

Growth and perspectives crowdfunding

The way the AFM contributes to sustainable growth of crowdfunding

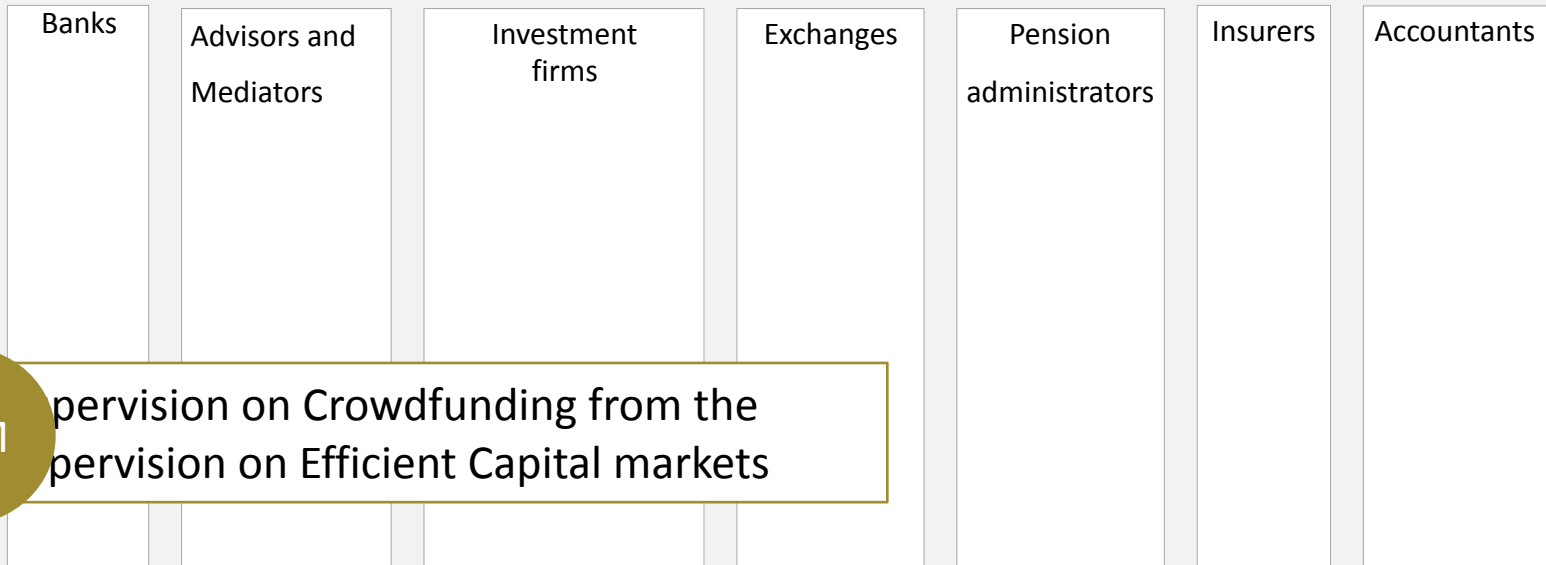
Gerben Everts

Boardmember Netherlands Authority for the Financial Markets

25 May 2016

Financial supervision at the AFM

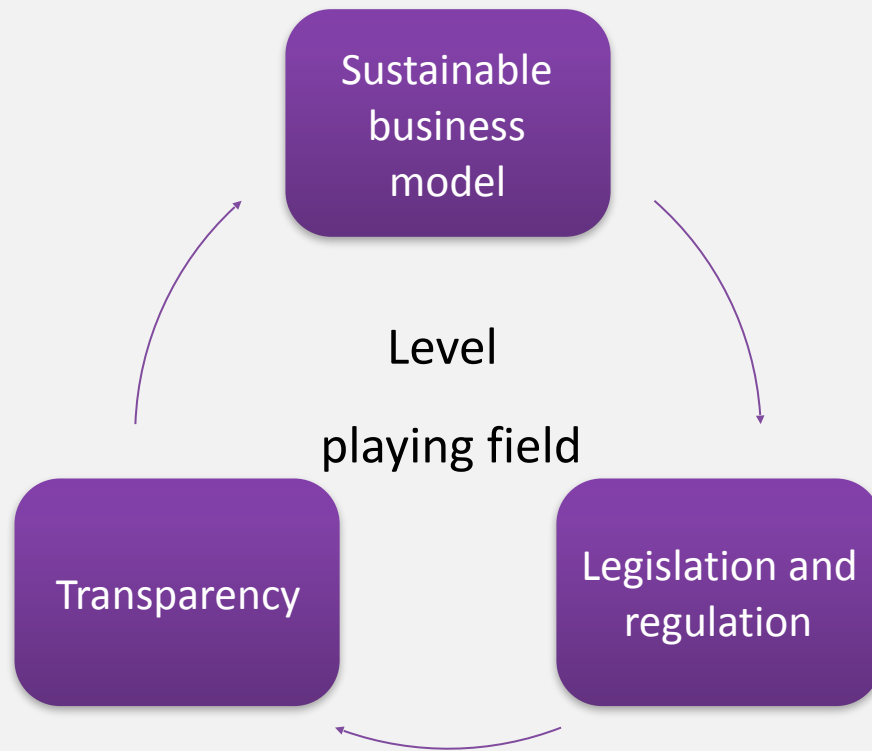
Supervision on crowdfunding also includes:
Supervision on loans, savings and retail investment, SBI, Legal, Market integrity and Expertise centre



An oasis



How to contribute to that oasis; three key issues



Transparency

Transparency

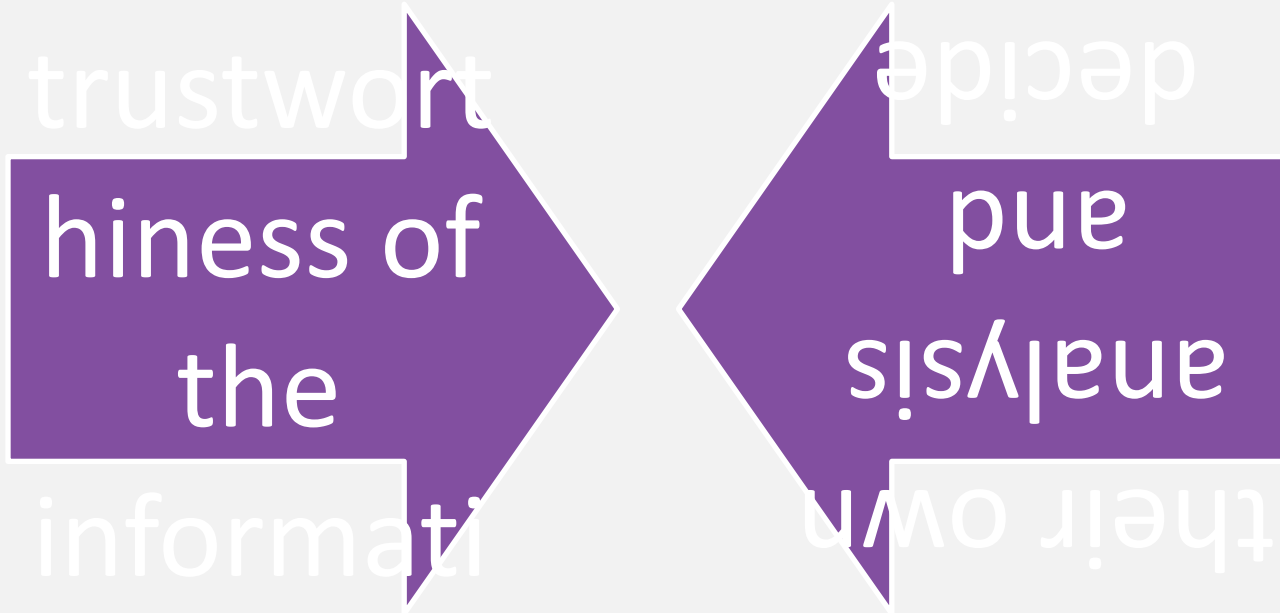
Risk classification

Default history

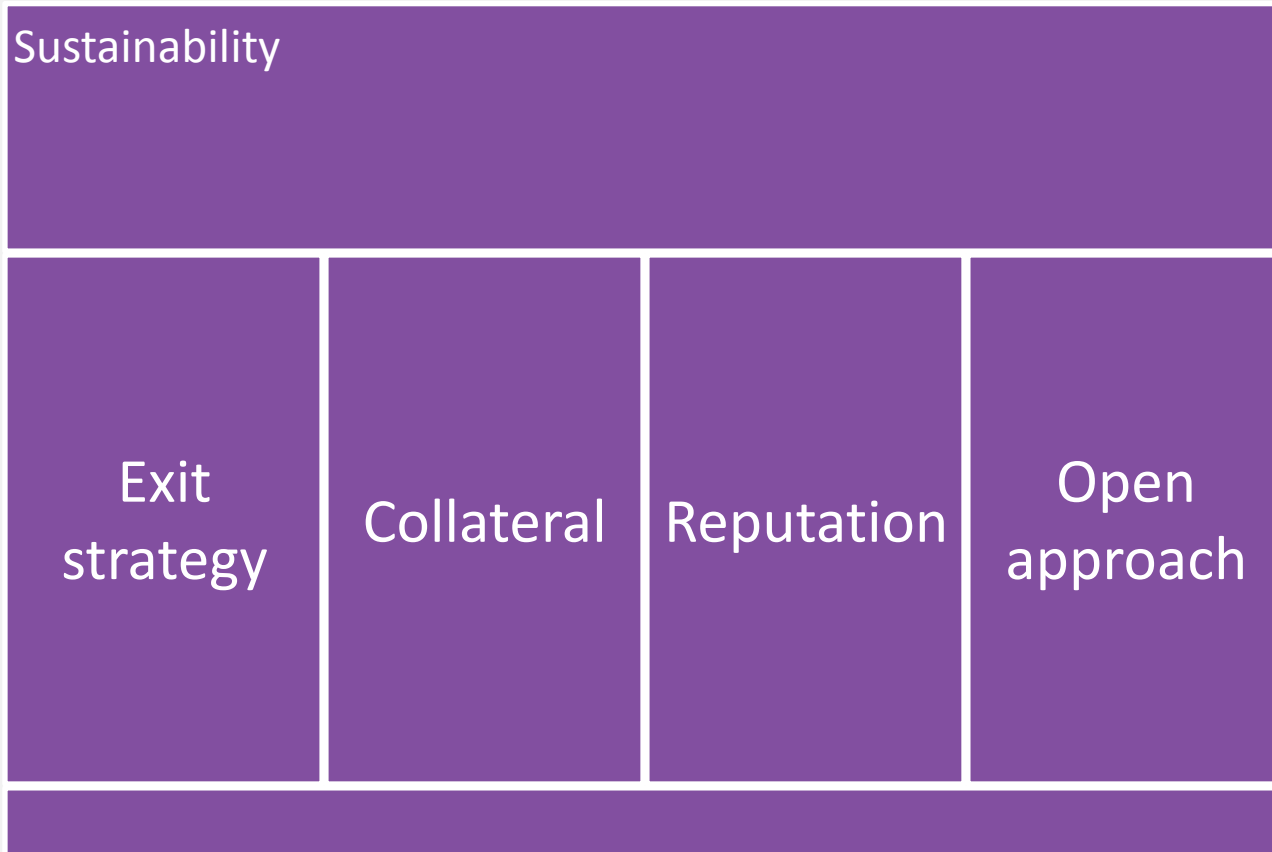
Advertising to inspire

Correct + consistent
information

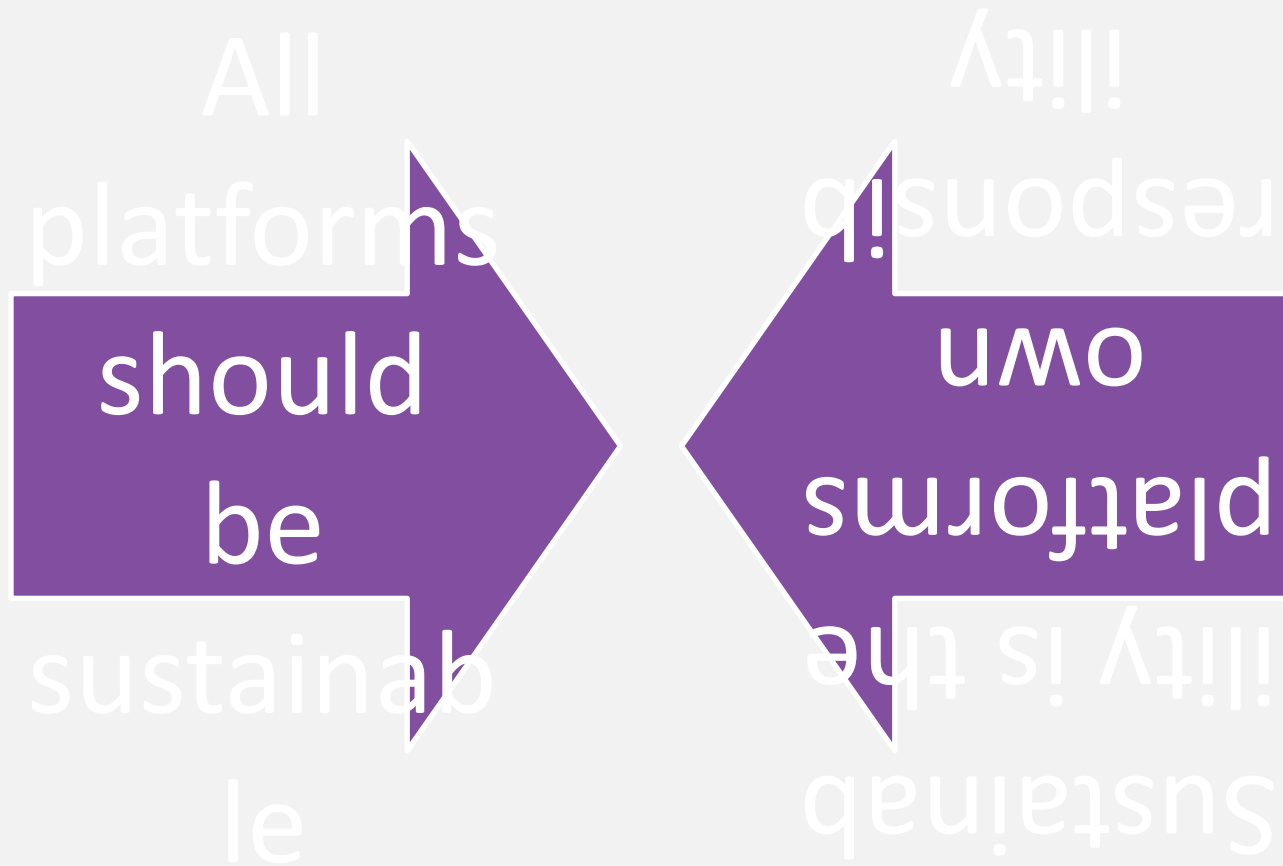
A thesis about transparency



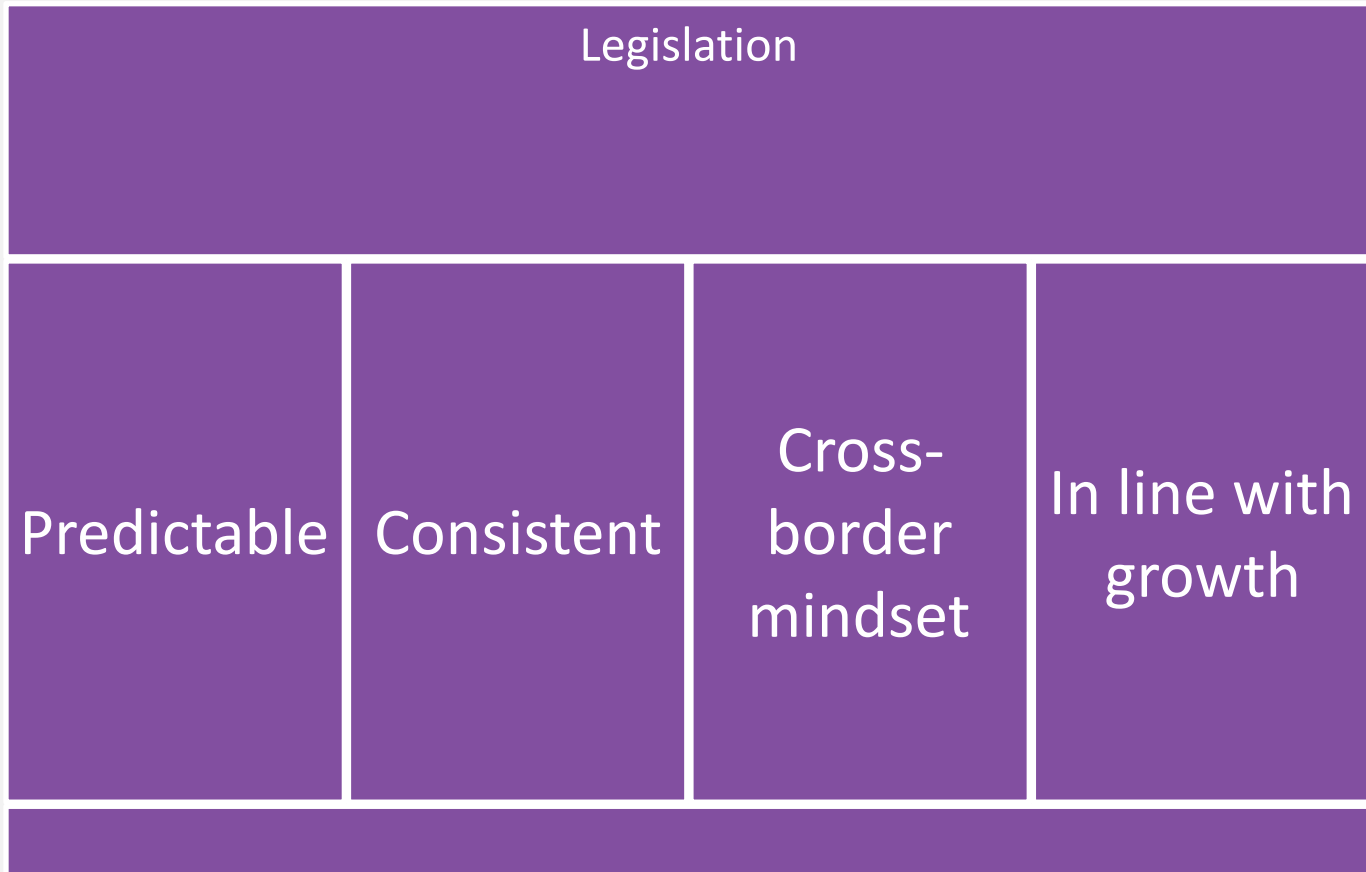
Sustainability



A thesis about sustainability



Legislation



A thesis on legislation

aligned
with EU
good
practice,
so there
is no

with
comply
y have to
eventually

need for

Provisions

Maximum investment
per platform
(40.000/80.000)

Advice
concerning
diversification

Possibility to
confirm/cancel
investment (24hrs)

Investor Test

Advice
concerning
investment in
relation to
capital

Provisions
concerning
management