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## French and Dutch financial market authorities call for a stronger conduct supervision framework for national competent authorities in the context of cross-border retail financial services' provision.

The AMF and AFM make proposals to strengthen conduct supervision in the context of cross-border retail investments, in order to develop a more efficient EU capital market in the context of the Capital Markets Union (CMU). The supervision of financial services' provision through free provision of services within the Single market under is currently exclusively performed by national competent authorities (NCAs). However, as far as consumer protection rules are concerned, home competent authorities may lack the proper expertise to perform this task, eg in terms of knowledge of the local market. Therefore, a new balance of responsibility should be considered to enhance consumer protection while retaining the full benefits of the single market.

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