

Financial Reform After the Crisis
Promoting stability, fair taxation, ethics and financial inclusion
3 February 2016

EU Thon Hotel Rue de la Loi 75 B1040 Brussels, Belgium

- 9.30 - 10.00** **Registration**
- 10.00 - 10.30** **Introduction**
Tom Sorell (University of Warwick)
Lindsey Appleyard (Coventry University)
Andrew Mullineux (University of Birmingham)
An overview of (i) the challenges of ascribing responsibility for events such as the financial crisis;; (ii) responsible lending and borrowing for people on low and middle incomes in the UK; and (iii) using taxation as a measure for changing behaviour in the financial sector.
- 10.30 - 12.00** **Balancing the Regulation and Taxation of Banking**
What is the case for levelling the taxation playing field between debt and equity financing – and what would be the challenges of enacting a change? What would be the advantages and disadvantages of different approaches to the use of the taxation system in the regulation of the financial sector, e.g. the EU's Financial Transaction Tax (FTT) vs. a Financial Activity Tax (FAT) vs. extending VAT on financial services?
Chair: Andy Mullineux (University of Birmingham)
Sajid M. Chaudhry (University of Birmingham)
Arthur Kerrigan (Former EU official, now with KPMG in Ireland)
Donato Raponi (Head of the VAT Unit at the European Commission)
Questions and comments from the floor
- 12.00 - 13.00** **Lunch**
- 13.00 - 14.30** **Consumer Protection & Subprime Borrowing**
This session will focus on the regulatory regime for consumers and High-Cost, Short-Term Credit (payday lending in particular) that has been developed in the UK since the financial crisis, and the impact that this new regime has had on subprime borrowers.
Chair: Lindsey Appleyard (Coventry University)
Chris Clarke (University of Warwick)
Mark Hannam (Fair Finance / University of London)
Questions and comments from the floor
- 14.30 - 16.00** **Banking ethics and culture after the financial crisis**
Perspectives on the ethics and culture debate as well as pulling together the themes for the day with discussion on the implications to society and regulation of the financial crisis.
Chair: Tom Sorell
Peter Grasmann (European Commission)
Juri Viehoff (Centre for Ethics, University of Zurich)
Questions and comments from the floor



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