

**EUROPEAN ASSOCIATION FOR BANKING AND FINANCIAL LAW
– ROMANIA**

Aleea Negru Vodă nr.4, bl. C3A, sc.1, sector 3, Bucharest, Romania Tel/fax: 021 323 08 93

Colloquium

**OPINIONS IN THE FINANCIAL & BANKING SECTOR IN THE CONTEXT OF
EUROPEAN AMENDMENTS**

Bucharest 2013

9.30-9.55 **Participant registration**

10.00-10.40 **Conference opening:** Ianfred Silberstein – President, EABFL - Romania

Florin Dănescu – Executive President, Romanian Banking Association

Dimitris Tsibanoulis – President, EABFL – Europe

10.45-12.15 **Panel I – Moderator Prof. Brândușa Ștefănescu, PhD – Vice-president EABFL-Romania**

- Dr. Ianfred Silberstein – advisor, NBR – Reality Asks for Tighter Regulation and for Prudential Supervision
- Elena Georgescu, PhD – Head of office, Supervisory Division, NBR – The new pan-European Supervisory Architecture – at a glance
- Dimitris Tsibanoulis, PhD – managing partner “Tsibanoulis & Parteners”, Athens –Sovereign debt restructuring and bank recapitalization
- Rodica Tuchilă - director RBA. – New European Regulations in Payments. Debates

12.15-12.35 **Coffee break**

12,35-14,05 **Panel II – Moderator Elena Georgescu, PhD – Vice-president EABFL – Romania**

- Cristina Togan, attorney-at-law- Gide Loyrette Nouel-Leroy și Asociații SCA – Bank Recovery and Resolution – Legal proposals in the EU and Outlook on the National Legislation
- Reader Lucian Bercea, PhD – Dean, Law and Administrative Sciences School - Vest University of Timișoara – Judicial Intervention in Standard Bank Contracts Concluded with Consumers. On the *Erga Omnes* Effects of Law Sentences
- Roxana Mușoi, attorney-at-law – Vilău & Mitel – Bank Contracts Signed Electronically – Are They Valid?
- Radu Rizoiu, attorney-at-law – Rizoiu & Asociații – Practical Difficulties in the Foreclosure of Mortgages and Assimilated Operations
Debates

14.05-15.45 **Lunch**

15,45-17,00 **Panel III – Moderator dr. Constantin Brânzan – Vice-president EABFL – Romania**

- Adriana Popa, PhD – deputy director, NBR – Risk Management in Money Laundering in the Context of the International Regulatory Framework
- Irina Popescu, attorney-at-law – Schoenherr și Asociații – Financial Collateral Arrangements and the Romanian Safir System
- Reader Carmen Gheorghe, PhD – Transilvania University of Brașov – Aspects Regarding Banking Supervision in the European Union
Debates

17,00-17,15 **Coffee break**

17,15-18,30 **Panel IV – Moderator dr. Ianfred Silberstein**

- Elena Iacob, attorney-at-law – Zamfirescu Racoți Predoiu – Strengthening Consumer Protection in the Field of Financial Services – ongoing trend in the EU and at national level
- Reader Silvia Lucia Cristea, PhD – Academy of Economics Studies – The Legal Regime of the Legal Interest Rate. Practice and Doctrine
- Legal advisor Laura-Cezarina Vlasie – Raiffeisen Bank – Inalienability Clauses in the Matter of Mortgages
Conclusions