

BETTER FINANCE, the European Federation of Investors and Financial Services Users, advocates for the interests of European citizens in financial services. As the only organisation representing individual investors, savers, policyholders, and financial service users at the European level, BETTER FINANCE is committed to promoting transparency, fairness, and consumer protection in financial markets. It supports research, policy evaluation, and the dissemination of information on investments. With backing from the EU, BETTER FINANCE focuses on involving financial service users in EU policymaking, enhancing investor education, and fostering sustainable and responsible investment practices.

Founded in 2009 in response to the 2008 financial crisis, BETTER FINANCE empowers European financial service users, including small shareholders, investors, and borrowers. Its mission is to restore trust in capital markets and advocate for effective, sustainable investing that is never mistaken for charity. BETTER FINANCE participates in EU advisory groups, provides information and protection to end-users, promotes market integrity, and pushes for stronger financial supervision.

BETTER FINANCE is a European Federation comprising 39 member organisations across 26 countries, including 21 EU Member States, directly representing approximately 4 million financial users. The constituency includes individual and small shareholders, fund and retail investors, savers, pension fund participants, life insurance policyholders, borrowers, and other financial services users, prioritising the best interests of all European citizens.

The federation directly serves European end-users of financial services and non-industry stakeholders, with members consisting of dedicated non-profit European financial services user organisations. These organisations represent financial services users in their respective EU Member States, ensuring proper governance, independence, and the prevention of conflicts of interest.

BETTER FINANCE believes that the financial system exists to serve the real economy. Therefore, its mission is centred on reinstating confidence in capital markets and financial intermediaries while promoting sustainable finance for its users. To address the imbalance of influence exerted by financial institutions in the EU financial policymaking process, BETTER FINANCE undertakes the following actions:

- Actively participates in EU financial policy advisory groups and processes.
- Engages in campaigns to provide relevant information and enhance protection for end-users.
- Promotes market integrity and transparency for individual investors and non-industry stakeholders.
- Advocates for improved governance of financial supervision to benefit all European citizens.