

# BETTER FINANCE

## Introduction

The independent voice of Europe's individual savers, investors, and financial services users.

**BF BETTER FINANCE**

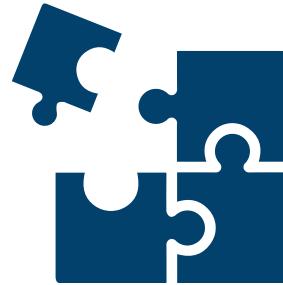
The European Federation of Investors and Financial Services Users  
Fédération Européenne des Épargnants et Usagers des Services Financiers

BETTER FINANCE is the European federation representing individual savers, investors, and financial services users. Dedicated to promoting transparency, fairness, and accountability, it works to ensure that Europe's financial system serves the real economy and the best interests of its citizens.

Its Vision and Mission reflect this commitment:

## VISION

**A Europe where individuals can confidently and safely access fair, simple, and efficient financial services.**



**The independent voice of Europe's individual savers, investors, and financial services users**



 [www.betterfinance.eu](http://www.betterfinance.eu)



## MISSION

**BETTER FINANCE provides research to support its evidence-based advocacy and aims for simple, transparent, and well-performing long-term investment and savings opportunities across Europe.**

## WHO WE ARE

BETTER FINANCE is the only European federation dedicated to advocating for the rights and interests of individual investors and financial services users.

Established in 2009 in response to the financial crisis, we unite independent non-profit organisations across Europe to ensure that financial markets operate with integrity, transparency and accountability, always prioritising the best interests of European citizens.

Following the 2008 financial crisis, the EU authorities recognised that they had been listening too closely to the financial industry's lobbies and not enough to the user side. In response, the European Commission began encouraging initiatives to strengthen the voice of individual investors and financial services users in policymaking.

As a bridge between EU institutions, policymakers, and regulators on the one hand, and its national member associations on the other – each directly connected to millions of individual investors and users of financial services – BETTER FINANCE ensures that the voices and real experiences of Europe's citizens are heard at the heart of EU financial policymaking.

In 2009, the Barroso Commission publicly announced its intention to support organisations that would enhance the involvement of individual investors in shaping EU financial services policies.



## BETTER FINANCE IN A NUTSHELL

BETTER FINANCE empowers European individual investors and financial services users. We participate in EU advisory groups, provide information to end-users, bolster the protection of individual savers and investors, promote market integrity, enhance financial literacy and investor education, and call for more effective financial supervision and enforcement.

BETTER FINANCE is a European federation consisting of **40 member organisations** across **25 countries**. It represents **millions of individual investors** and other users of financial services and has operated with **EU support since 2012**.

## OUR CONSTITUENCY INCLUDES:



individual and small  
shareholders



fund and other individual  
("retail") investors



savers



pension fund  
participants



life insurance  
policyholders



borrowers



other financial  
services users

## AT BETTER FINANCE, WE BELIEVE THE FINANCIAL SYSTEM SHOULD SERVE THE REAL ECONOMY.

At BETTER FINANCE, we work to ensure that Europe's **financial system supports people and the real economy** rather than short-term profit. We protect the interests of individual savers and investors, promote sustainable finance, and help restore confidence in capital markets and financial intermediaries.

We empower citizens with independent information and education, advocate for fair access to financial markets, and call for policies that place people at the heart of financial decision-making.

To counter the disproportionate influence of the financial industry in EU policymaking, BETTER FINANCE actively promotes integrity, transparency, and sustainability across the sector.



Through participation in EU advisory groups, research-based advocacy, educational initiatives, and campaigns, we strengthen investor protection, enhance financial literacy, and advocate for effective supervision and governance.

We envision a transparent, inclusive, and sustainable European financial system - one that offers accessible capital markets, fair treatment, trusted advice, quality investor education, and strong safeguards for all citizens, ensuring finance truly serves society and the real economy.



## OUR KEY AREAS OF FOCUS INCLUDE:



### Representation & Advocacy

Actively participating in EU financial policy advisory groups to ensure that financial services users are heard in decision-making processes.



### Information & Protection

Providing independent and reliable financial information, promoting financial literacy and investor education to empower European citizens to make informed decisions.



### Market Integrity & Transparency

Championing fair, transparent financial markets that foster sustainable investing and prevent conflicts of interest.



### Improved Financial Supervision

Pushing for stronger governance and enforcement of financial oversight to safeguard the rights of individual investors and end-users.



## WHO WE REPRESENT

BETTER FINANCE brings together member organisations across Europe and beyond, directly and indirectly representing millions of financial services users, including small shareholders, individual investors, pension savers, borrowers, and other non-industry stakeholders.

As an independent federation supported by the European Union since 2012, BETTER FINANCE stands for a financial system that works for the many, not the few.

By advocating for fairer, more sustainable, and more transparent financial markets - supported by strong investor education, improved financial literacy, and effective enforcement - we empower European citizens to secure their financial futures and drive positive change.

## OUR ADVOCACY AND RESEARCH PRIORITIES

### Pension Savings

Ensuring transparency, cost-effectiveness, and long-term value in pension products.

We advocate for fair treatment of pension savers and push for public and private pension systems that deliver adequate and sustainable retirement income.

### Financial Consumer Rights & Protection

Advocating for effective consumer safeguards across financial services, including banking, insurance, and investment products. We aim to minimise conflicts of interest, enhance product comparability, and strengthen redress mechanisms for consumers.

### Financial Supervision & Regulatory Governance

Monitoring and influencing the effectiveness, independence, and accountability of financial regulators and supervisory bodies at both national and EU levels. We support governance reforms that put users' interests at the heart of regulation.

### Retail Investment and Capital Markets

Promoting fair access to capital markets for individual investors, improving transparency and value for money in financial products, and safeguarding against mis-selling. We work to simplify investment choices and reduce barriers to retail participation in equity markets.

### Responsible Investing that Works for Citizens

Defending the rights of citizens to trustworthy and non-misleading information about sustainable investments. We strive to ensure that Environmental, Social, and Governance (ESG) products deliver real impact and returns.

### Digital Finance and Innovation

Engaging with the evolving landscape of fintech, robo-advisory, crypto-assets, and digital platforms. We push for innovation that benefits investors without compromising on transparency, security, or consumer protection.

### Investor Education and Financial Literacy

Promoting accessible, high-quality financial education, independent from the financial industry, to empower citizens to make informed and responsible financial decisions. We support EU-wide initiatives that enhance financial literacy, enhance investor understanding of products and risks, and foster greater confidence and participation in capital markets.

# The independent voice of Europe's individual savers, investors, and financial services users.

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