. The initiative offers a modular seminar programme for banking, insurance and securities and markets supervisors, financial stability analysts and economists from central banks and supervisory authorities in Europe.

ESE is always open to new members or cooperation. Any contribution by European central banks, supervisory authorities or other institutions in the field of financial supervision sharing the idea that training is crucial to the success of financial supervision is highly appreciated.