

European Leasing & Consumer Credit Industry

**ANNUAL CONVENTIONS** 9 & 10 October 2025 / Hotel Cascais Miragem // Portugal

# 2025 // CASCAIS

Enabling sustainable prosperity and competitiveness



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9 & 10 OCTOBER 2025  
HOTEL CASCAIS MIRAGEM // PORTUGAL

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Learn, Engage & Connect

# 2025 // CASCAIS

The European Leasing, Automotive Rental & Consumer Credit Industry Annual Conventions

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.



## // 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](http://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](http://www.eurofinas.org)

## // FULL 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.

## // 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.

## // WATCH FOR

The **Opening Plenary** will feature two prominent speakers, Former Deputy Prime Minister and Minister of Foreign Affairs of Portugal, Paulo Portas and Leading Belgian economist, William De Vijlder, who serves as Economic Adviser to the General Management of BNP Paribas, after a decade as the Group's Chief Economist.

Together, they will offer exclusive perspectives on how today's fast-moving geopolitical and macroeconomic developments are shaping Europe's trajectory - and how it will impact the Consumer Finance and Leasing industries.

Young talents of the **Leaseurope 2025 Future Group** will present their ideas on how to tackle pressing questions facing the leasing industry by developing innovative solutions in what has become a permanent feature at the Convention as a showcase for emerging industry leaders.

Our esteemed panels of **top executives** will offer insights on the valuable lessons they've acquired during periods of uncertainty, the prevailing market conditions, and their primary focal points.

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# NETWORKING PROGRAMME

The Leaseurope and Eurofinas Annual Conventions provide a unique opportunity for high-level networking with industry leaders and senior colleagues from across Europe and beyond. In addition to the sessions, there will be plenty of time to network at the cocktail & standing dinner reception, refreshment breaks, networking lunch and at the farewell drink.



## // COCKTAIL & STANDING DINNER RECEPTION

**THURSDAY 9 OCTOBER**

20:00 > 23:00

Castillo de Forte da Cruz o Chalet de Barros, Estoril

Join friends and colleagues from across the industry while enjoying a memorable evening along the coastline at the historical XVII<sup>th</sup> century Castillo de Forte da Cruz in Estoril.

CHECK THE LOCATION HERE,  
SCAN THIS QR CODE



## // REFRESHMENT BREAKS & NETWORKING LUNCH

**THURSDAY 9 OCTOBER  
FRIDAY 10 OCTOBER**

Exhibitors Gallery (Convention level),  
Hotel Cascais Miragem

The refreshment breaks both on Thursday and Friday will provide an informal platform for more exchanges. The networking lunch on Friday will provide an opportunity to connect with your colleagues from across Europe.



## // FAREWELL DRINK

**FRIDAY 10 OCTOBER**

15.15 > 16.45

Farewell drink at the poolside terrace,  
Hotel Cascais Miragem

Enjoy a last opportunity to meet and discuss with your peers before heading home or enjoying the weekend in Cascais.

# CONVENTION PROGRAMME

## THURSDAY 9 OCTOBER

**9.00 > 18.00** CONVENTIONS REGISTRATION & WELCOME DESK IN THE EXHIBITORS GALLERY



**13.00 > 14.00** WELCOME REFRESHMENTS IN THE EXHIBITORS GALLERY



**14.00 > 15.30** OPENING PLENARY



Join us for the Opening Plenary of our annual conventions, featuring two captivating Keynote speakers. This session sets the stage for an unforgettable event, filled with networking, collaboration, and transformative learning.

// Welcome Address 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, Defense Minister, Foreign Minister of Portugal

**William de Vijlder** / Economic Adviser to the general management of BNP Paribas Group, Professor in Economics at Ghent University




Paulo Portas



William de Vijlder

**15.30 > 16.00** REFRESHMENT BREAK IN THE EXHIBITORS GALLERY



 Dress code : Business attire recommended for all sessions.

## 16.00 > 17.30 CONCURRENT SESSIONS

### LEASEEUROPE

SI

#### Leasing in Europe and Beyond - State of Play and Outlook

// Welcome on behalf of Leaseurope

**Stefan Davidsson**

Executive Vice President, DNB Finans, Chairman of Leaseurope

// Introduction from the Session Chair

**Peter-Jan Bentein**

Secretary General, Leasing Nederland - NVL

*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 industry. 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?*

// **Tim Albertsen**

Group CEO, Ayvens

// **Luis Augusto**

Chairman, ALF

// **Uwe Hildinger**

CEO, Alphabet Germany

// **Claus Sørup Rasmussen**

Direktør Nordania Leasing &  
Head of Asset Finance, Danske Bank

// **Odile de Saivre**

CEO, BPCE Equipment Solution

// **Khaled Shahbo**

Senior Vice President Europe, Enterprise  
Mobility

### EUROFINAS

SIII

#### Consumer Credit - State of Play and Outlook

// Welcome on behalf of Eurofinas

**Bart Vervenne**

Chairman of Eurofinas

// Introduction from the Session Chair

**Christian Brandt**

Managing Director, Finans og Leasing

*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.*

// **Jean-Christophe Coquillaud**

CEO, BNP Paribas Personal Finance  
Portugal

// **Patrick Lindroth**

CEO, Volkswagen Financial Services  
Sweden

// **Ricardo Oliveira Sousa**

Director, Banking Conduct  
Supervision Dept., Banco de Portugal

// **Licínio Santos**

CEO, Montepio Crédito

// **Diane Tate**

CEO, Australian Finance  
Industry Association

## 20.00 > 23.00 COCKTAIL & STANDING DINNER RECEPTION AT CASTILLO DE FORTE DA CRUZ

Join friends and colleagues from across the industry while enjoying a memorable evening.

CHECK THE LOCATION HERE,  
SCAN THIS QR CODE



CASTILLO  
DE FORTE  
DA CRUZ  
OUTSIDE OF  
THE HOTEL

① Dress code : Business casual  
recommended for the Cocktail  
and Standing Dinner Reception

## FRIDAY 10 OCTOBER

**8.30 > 15.00** CONVENTIONS REGISTRATION & WELCOME DESK IN THE EXHIBITORS GALLERY

EG

**9.00 > 10.30** CONCURRENT SESSIONS

### LEASEUROPE

SI

#### The Leaseurope Future Group

// Introduction from the Session Chairs  
**Paul Johnson-Ferguson & Ian Robertson**  
Executive Directors, Invigors EMEA (Co-Chairs)

*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.*

- > **TEAM A EVOlve Decision**  
Powering the electric vehicle revolution for SMEs. A revolutionary platform connecting SMEs to electric transitional assets.
- > **TEAM B Digital Factory**  
A mobile-first AI platform that enables fast digital valuation of industrial assets, enhancing financial decision-making and operational efficiency for companies, leasing firms and valuation providers.
- > **TEAM C LeaseLife<sup>2</sup>**  
Explainable AI for second-life asset financing.  
Promoting sustainable financing through transparent AI decisions on second-life assets.



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### LEASEUROPE & EUROFINAS

SIII

#### Enabling sustainable and affordable mobility : Automotive finance and rental's role in Europe's sustainable prosperity and competitiveness

// Introduction from the Session Chair  
**Toby Poston**  
CEO, British Vehicle Leasing and Rental Association (BVRLA)

*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, Enterprise Mobility
- // **Petr Doljesi**  
Mobility & Sustainable Transport Director,  
ACEA

- // **Moumen Hamdouch**  
Head of Unit, Sustainable and Intelligent  
Transport, European Commission
- // **Andrew Shields**  
Global Business Unit Director, Indicata

10.30 > 11.00 REFRESHMENT BREAKS IN THE EXHIBITORS GALLERY

EG

11.00 > 12.15 CONCURRENT SESSIONS

LEASEUROPE

SI

Rethinking the asset in asset finance

// Introduction from the Session Chair

**Dr. Klaus Strenge**

Partner, ZEB consulting

*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 & Co-founder, Lizy

// **Dr. Sebastian Hirsch**

CEO, Grenke

// **Maike Kuiper**

Head of Legal, De Lage Landen

// **Pascal Layan**

Deputy CEO, BNP Paribas Lease Group

EUROFINAS

SIII

Competitiveness Compass

// Introduction from the Session Chair

**Emmanuel Chapuzot**

International Credit Supervisor, Société Générale

*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, Prime Collateralised Securities (PCS)

// **Roland Maslo**

Head of Corporate Management,  
Raiffeisen Leasing

// **Nick Myat**

Principal Consultant,  
FICO Lifecycle Decision Management

// **Gilles Zeitoun**

Chief Operating Officer,  
Country Supervision, BNP Paribas  
Personal Finance

12.15 > 14.00 NETWORKING LUNCH IN THE EXHIBITORS GALLERY

EG



## 14.00 > 15.15 CONCURRENT SESSIONS

### LEASEUROPE

SI

#### Developments in the global leasing market and international cooperation

// Introduction from the Session Chair  
**Jevgenijs Belezjaks**  
CEO, Belconsult

*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.*

// **Stefan Davidsson**  
Executive Vice President, DNB Finans  
and President, Leaseurope

// **Leigh Lytle**  
President and CEO, Equipment Leasing  
and Finance Association (ELFA)

// **Arnaldo Rodriguez**  
President, CSI Leasing

// **Hugh Swandel**  
President, Meridian One Cap Credit Corp. &  
the Canadian Finance & Leasing Association

// **Diane Tate**  
CEO, Australian Finance  
Industry Association

### EUROFINAS

SIII

#### Less is more ; the consumer finance regulatory framework

// Introduction from the Session Chair

**Kjel Klaver**

Nordics brand manager, Santander Consumer Bank – Nordics

*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, Crédit Agricole  
Personal Finance & Mobility

// **John Philipou**  
Chairman, FLA, Director SME Lending,  
Paragon Bank

// **Terje Kjøs**  
CEO, Banqsoft

## 15.15 > 16.45 FAREWELL DRINK AT THE POOLSIDE TERRACE OF THE HOTEL CASCAIS MIRAGEM

PS

Enjoy a last opportunity to meet your peers before heading home or visiting Cascais and the area over the weekend.

# PRACTICAL INFORMATION

## // ANNUAL CONVENTIONS EVENT APP



TO DOWNLOAD  
THE EVENT APP,  
SCAN THIS  
QR CODE



## // VENUE

The Conventions will take place at the Hotel Cascais Miragem,  
**Av. Marginal 8554, 2754-536 Cascais, Portugal.**  
[www.cascaismirage.com](http://www.cascaismirage.com)

## // DATES AND TIMINGS

The Conventions will begin on Thursday 9 October at 14.00 with sessions lasting until approximately 17.30. A welcome cocktail reception and a standing dinner are planned on Thursday evening, from 20.00 to 23.00 (at Castillo de Forte da Cruz, in Estoril a 10-minute walk away from the hotel). The Conventions will continue on Friday 10 October from 9.00 until approximately 15.15. A farewell drink will close the Conventions. It will take place at the Poolside Terrace (in the Hotel) and start at around 15.15 (until 16.45).

## // REGISTRATION AND WELCOME DESK

The Registration and Welcome Desk will be open prior to the start of the Conventions as well as throughout the course of the 1.5 days.

### Hotel Cascais Miragem

- THURSDAY 6 OCTOBER > 09.00 to 18.00
  - FRIDAY 10 OCTOBER > 08.30 to 16.00
- Location : Lobby area (by the grand staircase)

## // DRESS CODE

- Business attire for the Conventions sessions
- Business casual for the welcome cocktail reception and standing dinner on Thursday 9 October.

## // LANGUAGE

All presentations will be given in English.

## // PRESENTATIONS

Available presentations will be accessible to attendees via e-mail and in the **event app** after the event.

## // PHOTOS

Photos taken during the conventions will be made available to attendees on the website after the event at [www.annual-convention.eu](http://www.annual-convention.eu) and in the **event app**.

## // SECURITY

For security reasons, all participants must wear their name badge in order to be admitted to the sessions and all networking activities, including the evening reception at the Forte da Cruz. Checks will be performed in order to ensure that admission to the convention sessions and networking activities will only be granted to persons wearing their badge and/or duly registered to attend. Partners registered to the evening reception at Forte da Cruz and to the Farewell Drink at the Poolside Terrace will receive a badge allowing access to both these activities. Checks will be done during the event and at the entrance doors.

## // LUGGAGE

Participants leaving Cascais on Friday 10 October, and NOT staying at the Hotel Cascais Miragem will have the opportunity to leave their luggage in Sala XV on the ground floor (past the grand staircase, behind the registration desk). Neither the Hotel Cascais Miragem nor the organisers, Leaseurope & Eurofinas, will be held responsible for any loss or misplacement.

## // TRANSFER BETWEEN THE AIRPORT AND HOTEL CASCAIS MIRAGEM

No Conventions shuttle service is available. Delegates have several ways to organise their own transfer to the Conventions venue and recommended hotels. Please enquire with your hotel or at the airport for more information. The Lisbon airport is located approximately 25 or 30 minutes from the Conventions' venue.

## // GENERAL

Registration to the Conventions covers attendance at all sessions, a delegate pack, online access to available presentations after the Conventions, the cocktail and standing dinner reception on Thursday 9 October, the networking lunch and farewell drink on Friday 10 October as well as refreshment breaks on Thursday 9 and Friday 10 October.

Please note that the Conventions start at 14.00 on 9 October and that no lunch will be served. However, complimentary welcome refreshments (coffee, tea and juice) will be available between 13.00 and 14.00.

**WE ARE LOOKING FORWARD  
TO SEE YOU NEXT YEAR!**

**CHECK FOR REGULAR UPDATES**

[www.annual-convention.eu](http://www.annual-convention.eu) / [www.leaseurope.org](http://www.leaseurope.org) / [www.eurofinas.org](http://www.eurofinas.org)