

European Leasing & Consumer Credit Industry

ANNUAL CONVENTIONS

2025 // CASCAIS



ENABLING SUSTAINABLE PROSPERITY AND COMPETITIVENESS

PROGRAMME AT A GLANCE

9 & 10 OCTOBER 2025

HOTEL MIRAGEM

CASCAIS, PORTUGAL

Cascais 2025

9 & 10 October 2025 | Hotel Miragem Cascais | www.annual-convention.eu

With over 400 senior participants from across Europe and beyond, the Conventions are widely recognised as the preeminent yearly gathering for the European leasing, automotive rental and consumer credit communities. They are held in parallel, at the same location, offering a unique meeting platform for leading business players active across these sectors.

Organised **by the industry for the industry** at European level, the event provides optimal balance between thought provoking content and unmatched networking opportunities.

- **AGENDA**

The 2025 edition takes place in Cascais, Portugal at the Hotel Miragem on 9 & 10 October. In addition to a rich programme, it also boasts many networking activities, including a cocktail & standing dinner reception, refreshment breaks, a networking lunch and a farewell drink.

- **PROGRAMME**

Delegates will have the opportunity to choose from a wide range of topical issues over 1.5 days of interactive and parallel sessions involving business leaders, industry experts and regulators. See inside for more information on the programme.

- **ORGANISERS**

The Annual Convention of the European Leasing and Automotive Rental Industries is organised by Leaseurope, the European Federation of Leasing Company Associations, representing the leasing, long term and short term automotive rental industries in Europe. More information on Leaseurope is available at www.leaseurope.org.

The Annual Convention of the European Consumer Credit Industry is organised by Eurofinas, the European Federation of Finance House Associations, representing consumer credit providers in Europe. More information on Eurofinas is available at www.eurofinas.org.



CONVENTION PROGRAMME

Joint Eurofinas & Leaseurope Sessions

Leaseurope Sessions

Eurofinas Sessions

THURSDAY 9 October

9.00 > 18.30 Convention Registration & Welcome Desk

13.00 > 14.00 Welcome Refreshments

14.00 > 15.30 Opening Plenary

Join us for the Opening Plenary of our convention, featuring two captivating Keynote speakers. This session sets the stage for an unforgettable event, filled with networking, collaboration, and transformative learning. Don't miss out on the start to our convention!

Welcome Adress on behalf of Leaseurope & Eurofinas

- > **Richard Knubben, Director-General, Leaseurope & Eurofinas**

Panel and Q&A with speakers moderated by Edward Peck, Founder of Asset Finance Connect

- > **Paulo Portas, Former deputy PM, of Portugal**
- > **William de Vijlder, Economic Adviser to the general management of BNP Paribas Group, Professor in Economics at Ghent University**

15.30 > 16.00 Refreshments on the Exhibitors' Level

16.00 > 17.30 Concurrent Sessions

Leasing and rental in Europe and beyond - State of play and outlook

Welcome on behalf of Leaseurope

- > **Stefan Davidsson, Executive Vice President of DNB Finans and President of Leaseurope**

Considering the European Commission's plan for Europe's sustainable prosperity and competitiveness and rapidly changing global economic conditions, our panel of top executives will share their views on the state of the leasing and rental industries. With the need of investments to support Europe's competitiveness held back by business uncertainty, how can market participants best respond to support the transition to a prosperous and climate-neutral future?

- > **Luis Augusto, President of ALF**
- > **Tim Albertsen, Group CEO Ayvens**
- > **Peter-Jan Bentein, Secretary General, Leasing Nederland – NVL (m)**
- > **Uwe Hildinger, CEO Alphabet Germany**
- > **Odile de Saivre, CEO, BPCE Equipment Solution**
- > **Khaled Shahbo, Senior Vice President Europe, Enterprise Mobility**
- > **Claus Sørup Rasmussen, Direktør Nordania Leasing & Head of Asset Finance, Danske Bank**

Consumer credit – State of play and outlook

Welcome on behalf of Eurofinas

> **Bart Vervenne, President of Eurofinas**

As the European Commission drives forward programmes to deliver sustainable prosperity for all Europeans, leaders from across the industry and key partners will share their views on the role of the specialised consumer credit industry in supporting households to invest in more sustainable assets while managing their long-term financial needs. The panel will explore how market participants are responding to changing regulation and technology.

- > **Christian Brandt, Managing Director at Finans og Leasing (m)**
- > **Jean-Christophe Coquillaud, CEO, BNP Paribas Personal Finance Portugal**
- > **Patrick Lindroth, CEO, Volkswagen Financial Services Sweden**
- > **Lícínio Santos CEO, Montepio Crédito**
- > **Ricardo Oliveira Sousa, Director, Banking Conduct Supervision Dept., Banco de Portugal**
- > **Diane Tate, CEO of the Australian Finance Industry Association**

20.00 > 23.00 Cocktail & Standing Dinner Reception

FRIDAY 10 October

8.30 > 15.00 Convention Registration & Welcome Desk

9.00 > 10.30 Concurrent Sessions

The Leaseurope Future Group

The Leaseurope Future Group programme delivers innovative solutions to the industry while at the same time recognising some of the European leasing industry's most promising young talents. This year's winning ideas, developed with expert guidance and support from Invigors and Leaseurope.

Paul Johnson-Ferguson & Ian Robertson, Executive Directors, Invigors EMEA (Co-Chairs)

- > **TEAM A**
- > **TEAM B**
- > **TEAM C**

Enabling sustainable and affordable mobility: Automotive finance and rental's role in Europe's sustainable prosperity and competitiveness (joint Leaseurope-Eurofinas session)

While the automotive manufacturing and mobility services sector is a vital enabler of competitiveness and prosperity in Europe, improvements to the emissions generated by vehicles are also a key factor in the transition to net zero. Without finance for the purchase, lease and rental of new vehicles, none of this can be achieved. Our panel will explore the immense challenges facing the market that firms across the business and consumer lending market need to overcome, both through their own actions and through work with policy makers.

- > **Michiel Alferink, CCO & Cluster Lead - Leasing Business Santander Consumer Finance**
- > **Richard Bullard, Assistant VP, European Government & Public Affairs**
- > **Petr Doljesi, Mobility & Sustainable Transport Director, ACEA**
- > **Moumen Hamdouch, Head of Unit, sustainable and Intelligent Transport, European Commission**
- > **Toby Poston, CEO of the British Vehicle Leasing and Rental Association (BVRLA) (m)**
- > **Andrew Shields, Global Business Unit Director, Indicata – Autorola Group**

10.30 > 11.00 Refreshments on the Exhibitors' Level

11.15 > 12.30 Concurrent Sessions

Rethinking the asset in asset finance

Assets are changing, so asset finance is changing. New asset classes, uncertain effects of tariffs on funded assets, growing demand for usage-based charging models, and the growing interest in the life of the asset after the end of the lease. Taken together, they present unprecedented asset management challenges and opportunities for asset finance lenders. Our panel will analyse the issues and present possible solutions

- > **Duncan Ainscough, Head of International Sales, Ritchie Bros**
- > **Sam Heymans, CEO and Co-founder, Lizy**
- > **Sebastian Hirsch, CEO, Grenke**
- > **Maike Kuiper, Head of Legal at De Lage Landen**
- > **Pascal Layan, deputy CEO, BNP Paribas Lease Group**
- > **Klaus Streng, partner ZEB consulting (m)**

Competitiveness Compass (joint Leaseurope-Eurofinas session)

The Competitiveness Compass aims to ensure the European Union has all the assets to lead in the global economy of tomorrow. The compass covers innovation, decarbonisation, competitiveness and security. Building on the Convention's State of the Market session, our expert panel will dive into the consequences for both business and consumer finance. The panel will explore implications for types of finance that will be needed, how finance will be funded and offered, and the skills needed to deliver finance in tomorrow's economy, exploring linkages between business and consumer finance markets.

- > **Ian Bell, CEO of Prime Collateralised Securities (PCS)**
- > **Emmanuel Chapuzot, International Credit Supervisor, Société Générale (m)**
- > **Roland Maslo, Head of Corporate Management at Raiffeisen Leasing**
- > **Nick Myatt, Principal Consultant, FICO Lifecycle Decision Management**
- > **Gilles Zeitoun, Chief Operating Officer, Country Supervision, BNP Paribas Personal Finance**

12.30 > 14.00 Networking Lunch

14.00 > 15.30 Concurrent Sessions

Developments in the global leasing market and international cooperation

All global regions face similar changes to Europe in promoting fast, clean and equitable growth.

In this session, we will hear from leaders of the leasing industry in other global regions about how they are responding to the challenges and opportunities.

We'll ask each panel member to react to what they have heard about European industry's plans during the Convention, what is aligned with their region, and what's different.

- > **Jevgenijs Belezjaks (m), CEO, Belconsult**
- > **Stefan Davidsson, Executive Vice President DNB Finans and President of Leaseurope**
- > **Arnaldo Rodriguez, President of CSI Leasing**
- > **Leigh Lytle, President and CEO of the Equipment Leasing and Finance Association (ELFA)**
- > **Hugh Swandel, President of Meridian One Cap Credit Corp and President of the Canadian Finance & Leasing Association**
- > **Diane Tate, CEO of the Australian Finance Industry Association**

Less is more; the consumer finance regulatory framework

This session is designed to focus on the degree of over regulation in the current consumer finance regulatory framework, what needs to be changed, and what is needed to sustain a healthy sector moving forward

- > **Marie Gillouard, Head of Public Affairs chez Crédit Agricole Personal Finance & Mobility**
- > **Jennifer Johnson, Deputy Secretary General at EMF-ECBC (European Mortgage Federation - European Covered Bond Council)**
- > **Kjel Klaver, Nordics brand manager and Santander Consumer Bank – Nordics (m)**
- > **Terje Kjøs, CEO Banqsoft**
- > **John Philipou, Chair of the FLA, Director SME lending at Paragon Bank**

15.30 > 16.45 Farewell Drink
