

BANKING IN THE SPOTLIGHT

The 36th Annual Conference
of the Banking & Financial
Services Law Association



CONFERENCE PROGRAM
AND REGISTRATION
BROCHURE

Thursday 29 August -
Saturday 31 August 2019

Sheraton Grand Mirage Resort, Gold Coast

30 July 2019

PRESIDENT'S MESSAGE

Dear Colleagues

I am delighted to invite you to attend the BFSLA's 36th annual conference, from Thursday 29 to Saturday 31 August. This year we are returning after some years' absence to the Sheraton Grand Mirage, on Queensland's glorious Gold Coast.

The headlines for our industry over the past year have been dominated by the Australian Banking Royal Commission, particularly in Australia but also in New Zealand. The issues raised by the Royal Commission and how our industry can and should respond to them will feature heavily in the content of the conference, as you will see from the body of this brochure. Our conference will not just be limited to the Royal Commission, however, and will also include sessions on a range of other topics that are of relevance to legal practitioners in banking and financial services, on both sides of the Tasman.

This year we have no fewer than three keynote speakers. Lord Sales, of the Supreme Court of the United Kingdom, will discuss directors' duties in a post-Hayne world. Sean Hughes, Commissioner at the Australian Securities and Investments Commission, will explain ASIC's new approach to enforcement in the light of the findings of the Royal Commission. And Clare Dawson, CEO of the London-based Loan Market Association, will explain how the world will adapt to the upcoming end of LIBOR.

Our Conference Planning Committee has again put together a wonderful program, and I am confident that our conference will be a tremendous success. I look forward to seeing you all on the Gold Coast in August.

Bruce Whittaker
President

KEYNOTE PRESENTERS

Lord Sales, Justice of the Supreme Court of the United Kingdom

The Right Honourable Lord Philip Sales has been a Justice of the Supreme Court of the United Kingdom since January 2019.

Lord Sales is a graduate of Churchill College, Cambridge, and Worcester College, Oxford. He was called to the Bar at Lincoln's Inn in 1985 and was appointed First Treasury Junior Counsel in 1997. He became a Queen's Counsel in 2006 and continued to act in the re-named post of First Treasury Counsel Common Law until 2008. He was an Assistant Recorder from 1999 to 2001, a Recorder from 2001 and 2008, and a Deputy High Court Judge from 2004 and 2008.

He was appointed a Judge of the High Court, Chancery Division, in 2008 and as a Lord Justice of Appeal in 2014, where he served until his elevation to the Supreme Court.

Lord Sales was a member of the Competition Appeal Tribunal between 2008 and 2015, Vice President of the Investigatory Powers Tribunal between 2014 and 2015 and Deputy Chair of the Boundary Commission for England Between 2009 and 2014. In his distinguished judicial career Lord Sales has been involved in several high-profile landmark decisions.



Sean Hughes, Australian Securities and Investments Commission

Sean Hughes commenced as an ASIC commissioner on 1 December 2018, for a five-year term.

Sean was the Chief Executive of New Zealand's capital markets and financial services regulator, the Financial Markets Authority from 2010 to 2013.

He was most recently the Group General Counsel for the listed company Tabcorp and, before that, Chief Risk and Legal Officer at UniSuper. Sean has held leadership positions at National Australia Bank and ANZ and was a partner at the law firm Herbert Geer & Rundle (now Thompson Geer).

Sean has had previous senior positions with ASIC. From 2008 to 2010, Sean was Senior Executive Leader for Corporate Governance and Corporations, and from 1999 to 2003, he held a number of senior executive roles including as Director, Financial Services Regulation.

Sean has a Bachelor of Arts and a Bachelor of Law (Hons) from the University of Canterbury in New Zealand, and a Master of Law from Cambridge University in the UK. He holds a Graduate Diploma from the Australian Institute of Company Directors.



Clare Dawson, Chief Executive, Loan Market Association

Clare joined the Loan Market Association in 1999 after spending two years in the syndications department at Sumitomo Bank, working on loans in Europe, the Middle East and Africa. Prior to this she spent two years at the British Museum Development Trust raising funds for the Museum's Great Court project. Before joining the British Museum, Clare had spent some eight years at Sumitomo in the international department, including two years at the bank's

head office in Tokyo, where she helped establish a syndications desk. In London she worked mainly on origination in various Western European and Nordic countries.

Clare has an honours degree in Modern and Medieval Languages from the University of Cambridge. She is a member of the Bank of England's Working Group on Sterling Risk-Free Reference Rates and chairs the Sterling Loans sub-group.



PROGRAM AT A GLANCE

THURSDAY 29 AUGUST

3.00pm	Registration opens	Horizons Room
5.30pm	Welcome Reception <i>Sponsored by Sargon</i>	Horizons Room
8.00pm	Dinner - own arrangements	

FRIDAY 30 AUGUST

8.45am	Conference Opening and Welcome	Grand Ballroom 1&2
9.00am	<div>Plenary</div> Keynote address: After the Australian Banking Royal Commission - ASIC's approach to enforcement Speaker: Sean Hughes , Commissioner, Australian Securities and Investments Commission Chair: Bruce Whittaker , Senior Fellow, Law School, University of Melbourne	Grand Ballroom 1&2
10.00am	Morning break <i>Coffee cart sponsored by Equity Trustees</i>	Grand Ballroom prefunction
10.30am	<div>Concurrent</div> Trade Finance: New Kids on the Blockchain or Insolvency and trusts: where to after Re Amerind?	Grand Ballroom 1&2
11.45am	<div>Concurrent</div> The New Banking Code of Practice - the touchstone for fairness in finance contracts? or Building collapses: The challenges facing the building and construction industry in Australia and New Zealand	Grand Ballroom 1&2
1.00pm	Lunch break	Grand Ballroom prefunction

FRIDAY 30 AUGUST (continued)

2.30pm	Plenary	<i>From the Bench - case law update</i> Speakers: Leeming JA, Court of Appeal, Supreme Court of New South Wales Venning J, High Court of New Zealand Chair: Lloyd Kavanagh, Partner, MinterEllisonRuddWatts	Grand Ballroom 1&2
3.45pm		Afternoon break Coffee cart sponsored by Equity Trustees	Grand Ballroom prefunction
4.15pm	Concurrent	<i>Mortgage brokers, regulatory failure and statutory design</i> or <i>The weakest link? Problems with lease chains and reservation of title security interests under the PPSA</i>	Grand Ballroom 1&2
5.30pm		AGM/Board Meeting	Grand Ballroom 3
7.00pm		Pre-dinner drinks	Grand Ballroom prefunction
7.30pm		Conference Dinner	Grand Ballroom 1&2

SATURDAY 31 AUGUST

7.30am		Opinions Committee breakfast	Terraces Restaurant (private area)
8.45am	Plenary	<i>Directors' duties in a post-Hayne world: 'the company' as more than the sum of its shareholders</i> Speaker: Lord Sales, Justice of the Supreme Court of the United Kingdom Chair: Dr Nuncio D'Angelo, Partner, Norton Rose Fulbright	Grand Ballroom 1&2
10.30am		Morning break Coffee cart sponsored by Equity Trustees	Grand Ballroom prefunction

SATURDAY 31 AUGUST (continued)

11.00am	Concurrent	<i>Lenders and investment bankers: sometimes even leopards have to work together</i> or <i>'Ratcheting up the mongrel': Prudential regulation in New Zealand and Australia</i>	Grand Ballroom 1&2
12.15pm		Lunch break	Grand Ballroom prefunction
12.15pm		Future Leaders' Lunch	Terraces Restaurant (private area)
1.00pm	Plenary	<i>Life after LIBOR - contractual certainty and the transition to new benchmarks</i> Speaker: Clare Dawson , Chief Executive, Loan Market Association Chair: Kerryn Smith , Director, Markets, NAB	Grand Ballroom 1&2
2.15pm	Concurrent	<i>Data at the edge</i> or <i>Set-off in insolvency</i>	Grand Ballroom 1&2
3.30pm		Conclusion of conference Closing network drinks	Grand Terrace

THE PROGRAM IN DETAIL

THURSDAY 29 AUGUST

3:00

Registration opens

5:30

Welcome Reception
Sponsored by Sargon

8:00

Dinner - own arrangements

FRIDAY 30 AUGUST

8:45

Conference Opening and Welcome

9:00

After the Australian Banking Royal Commission - ASIC's approach to enforcement

Plenary

During Australia's Banking Royal Commission, concerns were raised about ASIC's enforcement priorities, particularly the extent of its reliance on negotiated compliance rather than enforcement through the courts. In this session, Sean Hughes, a Commissioner at ASIC, will present ASIC's vision for its approach to regulation post the Royal Commission, and explain what financial services entities can expect to see change, as ASIC shifts its enforcement priorities.

Chair: **Bruce Whittaker**, Senior Fellow, Law School, University of Melbourne

Speaker: **Sean Hughes**, Commissioner, Australian Securities and Investments Commission

FRIDAY 30 AUGUST (continued)

MORNING BREAK

10:00

Coffee cart sponsored by Equity Trustees

10:30

Concurrent

Trade Finance: New Kids on the Blockchain

For centuries, trade finance practices and instruments have helped banks to bridge the trust gap between buyers and sellers who do not know each other. How do you bridge the trust gap in the digital age? This session will look at how distributed ledger technology such as the eTradeConnect platform is being used to facilitate trade finance, explore the interplay in trade finance between old law and new technology, and consider the implications and opportunities for Australian and New Zealand banks.

Chair: **Emma Sutcliffe**, Partner, Chapman Tripp

Speakers: **Hari Janakiraman**, Head - Trade & Supply Chain Product, ANZ

Max Allan, Senior Associate, King & Wood Mallesons

Miriam Andrews, Partner, Buddle Findlay

10:30

Concurrent

Insolvency and trusts: where to after *Re Amerind*?

The High Court's decision in *Re Amerind* has been eagerly awaited by insolvency practitioners and lawyers, who have been looking to it to resolve decades of debate as to the treatment of assets held on trust by an insolvent corporate trustee. This session will examine the issues considered in *Re Amerind* and other significant recent developments in insolvency law.

Chair: **Ben Shaw**, Partner, Dentons

Speakers: **Alistair Fleming**, Partner, Clayton Utz

Ross McClymont, Partner, Ashurst

FRIDAY 30 AUGUST (continued)

11:45

Concurrent

The New Banking Code of Practice - the touchstone for fairness in finance contracts?

This session will discuss the interplay between the new Banking Code of Practice in Australia and unfair contract terms laws. It will look at the practical implications for financiers, including the changes to the "small business" definition and the introduction of enforceable Code provisions recommended by the Australian Banking Royal Commission. It will also contrast the Australian position for small business with the situation in New Zealand.

Chair: **Rebecca Smith**, Senior Legal Counsel, AMP

Speakers: **Katherine Forrest**, Partner, King & Wood Mallesons

Michelle Heath Young, Associate General Counsel, ANZ Bank New Zealand

11:45

Concurrent

Building collapses: The challenges facing the building and construction industry in Australia and New Zealand

Builders on both sides of the Tasman are feeling the pressure, with many struggling to keep their heads above water and some failing to do so. Collapses of construction companies are bringing into play a range of legal issues in both Australia and New Zealand that are particularly relevant to the construction sector, as well as issues that need to be taken into account in any corporate insolvency. This session will explore some of the issues (including retention trusts, insolvent trading, security of payments and illegal phoenixing) and the implications for construction companies, their financiers and their advisers.

Chair: **John Poulsen**, Senior Associate, Norton Rose Fulbright

Speakers: **Michael Chesterman**, Consultant, Helix Legal

Camilla Clemente, Partner, Ashurst

Mihai Pascariu, Senior Associate, MinterEllisonRuddWatts

1:00

LUNCH BREAK

FRIDAY 30 AUGUST (continued)

2:30

From the Bench – case law update

Plenary

Our ever-popular case law update returns. In this session, senior judges from New Zealand and Australia will again examine the most significant case law developments for our industry over the past twelve months.

Chair: **Lloyd Kavanagh**, Partner, MinterEllisonRuddWatts

Speakers: **Leeming JA**, Court of Appeal, Supreme Court of New South Wales

Venning J, High Court of New Zealand

3:45

AFTERNOON BREAK

Coffee cart sponsored by Equity Trustees

4:15

Mortgage brokers, regulatory failure and statutory design

Concurrent

Mortgage brokers are currently under fire and under threat. The Australian Banking Royal Commission and the Productivity Commission Report into Banking have recommended far-reaching changes to the way the mortgage brokering industry is regulated. The problems with the current regulation of mortgage brokers and other credit intermediaries partly arise from a convoluted statutory regime that is difficult to navigate and apply, sits uncomfortably with the underlying general law, and lacks a coherent relationship with the parallel regime applying to financial advisers. This presentation will discuss these inconsistencies and difficulties, to highlight the importance of good legislative design in the context of the recommendations of the Royal Commission and for law reform in general.

Chair: **Katrina Gardiner**, Associate General Counsel, ANZ Bank New Zealand

Speakers: **Elise Bant**, Professor of Law, University of Melbourne

Jeannie Paterson, Professor of Law, University of Melbourne

4:15

The weakest link? Problems with lease chains and reservation of title security interests under the PPSA

Concurrent

As the Whittaker Report discussed, different approaches to the interpretation of the PPSA can lead to different practical consequences when ownership and possession of collateral are separated. These become acute in relation to “lease chains” involving successive leases and sub-leases of equipment - an area where there are significant questions as to the relative risks endured by those in the chain, and the availability or otherwise of steps to mitigate those risks.

This session will examine the different schools of thought and the practical consequences for the relative rights of lessors and other secured parties, grantors and third parties.

Chair: **Helena Busljeta**, Special Counsel, King & Wood Mallesons

Speakers: **Andrew Boxall**, Consultant, Allens

Craig Wappett, Partner, Johnson Winter & Slattery

FRIDAY 30 AUGUST (continued)

5:30

AGM / Board Meeting

7:00

Pre-dinner drinks

7:30

Conference Dinner

Dress code: Lounge suit

SATURDAY 31 AUGUST

7:30

Opinions Committee breakfast

8:45

Directors' duties in a post-Hayne world: 'the company' as more than the sum of its shareholders

Plenary

Directors' duties are owed to the company and no one else. Historically this has been interpreted as requiring directors to attend to the interests of the shareholders as a whole and in only very exceptional circumstances (e.g. insolvency) to consider the interests of others. This narrow interpretation is under attack. To what extent does – or indeed should – the law oblige directors to consider the interests of stakeholders other than shareholders? Given the risk of accessorial liability, how concerned should banks and financial institutions be to ensure that the directors of their contracting counterparties (e.g. borrowers) take a broader approach? In this session, Lord Sales of the UK Supreme Court discusses the position in the UK, where directors are expressly obliged by statute to have regard to a wide range of external stakeholders. Are there lessons for Australasian advisers, judges and legislators?

Chair: **Dr Nuncio D'Angelo**, Partner, Norton Rose Fulbright

Speakers: **Lord Sales**, Justice of the Supreme Court of the United Kingdom

10:30

MORNING BREAK

Coffee cart sponsored by Equity Trustees

SATURDAY 31 AUGUST (continued)

11:00
Concurrent

Lenders and investment bankers: sometimes even leopards have to work together

Bankers and investment bankers are notoriously competitive in winning work. But once two or more of them together seek or obtain a mandate to arrange or underwrite a transaction, or enter a syndicate, that competition may be eased. Domestically and internationally this is attracting the attention of competition regulators. What are the boundaries? What are the risks? This session will consider:

- competition issues in syndicated lending, equity capital markets and debt capital markets;
- regulatory enforcement trends.

Chair: **Graeme Tucker**, Partner, Clayton Utz

Speakers: **Sharon Henrick**, Partner, King & Wood Mallesons

Katrina Groshinski, Partner, MinterEllison

Patrick Gay, Partner, Herbert Smith Freehills

Lucy Cooper, Partner, Chapman Tripp

11:00
Concurrent

'Ratcheting up the mongrel': Prudential regulation in New Zealand and Australia

The chair of Australian Prudential Regulation Authority has said that APRA will 'ratchet up the mongrel' in response to its weaknesses exposed at Australia's Banking Royal Commission. But is good prudential regulation just a matter of supervisory attitude? The speakers in this session will consider the current regulatory regimes operating in New Zealand and Australia, and discuss regulatory deficiencies, issues and trends in light of New Zealand's Thematic Review of Bank Conduct and Culture and the Royal Commission. They will discuss the extent to which, in both countries, there are important areas where reform would enhance the capacity of prudential regulation to promote financial stability'.

Chair: **Dr Ann Wardrop**, Senior Lecturer, School of Law, La Trobe University

Speakers: **Helen Dervan**, Lecturer, Auckland University of Technology

Dr Steve Kourabas, Lecturer, Monash University

12:15

LUNCH BREAK

Future Leaders' Lunch

SATURDAY 31 AUGUST (continued)

1:00

Plenary

Life after LIBOR – contractual certainty and the transition to new benchmarks

Every day, LIBOR is used around the world to revalue financial contracts worth more than USD200 trillion. By the end of 2021, global regulators will cease to support the use of LIBOR, and new solutions need to be found. The transition to those solutions will be demanding. The London-based Loan Market Association will play a lead role in managing the transition for loan markets and many other financial products across the world. In Australia, the Reserve Bank has been supporting reforms designed to improve the robustness of BBSW, as well as urging the finance industry to proactively manage the transition and to be prepared for the possible cessation of existing benchmarks.

This session will explain how the Loan Market Association is helping financial markets world-wide to prepare for the end of LIBOR. It will also provide a local-level perspective on the implications of the changes, and the outlook for BBSW.

Chair: **Kerryn Smith**, Director, Markets, NAB

Speaker: **Clare Dawson**, Chief Executive, Loan Market Association

Commentator: **Ellis Connolly**, Deputy Head, Domestic Markets Department, Reserve Bank of Australia

2:15

Concurrent

Data at the edge

Banks are increasingly using data to provide insights to customers and develop new revenue streams. In the absence of regulation, how do they ensure that their use of data meets community standards and expectations? This session will look at how banks are using data. It will consider the types of ethical issues that arise, provide practical tips for ethical data use, and outline a suggested approach for regulation.

Chair: **Rebecca Hope**, Head of Legal - Institutional Digital and Special Projects, ANZ

Speakers: **Philippa Ryan**, Barrister and Senior Lecturer, Australian National University

Michael Morris, Partner, Allens

2:15

Concurrent

Set-off in insolvency

The *Hamersley Iron* decision examined the intersection between set-off rights and PPSA security interests. This session will analyse the issues arising out of *Hamersley Iron* that are relevant to lawyers documenting loan and other transactions. It will also discuss the set-off issues that arise for lawyers and insolvency practitioners when insolvency intervenes.

Chair: **Tony Ryan**, Partner, Ashurst

Speakers: **Sheelagh McCracken**, Professor of Finance Law, University of Sydney

Scott Guthrie, Partner, Dentons

3:30

Conclusion of conference Closing networking drinks

SOCIAL FUNCTIONS

THURSDAY 29 AUGUST

5:30pm Welcome reception
Drinks and canapes at the
Horizons Lounge

Proudly sponsored by Sargon

FRIDAY 30 AUGUST

7:00pm Pre-dinner drinks
7:30pm Conference dinner

SATURDAY 31 AUGUST

12:15pm Future Leaders' Lunch
3:30pm Closing networking drinks

DELEGATE FEES

For delegates based in New Zealand who pay by direct credit to our NZ bank account or by NZ dollar cheque (see page 19 for details), the amounts set out below are NZ dollar amounts. For delegates based in New Zealand who pay by credit card, and for all other delegates, the amounts are Australian dollar amounts. In all cases, the amounts include Australian GST of 10%.

Delegates are invited to take advantage of the discounted rates for members by joining the BFSLA as part of their registration process. You can access the membership application forms at <https://bfsla.org/membership-to-bfsla/>.

		Early fee	Full fee
General rates	Members	\$1,795	\$1,995
	Members, group rate (after first 5 attendees)	\$995	\$1,250
	Non-members	\$1,995	\$2,245
In-house lawyers	Members	\$845	\$1,045
	Non-members	\$995	\$1,195
Full-time academics	Members	\$795	\$995
	Non-members	\$995	\$1,195
Recently qualified lawyers	Fee includes 1 year membership, if not already a member	\$795	\$1,045
Full-time students	Members	\$795	\$995
	Non-members	\$995	\$1,195

CONFERENCE REGISTRATION

You can register for the conference via the link below.

CONFERENCE REGISTRATION

The old-fashioned way

If you are unable to use the link for any reason, you can register by completing the form on pages 16 to 19 and emailing it to Julia at Julia@bfsla.org. We will then process your registration and send you a confirmation and invoice.

CANCELLATIONS

If you are unable to attend, a substitute delegate is welcome at no extra cost. Alternatively, a full refund less \$50 service charge will be made for cancellations received in writing (letter or email) ten working days or more prior to the event. Regrettably, no refunds can be made for cancellations less than ten working days prior to the event.

Pages 16 to 19 contain a hard-copy registration form, for those who are unable to register via the link on the previous page.

BFSLA ABN: 61 006 354 089

BFSLA 36TH ANNUAL CONFERENCE

Please print clearly, scan and send this form to julia@bfsla.org

Surname _____ Title: Mr, Mrs, Ms, Dr, Professor (other) _____

Given name _____ Preferred name for name badge _____

Position _____ Organisation _____

Postal address _____

_____ Post code _____ Country _____

Phone (____) _____ Mobile _____

Email address: *(Please print clearly)* _____

REGISTRATION DETAILS

Please **TICK** the appropriate category (all fees are inclusive of GST)

EARLY FEES for bookings made and paid by **Friday 26th of July**: (Please check the appropriate box)

Member \$1,795 ☐ **Non-member** \$1,995 ☐

In-house lawyers (members) \$845 ☐ In-house lawyers (non-members) \$995 ☐

Full-time academics (members) \$795 ☐ Full-time academics (non-members) \$995 ☐

Recently qualified lawyers \$795 ☐ (Fee includes 1 year's membership, if not already a member)

Full-time students (members) \$795 ☐ Full-time students (non-members) \$995 ☐

FULL FEES for bookings made and paid after **Friday 26th of July**: (Please check the appropriate box)

Member \$1,995 ☐ **Non-member** \$2,245 ☐

In-house lawyers (members) \$1,045 ☐ In-house lawyers (non-members) \$1,195 ☐

Full-time academics (members) \$995 ☐ Full-time academics (non-members) \$1,195 ☐

Recently qualified lawyers \$1,045 ☐ (Fee includes 1 year's membership, if not already a member)

Full-time students (members) \$995 ☐ Full-time students (non-members) \$1,195 ☐

GROUP BOOKINGS

Early Fees: Members - First 5 @ \$1,795 Subsequent registrations at \$995
Full Fees: Members - First 5 @ \$1,995 Subsequent registrations at \$1,250

(One invoice is generated per group booking)

REGISTRATION FEE TOTAL \$ _____

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CONCURRENT SESSION PREFERENCES (this is not compulsory, but will help with the room setup)

Friday 30 August

- ☐ 10:30am *Trade Finance: New Kids on the Blockchain*
- ☐ 10:30am *Insolvency and trusts: where to after Re Amerind?*

- ☐ 11:45am *The New Banking Code of Practice - the touchstone for fairness in finance contracts?*
- ☐ 11:45am *Building collapses: The challenges facing the building and construction industry in Australia and New Zealand*

- ☐ 4:15pm *Mortgage brokers, regulatory failure and statutory design*
- ☐ 4:15pm *The weakest link? Problems with lease chains and reservation of title security interests under the PPSA*

Saturday 31 August

- ☐ 11:00am *Lenders and investment bankers: sometimes even leopards have to work together*
- ☐ 11:00am *'Ratcheting up the mongrel': Prudential regulation in New Zealand and Australia*

- ☐ 2:15pm *Data at the edge*
- ☐ 2:15pm *Set-off in insolvency*

DIETARY REQUESTS

Please specify any allergies or dietary requirements: _____

MEAL BOOKINGS

All meals indicated below are INCLUSIVE for ALL DELEGATES, but to assist with catering please CONFIRM your attendance at the following functions:

- ☐ Welcome reception – Thursday 29 August
- ☐ Lunch – Friday 30 August
- ☐ Conference dinner – Friday 30 August
- ☐ Opinions Committee breakfast – Saturday 31 August
- ☐ Regular Lunch – Saturday 31 August
- or
- ☐ Future Leaders' lunch – Saturday 31 August
- ☐ Closing networking drinks – Saturday 31 August

ACCOMPANYING PERSONS

Delegates are welcome to bring accompanying persons to the conference lunches and other social events.

MEAL BOOKINGS FOR ACCOMPANYING PERSONS

Name(s) _____ Please reserve the following:

Welcome reception	Thursday 29 August	_____ ticket(s) @ \$74 per person	\$ _____
Lunch	Friday 30 August	_____ ticket(s) @ \$35 per person	\$ _____
Conference Dinner	Friday 30 August	_____ ticket(s) @ \$165 per person	\$ _____
Lunch/Future Leaders' Lunch	Saturday 31 August	_____ ticket(s) @ \$35 per person	\$ _____
Closing networking drinks	Saturday 31 August	_____ ticket(s) @ \$45 per person	\$ _____

Additional catering fee total \$ _____

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DIETARY REQUESTS FOR ACCOMPANYING PERSONS

Please specify any allergies or dietary requirements: _____

PAYMENT TOTALS

Registration fees (from page 16) \$ _____

Additional catering fee (from page 18) \$ _____

Total payment \$ _____

IMPORTANT NOTE: For delegates based in New Zealand who pay by direct credit to our NZ bank account or by NZ dollar cheque (see below for details), the amounts set out above are NZ dollar amounts. For delegates based in New Zealand who pay by credit card, and for all other delegates, the amounts are Australian dollar amounts. In all cases, the amounts include Australian GST of 10%.

PAYMENT OPTIONS

☐ EFT in Australian dollars to: CBA Nerang BSB: 06 4451 Account: 1006 0612

☐ EFT in New Zealand dollars to: ANZ Account: 01 0129 00475760 00

☐ Cheque payable to "Banking & Financial Services Law Association"
(Australian or New Zealand dollar cheques accepted)

Australian dollar cheques - Please quote the tax invoice number from your conference registration invoice and send your cheque to P.O. Box 202, Stones Corner, Queensland, 4120, Australia

New Zealand dollar cheques - Please quote the tax invoice number from your conference registration invoice and send your cheque to P.O. Box 56-451, Dominion Road, Auckland 1446, New Zealand

☐ Credit card - If you tick this box, Julia will call you to take your credit card details over the phone.

PAYMENTS BY CREDIT CARD

Please note that a service fee of 1.5% applies to Visa and MasterCard, and of 3% to AMEX credit card payments. We are not able to accept payment by Diners.

All cards including those issued in New Zealand will have the charge debited in Australian dollars.

ACCOMMODATION

Sheraton Grand Mirage Resort, Gold Coast, 71 Sea World Drive, Main Beach, Queensland 4217

We have secured competitive rates for all BFSLA delegates at the Sheraton Grand Mirage.

Rates are quoted in **Australian dollars**. They include GST of 10% and are for Sole/Twin or Double occupancy

BFSLA conference room rate \$290 per night



Below is the link to the Sheraton Mirage Gold Coast accommodation booking website. All accommodation must be booked directly with the Sheraton Mirage via the online link or by calling +61 1800 073 535. Please remember to quote **BFSLA Conference 2019** for the conference rate.

ACCOMMODATION BOOKING

If unable to use the Sheraton Mirage online link internally please call the reservations team for assistance on 61 07 5577 0000 or email goldcoast.00372@marriott.com Please note it is very important not to send credit card details by email.

PRIVACY STATEMENT

The Banking and Financial Services Law Association's privacy statement is available on our website (www.bfsla.org).

Your name and employer/organisation will be included in the list of conference delegates made available to conference sponsors and delegates unless you indicate otherwise below.

☐ No, thank you.

RESPONSIBLE BEHAVIOURS POLICY

By registering for the conference, you agree to comply with the BFSLA's Responsible Behaviours Policy. A copy of the policy is available on our website (www.bfsla.org).

2019 CONFERENCE PLANNING COMMITTEE

Miriam Andrews	Buddle Finlay	Auckland
Paul Apathy	Herbert Smith Freehills	Sydney
Alicia Back	CBA	Sydney
Nancy Bryla	Australian Payments Network	Sydney
Deemle Budhia	Russell McVeagh	Auckland
Helena Busijeta	King & Wood Malleons	Sydney
Judy Busijeta	ANZ	Melbourne
Joanna Byers	ANZ	Sydney
Josh Cairns	Simpson Grierson	Wellington
James Connell*	Equity Trustees	Sydney
Matt Cunningham*	MinterEllison	Sydney
Geoff Earl	MinterEllison	Melbourne
Karla Fraser	Allens	Brisbane
Steve Gallagher	MinterEllisonRudd Watts	Auckland
Katrina Gardiner*	ANZ New Zealand	Auckland
Jennifer Gunser	Bell Gully	Auckland
Philip Harvey*	King & Wood Malleons	Sydney
Rebecca Hope*	ANZ	Melbourne
Evelyn Jones	Lane Neave	Auckland

Brenton Key	Ashurst	Sydney
Patrick Lowden	Herbert Smith Freehills	Sydney
Diccon Loxton	Allens	Sydney
Tricia Moloney	Clayton Utz	Melbourne
John Poulsen	Norton Rose Fulbright	Brisbane
Gavin Rakoczy	King & Wood Malleons	Sydney
Paul Richter	Ashurst	Sydney
Llon Riley	King & Wood Malleons	Sydney
Tony Ryan	Ashurst	Sydney
Ben Shaw	Dentons	Brisbane
Simon Sherpa	Public Trust Company	Auckland
Kerryn Smith	NAB	Sydney
Rebecca Smith	AMP	Sydney
Emma Sutcliffe*	Chapman Tripp	Wellington
Graeme Tucker	Clayton Utz	Sydney
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