

BETTER FINANCE

Introduction

Advocating on behalf of Europe's individual savers, investors, and financial users to promote a fairer, more transparent financial system that truly delivers for citizens.

BETTER FINANCE in a nutshell

BETTER FINANCE is the leading 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 over industry stakeholders.

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



BETTER FINANCE is a European Federation consisting of 37 member organisations across 25 countries. It directly represents approximately 4 million financial users and has operated with EU support since 2012. Our constituency includes individual and small shareholders, fund and retail investors, savers, pension fund participants, life insurance policyholders, borrowers and other financial services users.

At BETTER FINANCE, we believe the financial system should serve the real economy. We are focused on restoring confidence in capital markets and financial intermediaries while promoting sustainable finance for the benefit of all users. To address the disproportionate influence of financial institutions in the EU financial policy-making process, BETTER FINANCE:

- ✓ **Actively participates in EU financial policy advisory groups and processes.**
- ✓ **Engages in campaigns that provide relevant information, promote investor education and financial literacy, and enhance protection for end-users.**
- ✓ **Promotes market integrity, transparency and sustainability for individual investors and non-industry stakeholders.**
- ✓ **Advocates for improved governance and more effective enforcement of financial supervision to benefit all European citizens.**

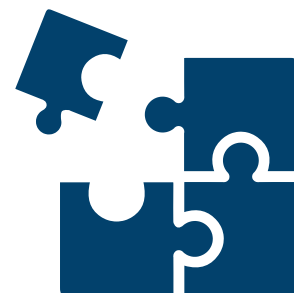
Empowering European Financial Services Users for Fairer and More Transparent Markets

VISION

From Transparency to Trust: Finance for People and the Real Economy

At BETTER FINANCE, we believe the financial system should serve the real economy.

We envision a transparent, inclusive, and truly sustainable European financial system - one where EU citizens as individual investors and savers are protected, well-informed, financially literate, and empowered to make responsible financial choices. A system with accessible capital markets, where EU citizens benefit from fair treatment, trusted advice, quality investor education, and effective safeguards and enforcement, all in support of both their financial well-being and the real economy.



The voice of European Savers and Investors



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



www.betterfinance.eu



MISSION

Empowering Citizens for Fair, Transparent, and Sustainable Finance

BETTER FINANCE defends the rights of individual investors and financial services users across Europe by promoting transparency, accountability, and strong consumer protection. We empower citizens with independent information and education, advocate for fair access to financial markets, and push for policies that put people before profit.

We work to restore trust in capital markets and to advocate for effective, no-nonsense sustainable investing, while expecting value for money and reasonable returns.





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, retail 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 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.

Our Advocacy and Research Priorities

Retail Investment and Capital Markets

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

Financial Consumer Rights & Protection

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

Pensions & Retirement 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.

Sustainable Finance and ESG Investing

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 are not used for greenwashing.

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.

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.

The voice of European savers & investors

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Co-funded by the European Union, Iceland and Liechtenstein