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European authorities launch discussions on the content of the Key Information Document within the scope of the European PRIIPS Regulation

The Joint Committee, which brings together the three European Supervisory Authorities (ESMA, EBA, EIOPA), has just published a discussion paper on the content of the Key Information Document (KID) for investors, as set out in the European PRIIPS (Packaged Retail and Insurance-based Investment Products) Regulation.

The Key Information Document is intended to provide retail investors with comparable information on the different types of eligible investment products ⁽¹⁾ offered to them at a point of sale, and to enable them to understand the main features. This pre-contractual document must be provided to retail investors before they make their investment decision whenever the performance of the products concerned depends either directly or indirectly, or partially or fully, on market fluctuations.

This discussion paper forms part of the preparations for the implementation of the Regulation measures. These measures will be in the form of technical standards which will be the subject of a further consultation paper in November 2015, and which will be submitted for approval to the European Commission in March 2016.

The "PRIIPS" Regulation will apply from 31 December 2016.

The discussion paper focuses primarily on the risk indicators for the products concerned, as well as on their potential performance and the costs incurred by investors.

The AMF and ACPR have contributed jointly, along with their counterparts, to the preparation of this discussion paper within the framework of the various European working groups set up by the Joint Committee. Furthermore, the AMF, in collaboration with the ACPR, has established a stakeholder group at national level which aims to inform interested parties of progress and to help them to reach a common position. This group brings together industry representatives and retail investors, covering the entire scope of the products concerned.

Stakeholders are invited to submit their responses to the Joint Committee of the three European Supervisory Authorities before 17 August 2015, using the forms available on their respective websites.

Read more

- ✚ [ESMA Website](#)
- ✚ [EBA Website](#)
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Keywords

PRIIPS

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