



# **Tectonic Shifts in Banking & Financial Services**

**The 37th  
Annual Conference  
of the Banking &  
Financial Services  
Law Association**

## **CONFERENCE PROGRAM AND REGISTRATION BROCHURE**

**Friday 27 August**

- **Park Hyatt Auckland**
- **Virtual Online Platform**

## PRESIDENT'S MESSAGE

Dear Colleagues

After a COVID-hiatus, I am delighted to invite you to attend the BFSLA's 37th annual conference on Friday 27 August. For the first time, we will be holding a hybrid event with delegates able to attend in person in Sydney and Auckland, or otherwise via our virtual online platform. If Sydney or Auckland enters a lockdown, we will seek to convert those delegates to virtual participation as well. (If 2020 has taught us anything, it's the benefit of hedging!)

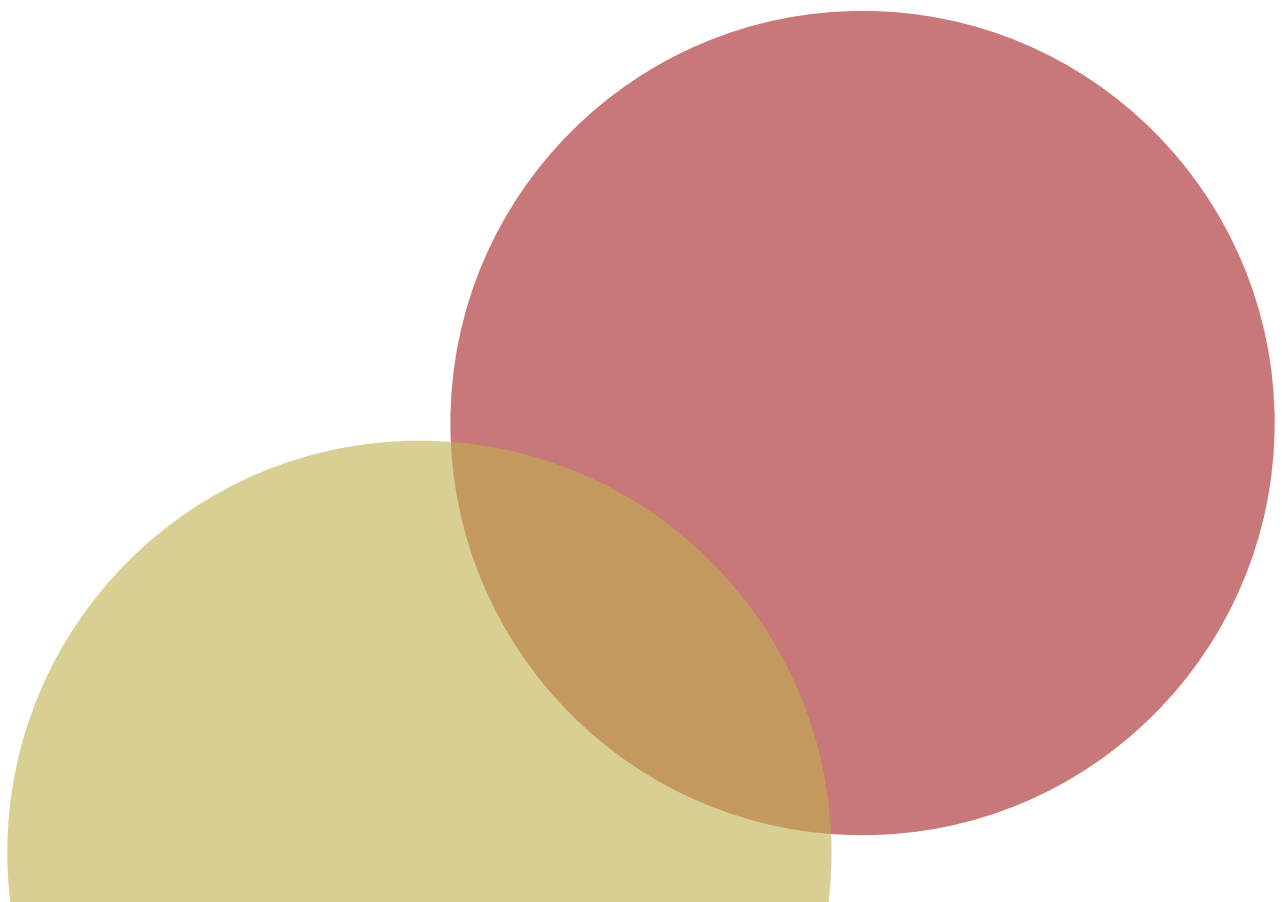
With all of the upheaval that we have experienced personally and professionally over the past year, it is fitting that our theme for this year's conference is Tectonic Shifts in Banking & Financial Services. There have been significant changes in banking (and the law of banking, financial services and insolvency), over the past decade, and a focus of the conference will be on navigating today's challenges while preparing for tomorrow's opportunities. We are excited to have a range of sessions that provide practical guidance on topics currently affecting our profession on both sides of the Tasman, as well as insights into future directions.

This year, we are fortunate to have Justice Edelman of the High Court of Australia discuss the common law foundations of corporate attribution and responsibility. This will provide an invaluable perspective on the recent debate in many countries around the world about potential law reform in this area. We are also pleased to welcome Joanna Bird, Chief Legal Officer at ASIC and Liam Mason, General Counsel at the FMA who will consider some of the approaches and challenges in ensuring effective legislative and enforcement strategies to deter poor conduct in a complex, modern banking environment.

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 welcoming you to the BFSLA's 37th annual conference.

Rebecca Hope  
*President*





## KEYNOTE PRESENTERS

### Justice Edelman, High Court of Australia

Justice Edelman was appointed to the High Court of Australia in January 2017. From 2015 until the time of his appointment he was a judge of the Federal Court of Australia.

From 2011 until 2015 he was a judge of the Supreme Court of Western Australia. He previously practised as a barrister at the chambers of Mr Malcolm McCusker QC in Western

Australia from 2001-2011 in the areas of criminal law and commercial law and at One Essex Court Chambers from 2008-2011 in commercial law.

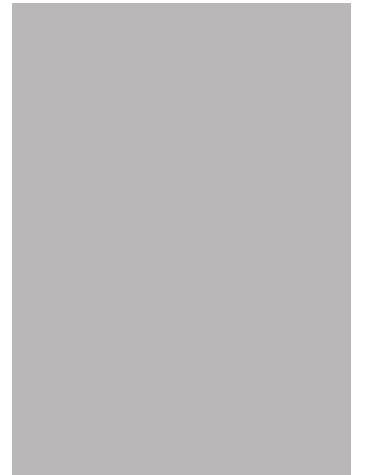
He was a Fellow of Keble College, Oxford from 2005, and Professor of the Law of Obligations at the University of Oxford from 2008 until 2011.



### Joanna Bird, Chief Legal Officer, Australian Securities & Investments Commission

Joanna is responsible for ASIC's regulatory work in the credit, retail banking and payments, insurance, financial advice, investment management and superannuation sectors. She has more than 20 years of regulatory experience in financial services, underpinned by experience as a legal academic in financial services law and regulatory theory and practice. Previously, Joanna was the senior executive responsible for regulating Australia's financial advice industry. Under her leadership, the team examined how large institutions supervised their advisers and fees for no service. She also improved the quality of advice

for SMSF owners and retail insurance providers. Her work has helped increase public awareness and led to legislative reform, changes in industry practice and improved enforcement outcomes. Before re-joining ASIC in 2012, Joanna was Associate Professor at Sydney Law School, where she taught financial services law and regulatory theory, and co-authored Everett and McCracken's Banking and Financial Institutions Law. She also worked as a solicitor in banking and finance at Allen Allen & Hemsley (now Allens). Joanna has first-class honours degrees in Civil Law from the University of Oxford and Law from the University of Sydney, where she was awarded the University Medal for Law.



### Liam Mason, General Counsel, Financial Markets Authority

Liam advises the FMA executive and board, and leads the enforcement, policy and governance, corporate legal, and investigations teams. He is a key adviser on a broad range of matters relating to the FMA's remit.

Liam has extensive experience in securities and financial services law and corporate governance matters and is well-known and respected

across the legal community, the FMA-regulated financial services sector and government departments and agencies. He has held various roles at the FMA, including Acting Chief Executive, Director of Regulation and Director of Governance, Policy and Strategy. He has previously held senior roles at the FMA's predecessor, the Securities Commission.



## PROGRAM AT A GLANCE

### SYDNEY – AEST TIMES

### FRIDAY 27 AUGUST

8:30am	Conference opening and welcome
8:45am	<b>Corporate Attribution and Responsibility</b>
9:40am	<b>A lawyer's toolkit for the greening of debt – the future for sustainable finance in Australia and New Zealand</b>
10:40am	<i>Morning tea</i>
11:00am	<b>Shifting Sands: New statutory strategies for promoting good consumer outcomes in Financial Services</b>
12:00pm	<i>Lunch</i>
12:40pm	<b>Navigating Business Turnaround: Restructuring in 2021</b>
1:40pm	<b>Walking the Line in Open Banking: Taking Back Control or Over-Sharing?</b>
2:40pm	<i>Break</i>
3:00pm	<b>Waiving, not drowning!</b>
4:00pm	Joint conference close
4:15pm	<b>The New Quantum Theory: Statutory Unconscionable Conduct Post-Kobelt</b>
5:30pm	Pre-dinner drinks and canapés
7:00pm	Conference dinner

### AUCKLAND – NZ TIMES

### THURSDAY 26 AUGUST

5.30pm	<b>Future Leaders' Networking Drinks</b> <i>All welcome – from those just starting out in their careers to those who are long-established. RSVP to <a href="mailto:julia@bfsla.org">julia@bfsla.org</a></i>	<i>Captain's Bar Park Hyatt</i>
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### FRIDAY 27 AUGUST

8:45am	Good morning Aotearoa welcome	Park Hyatt
9:00am	<b>The Financial Sector (Climate-related Disclosures and Other Matters) Amendment Bill</b>	
10:10am	<i>Morning tea</i>	
10:30am	Conference opening and welcome	
10:45am	<b>Corporate Attribution and Responsibility</b>	
11:40am	<b>A lawyer's toolkit for the greening of debt – the future for sustainable finance in Australia and New Zealand</b>	
12:40pm	<i>Light snack</i>	
1:00pm	<b>Shifting Sands: New statutory strategies for promoting good consumer outcomes in Financial Services</b>	
2:00pm	<i>Lunch</i>	
2:40pm	<b>Navigating Business Turnaround: Restructuring in 2021</b>	
3:40pm	<b>Walking the Line in Open Banking: Taking Back Control or Over-Sharing?</b>	
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5:00pm	<b>Waiving, not drowning!</b>	
6:00pm	Joint conference close	
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## PROGRAM AT A GLANCE

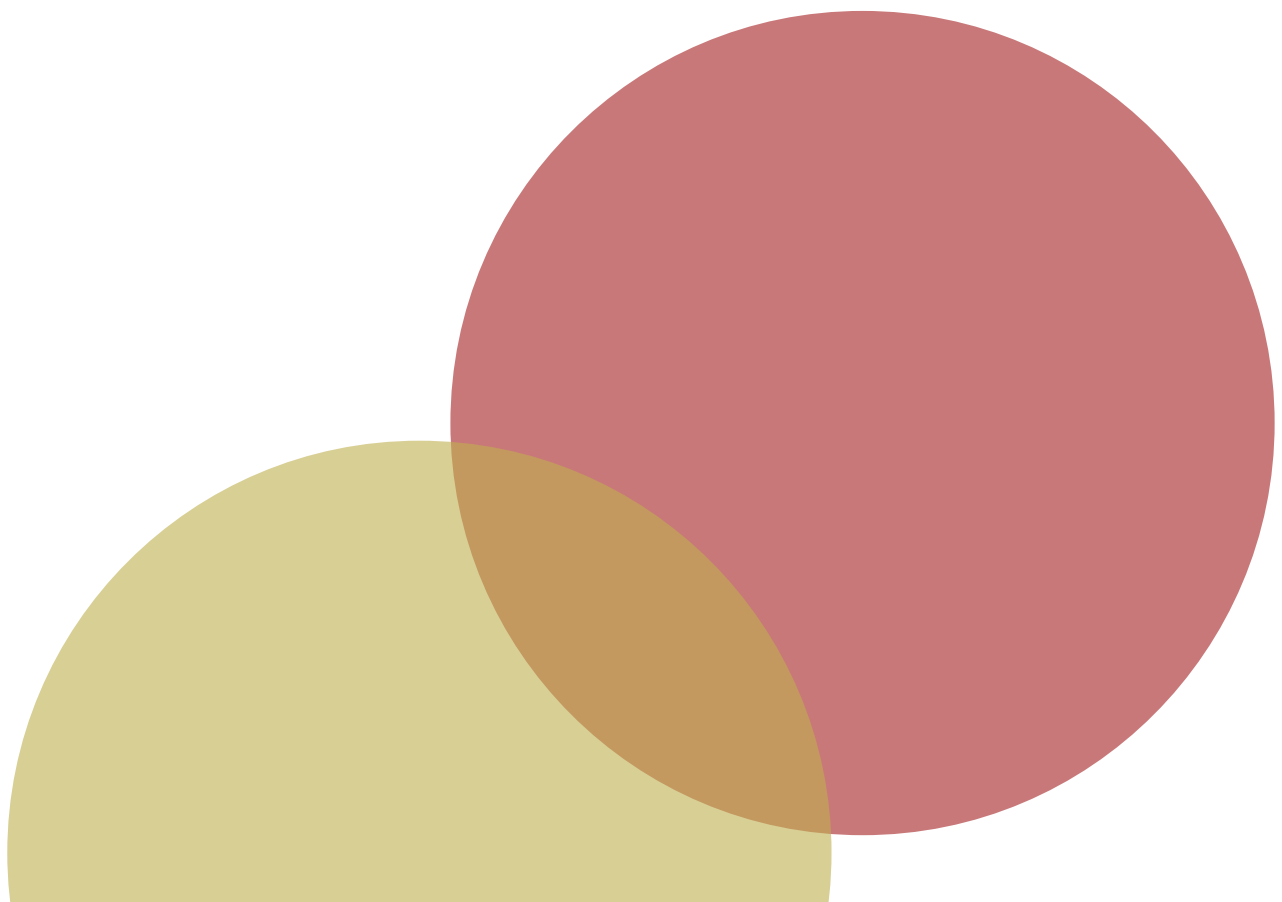
### SYDNEY AGENDA TIMINGS

FRIDAY 27 AUGUST

AEST	#	Session
8.30am		Conference Opening and Welcome
08:45am	<b>PL1</b>	<b>Corporate Attribution and Responsibility</b> <i>Speaker:</i> <b>Justice Edelman</b> , High Court of Australia <i>Chair:</i> <b>Dr Nuncio D'Angelo</b> , Norton Rose Fulbright
09:40am	<b>PL2</b>	<b>A lawyer's toolkit for the greening of debt – the future for sustainable finance in Australia and New Zealand</b> <i>Speakers:</i> <b>Martijn Wilder AM</b> , Pollination Group <b>Angus Graham</b> , Linklaters <b>Louise McCoach</b> , Gilbert + Tobin Lawyers <i>Chair:</i> <b>Emma Sutcliffe</b> , Chapman Tripp
10.40am		Morning tea
11:00am	<b>PL3</b>	<b>Shifting Sands: New statutory strategies for promoting good consumer outcomes in Financial Services</b> <i>Speakers:</i> <b>Joanna Bird</b> , ASIC <b>Liam Mason</b> , FMA <b>Prof. Elise Bant</b> , University of Western Australia <i>Chair:</i> <b>Simun Solja</b> , Allens
12.00pm		Lunch break
12:40pm	<b>PL4</b>	<b>Navigating Business Turnaround: Restructuring in 2021</b> <i>Speakers:</i> <b>Tim Sackar</b> , Clayton Utz <b>Matt Kersey</b> , Russell McVeagh <i>Chair:</i> <b>Josh Cairns</b> , Simpson Grierson
1:40pm	<b>PL5</b>	<b>Walking the Line in Open Banking: Taking Back Control or Over-Sharing?</b> <i>Speakers:</i> <b>Prof. Jeannie Paterson</b> , Melbourne Law School <b>Tim Brookes</b> , Ashurst <i>Chair:</i> <b>Matthew Cunningham</b> , MinterEllison
2.40pm		Afternoon break

## FRIDAY 27 AUGUST (continued)

3:00pm	<b>PL6</b>	<b>Waiving, not drowning!</b> <i>Speaker:</i> <b>Jeffrey Goldberger</b> , Norton Rose Fulbright <i>Chair:</i> <b>Nathan Collins</b> , King & Wood Mallesons
4:00pm		Close for joint sessions
4:15pm	<b>AU1</b>	<b>The New <i>Quantum</i> Theory: Statutory Unconscionable Conduct Post-Kobelt</b> <i>Speakers:</i> <b>Ruth Higgins SC</b> , Banco Chambers <i>Chair:</i> <b>Rebecca Hope</b> , ANZ



## PROGRAM AT A GLANCE

### AUCKLAND AGENDA TIMINGS

#### THURSDAY 26 AUGUST

5:30pm		<b>Future Leaders' Networking Drinks</b> <i>RSVP to <a href="mailto:julia@bfsla.org">julia@bfsla.org</a></i>	Captain's Bar, Park Hyatt Auckland
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#### FRIDAY 27 AUGUST

NZT	#	Session	Room
8:45am		Good Morning Aotearoa Welcome	The Harbour Room, Park Hyatt Auckland
9:00am	<b>NZ1</b>	<b>The Financial Sector (Climate-related Disclosures and Other Matters) Amendment Bill – Implications for NZ Registered Banks and Licensed Fund Managers</b> <i>Speakers: Lloyd Kavanagh, MinterEllisonRuddWatts</i> <i>April MacKenzie, External Reporting Board</i> <i>Chair: Katrina Gardiner, ANZ NZ</i>	The Harbour Room, Park Hyatt Auckland
10:10am		Morning tea <i>Coffee cart sponsored by Equity Trustees</i>	The Harbour Room Prefunction
10:30am		Conference Opening and Welcome	The Harbour Room, Park Hyatt Auckland
10:45am	<b>PL1</b>	<b>Corporate Attribution and Responsibility</b> <i>Speaker: Justice Edelman, High Court of Australia</i> <i>Chair: Dr Nuncio D'Angelo, Norton Rose Fulbright</i>	The Harbour Room, Park Hyatt Auckland
11:40am	<b>PL2</b>	<b>A lawyer's toolkit for the greening of debt – the future for sustainable finance in Australia and New Zealand</b> <i>Speakers: Martijn Wilder AM, Pollination Group</i> <i>Angus Graham, Linklaters</i> <i>Louise McCoach, Gilbert + Tobin Lawyers</i> <i>Chair: Emma Sutcliffe, Chapman Tripp</i>	The Harbour Room, Park Hyatt Auckland
12:40pm		Light snack <i>Coffee cart sponsored by Equity Trustees</i>	The Harbour Room Prefunction

## FRIDAY 27 AUGUST (continued)

1:00pm	<b>PL3</b>	<b>Shifting Sands: New statutory strategies for promoting good consumer outcomes in Financial Services</b> <i>Speakers:</i> <b>Joanna Bird</b> , ASIC <b>Liam Mason</b> , FMA <b>Prof. Elise Bant</b> , University of Western Australia <i>Chair:</i> <b>Simun Solja</b> , Allens	<i>The Harbour Room, Park Hyatt Auckland</i>
2:00pm		Lunch break	<i>The Harbour Room Prefunction</i>
2:40pm	<b>PL4</b>	<b>Navigating Business Turnaround: Restructuring in 2021</b> <i>Speakers:</i> <b>Tim Sackar</b> , Clayton Utz <b>Matt Kersey</b> , Russell McVeagh <i>Chair:</i> <b>Josh Cairns</b> , Simpson Grierson	<i>The Harbour Room, Park Hyatt Auckland</i>
3:40pm	<b>PL5</b>	<b>Walking the Line in Open Banking: Taking Back Control or Over-Sharing?</b> <i>Speakers:</i> <b>Prof. Jeannie Paterson</b> , Melbourne Law School <b>Tim Brookes</b> , Ashurst <i>Chair:</i> <b>Matthew Cunningham</b> , MinterEllison	<i>The Harbour Room, Park Hyatt Auckland</i>
4:40pm		Afternoon break <i>Coffee cart sponsored by Equity Trustees</i>	<i>The Harbour Room Prefunction</i>
5:00pm	<b>PL6</b>	<b>Waiving, not drowning!</b> <i>Speaker:</i> <b>Jeffrey Goldberger</b> , Norton Rose Fulbright <i>Chair:</i> <b>Nathan Collins</b> , King & Wood Mallesons	<i>The Harbour Room, Park Hyatt Auckland</i>
6:00pm		Close for joint sessions	<i>The Harbour Room, Park Hyatt Auckland</i>
6:10pm		Pre-dinner drinks and canapés	<i>Ceremonial Garden</i>
7:00pm		Conference dinner	<i>The Residence</i>



## THE PROGRAM IN DETAIL

FRIDAY 27 AUGUST

NZ1

NZ only

### ***The Financial Sector (Climate-related Disclosures and Other Matters) Amendment Bill – Implications for NZ Registered Banks and Licensed Fund Managers***

The Bill proposes to make New Zealand one of the first countries in the world to make climate-related disclosures mandatory for large financial institutions and listed issuers. Disclosures may be required as early as for financial years ending in 2023. The proposal is that the disclosures will be focused on risk and based on the TCFD framework, but may also include emissions reporting. The External Reporting Board (XRB) is tasked with developing the reporting standards to support the new regime.

This session will examine key features and implications of the Bill currently before Parliament, including the XRB's likely approach to developing the standards under it.

**Chair:** **Katrina Gardiner**, Associate General Counsel, ANZ NZ

**Speakers:** **Lloyd Kavanagh**, Partner, MinterEllisonRuddWatts, Auckland

**April MacKenzie**, CEO, External Reporting Board, Auckland

9:00am NZ time

PL1

Plenary

### ***Corporate Attribution and Responsibility***

What does the common law mean when it says that a corporation is responsible for acts and how has the common law found corporations to be responsible? This session will examine the common law foundation of corporate attribution, an understanding of which is essential to any debate on law reform.

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

**Speaker:** **Justice Edelman**, High Court of Australia, Brisbane

10:45am NZ time / 8.45am AEST

PL2

Plenary

### ***A lawyer's toolkit for the greening of debt – the future of sustainable finance in Australia and New Zealand***

Governments around the world have their sights set on rebuilding our global economy in the wake of the COVID-19 pandemic. Amidst the immediate economic priorities of job creation and growth, global awareness of climate change is putting pressure on governments and the private sector to rebuild our economy in a more sustainable manner. This session will explore whether our financial markets are ready, willing and able to step up and fund a sustainable future and the innovation we are likely to see in loan and bond products to support this future.

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

**Speakers:** **Martijn Wilder AM**, Founding Partner, Pollination Group, Sydney

**Louise McCoach**, Special Counsel, Gilbert + Tobin Lawyers, Sydney

**Angus Graham**, Partner, Linklaters, London

11:40am NZ time / 9.40am AEST

## FRIDAY 27 AUGUST (continued)

PL3

Plenary

***Shifting Sands: New statutory strategies for promoting good consumer outcomes in Financial Services***

How to get right the legislative and enforcement strategies for responding to financial services misconduct and promoting good outcomes for consumers has been at the forefront of global reforms. And there have been recent developments in both Australia and New Zealand which have been touted as more effective strategies for regulating financial services. Yet these novel licensing regimes may also raise compliance costs and risk creating confusion. The challenges only increase when considering how old concepts – such as honesty and conscience – apply to modern financial service business practices.

This panel will consider how regulators approach these different statutory strategies, which aim to deter misconduct and avoid consumer harm in the financial services sector.

*Chair:* **Simun Solja**, Partner, Allens, Sydney

*Speakers:* **Joanna Bird**, Chief Legal Officer, ASIC, Sydney

**Liam Mason**, General Counsel, FMA, Wellington

**Prof. Elise Bant**, University of Western Australia, Perth

1:00pm NZ time / 11.00am AEST

PL4

Plenary

***Navigating Business Turnaround: Restructuring in 2021***

This session will canvass recent case law developments and market experience relating to directors' duties and corporate workouts on both sides of the Tasman (including from the high profile voluntary administration of Virgin Australia), and how they are being applied in today's "COVID" recovery environment.

*Chair:* **Josh Cairns**, Partner, Simpson Grierson, Wellington

*Speakers:* **Matt Kersey**, Partner, Russell McVeagh, Auckland

**Tim Sackar**, Partner, Clayton Utz, Sydney

2:40pm NZ time / 12.40pm AEST

PL5

Plenary

***Walking the Line in Open Banking: Taking Back Control or Over-Sharing?***

This session will provide insights for practitioners into the current state of play with open banking and key proposals for reform aimed at promoting consumer take up and FinTech participation. It will focus on:

- open banking and its key features
- an overview of the consumer data right (CDR)
- current complex legal and policy issues arising from open banking, including recommendations being considered by Treasury from the 2020 review of the CDR to:
  - o allow bank data recipients to conduct "action initiation" on behalf of consumers including payments and account/product switching; and
  - o opening access to consumer data to third party intermediaries, such as mortgage brokers.

*Chair:* **Matthew Cunningham**, Partner, MinterEllison, Sydney

*Speakers:* **Tim Brookes**, Partner, Ashurst, Sydney

**Prof. Jeannie Paterson**, Melbourne Law School, Melbourne

3:40pm NZ time / 1.40pm AEST

## FRIDAY 27 AUGUST (continued)

PL6

Plenary

**Waiving, not drowning!**

In these uncertain times, contracting parties are requesting waivers in relation to the due performance of their contractual obligations. Where a party waives its rights under a contract, the legal consequences of the waiver may vary depending on whether the waiver gives rise to a variation, an election or an estoppel. This session will consider:

- the meaning of the term “waiver”
- the ways in which a waiver can be characterised and the legal consequences of that characterisation
- steps a party granting a waiver can take to protect its position

*Chair:* **Nathan Collins**, Partner, King & Wood Mallesons, Perth

*Speaker:* **Jeffrey Goldberger**, Special Counsel, Norton Rose Fulbright, Sydney

5:00pm NZ time / 3:00pm AEST

AU1

AU only

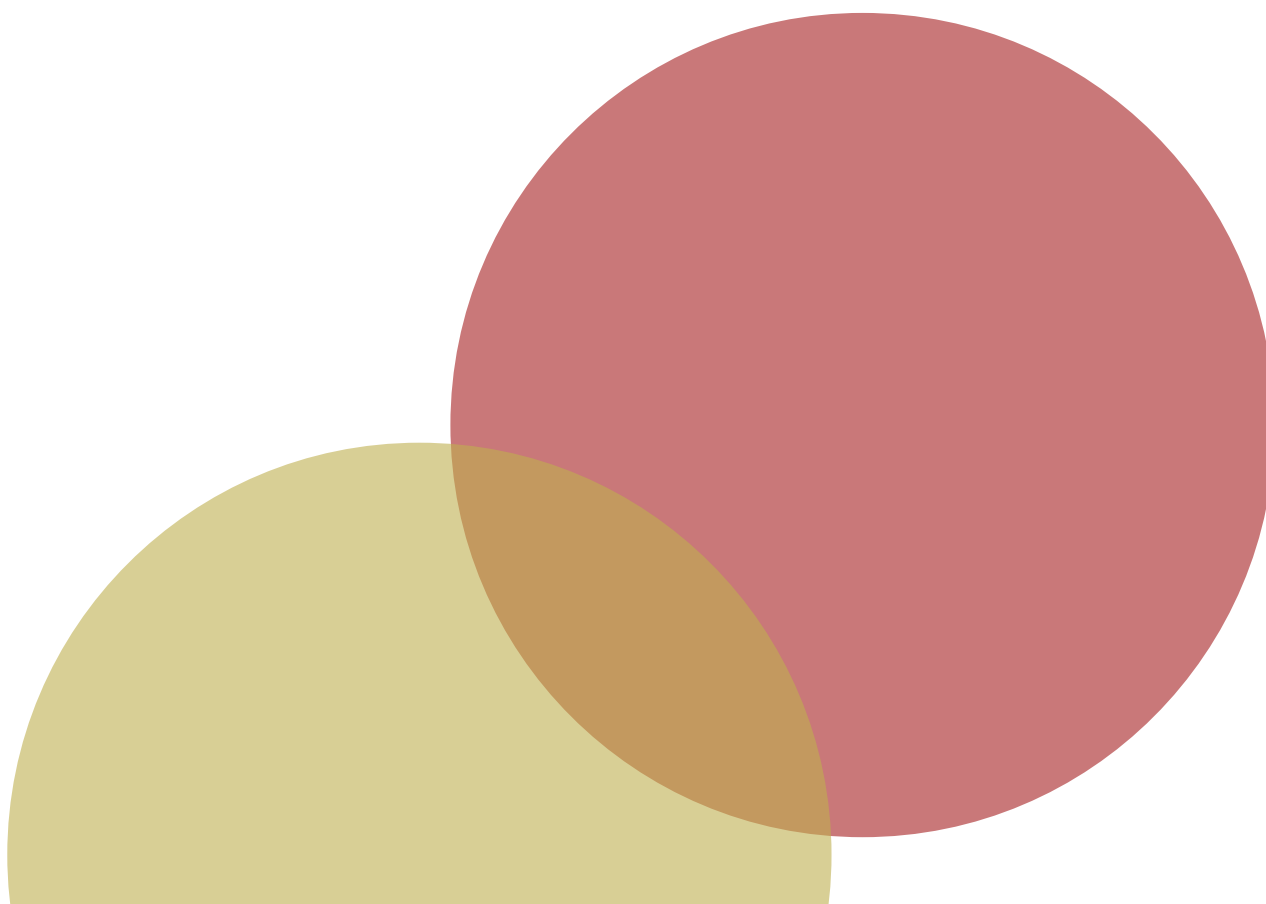
**The New Quantum Theory: Statutory Unconscionable Conduct Post-Kobelt**

The High Court of Australia’s decision in ASIC v Kobelt raised a number of questions for lawyers, including the scope of the statutory prohibition on unconscionable conduct, whether there needs to be a special disadvantage that is exploited and the extent to which the statutory prohibition overlaps with general law unconscionability. This session will examine three recent appellate decisions on statutory unconscionable conduct, consider how the courts have approached these questions and seek to chart a path through the disparate judgments. It will also consider the likely future of statutory unconscionable conduct.

*Chair:* **Rebecca Hope**, Head of Legal, ANZ, Melbourne

*Speaker:* **Ruth Higgins SC**, Banco Chambers, Sydney

4:15pm AEST



## VIRTUAL PARTICIPATION

Delegates who are not able to attend the conference in person will be able to live-stream the conference via the virtual online platform. Only delegates who have registered to participate virtually will have access to the live-streamed conference via this platform; other delegates will still have access to the conference app, including the conference papers and Q&A box, but the live-stream functionality will only be available to virtual attendees. The recorded sessions will be available to all delegates to watch on the conference app for two weeks after the conference.

## DELEGATE FEES

Type of Registration	Amount
Australian Virtual Conference Attendance .....	A\$950 (inclusive of AU GST)
Auckland In-person Conference Attendance .....	NZ\$950 (inclusive of NZ GST)
New Zealand Virtual Conference Attendance .....	NZ\$950 (inclusive of NZ GST)
Auckland Dinner .....	NZ\$200 (inclusive of NZ GST)
Virtual Conference Attendance (from outside of AU and NZ) .....	A\$950 (no GST component)

## CONFERENCE REGISTRATION

You can register for the conference via the link below.

**CONFERENCE REGISTRATION**

*Click the above link to register online*

### **The old-fashioned way**

If you are unable to use the link for any reason, you can register by completing the form on pages 13 to 14 and emailing it to Julia at [Julia@bfsia.org](mailto:Julia@bfsia.org). We will then process your registration and send you a confirmation and invoice.

### **CANCELLATIONS**

Our cancellation and refunds policy is set out on page 17.

BFSLA ABN: 61 006 354 089, BFSLA NZBN: 9429042481614

## BFSLA 37TH ANNUAL CONFERENCE REGISTRATION FORM

Please print clearly, scan and send this form to [julia@bfsla.org](mailto: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: <i>(Please print clearly)</i> _____	

### REGISTRATION DETAILS

*Please TICK the appropriate category*

Type of Registration	Amount	Please tick
Australian Virtual Conference Attendance .....	A\$950 (inclusive of AU GST)	<input type="checkbox"/>
Auckland In-person Conference Attendance .....	NZ\$950 (inclusive of NZ GST)	<input type="checkbox"/>
New Zealand Virtual Conference Attendance .....	NZ\$950 (inclusive of NZ GST)	<input type="checkbox"/>
Auckland Dinner .....	NZ\$200 (inclusive of NZ GST)	<input type="checkbox"/>
Virtual Conference Attendance (from outside of AU and NZ) .....	A\$950 (no GST component)	<input type="checkbox"/>
<b>REGISTRATION FEE TOTAL</b>	<b>\$</b> _____	



## BFSLA 37TH ANNUAL CONFERENCE REGISTRATION FORM (CONT)

### CATERING REQUIREMENTS

#### DIETARY REQUESTS FOR DELEGATE

Lunch is included for delegates.

Please specify any dietary requirements: \_\_\_\_\_

#### ACCOMPANYING PERSONS

Delegates are welcome to bring accompanying persons to the conference lunch and dinner.

Name(s) \_\_\_\_\_

Please book the following:

Lunch                      Tickets @ \$45 per person                      \$ \_\_\_\_\_

Dinner                      Tickets @ \$200 per person                      \$ \_\_\_\_\_

**TOTAL GUEST CATERING FEES    \$ \_\_\_\_\_**

**IMPORTANT NOTE:** All amounts are expressed in the currency of your conference location. All catering fees include GST at the rate applying in that country i.e. Australia GST of 10% and NZ GST of 15%.

Please specify any dietary requirements for accompanying persons: \_\_\_\_\_

### PAYMENT TOTALS

Registration fee total (from page 13)                      \$ \_\_\_\_\_

Guest catering fees (from page 14)                      \$ \_\_\_\_\_

**TOTAL PAYMENT                      \$ \_\_\_\_\_**

### PAYMENT OPTIONS

- ☐ EFT in Australian dollars to: CBA BSB: 064-451 Account: 1006 0612
- ☐ EFT in New Zealand dollars to: ANZ Account: 01 0129 00475760 00
- ☐ Credit card – If you tick this box, Julia will call you to take your credit card details over the phone. Credit card payments are only available to Australian in-person and virtual delegates.

#### 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.

#### ACKNOWLEDGEMENT

By registering for the conference, you acknowledge and agree to the Cancellation & Refund Policy and the BFSLA Policies on page 17.

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.

## AUCKLAND ACCOMMODATION

**Park Hyatt Auckland**, 99 Halsey Street, Auckland CBD, Auckland, New Zealand Ph: +64 9 366 1234



Make sure you let the hotel know you are attending the BFSLA conference to get the best available rates.

The BFSLA event planner may receive a commission from the hotel for room bookings you make. This commission helps the BFSLA to keep our conference fees low.

## CANCELLATION & REFUND POLICY

### **In-person attendance**

**Substitution:** If you had planned to attend a conference venue in person, you are welcome to substitute someone from your organisation at no extra cost. Please let us know your colleague's name and details no later than 48 hours prior to the conference.

**Cancellation:** Alternatively, a full refund less \$50 service charge will be made for cancellations received in writing (by email) ten working days or more prior to the event. Regrettably, no refund is available for cancellations that are made less than ten working days prior to the event.

**Restriction on travel:** If you will be travelling to attend the conference in person, we will convert your registration from in-person to virtual if, within 5 days prior to the conference, a government authority in the place where you reside:

- advises against or restricts non-essential travel to the place where you will be attending the conference; or
- announces that you would be prevented from returning, or required to self-isolate for 14 days or longer upon return, to your place of residence.

Please advise us as soon as possible so that we can convert your registration type.

If you have also registered to attend the conference dinner, we will refund 50% of the dinner fee. Unfortunately, we are unable to provide a full refund in these circumstances as the full cost of the dinner remains payable to the conference venue.

**Restriction on gathering:** If a government authority restricts us from holding the conference at a conference venue or imposes a density limit with a lower density than permitted under Level 1 restrictions (Auckland) or 1 person/ 2m<sup>2</sup> (Sydney), we will convert all in-person registrations at that conference venue to virtual registrations.

If you have also registered to attend the conference dinner, we will refund 100% of the dinner fee.

### **Virtual attendance**

**Substitution:** If you had planned to participate virtually, you are welcome to substitute someone from your organisation at no extra cost. Please let us know your colleague's name and details no later than 48 hours prior to the conference.

**Cancellation:** Alternatively, a full refund less \$50 service charge will be made for cancellations received in writing (by email) ten working days or more prior to the event. Regrettably, no refund is available for cancellations that are made less than ten working days prior to the event.

No refunds are available for connectivity issues or because you are unable to access the virtual online platform through your organisation's firewall. Please ensure that you test your access to the virtual online platform on the device that you intend to use to live-stream the conference in advance.

## BFSLA POLICIES

### **Privacy Statement**

The Banking and Financial Services Law Association's privacy statement is available on our website ([www.bfsla.org/our-policies/](http://www.bfsla.org/our-policies/)).

### **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/our-policies/](http://www.bfsla.org/our-policies/)).

## 2021 CONFERENCE PLANNING COMMITTEE

Elise Bant	University of Western Australia	Perth	Brad Husband	Corrs Chambers Westgarth	Melbourne
Christine Baumberg	Ashurst	Melbourne	Adrian Lee	Cornwalls Law	Melbourne
Kerry Beaumont	Reserve Bank of New Zealand	Wellington	Nicholas Mavrakis	Ashurst	Sydney
Helena Busljeta	King & Wood Mallesons	Sydney	Louise McCoach	Gilbert + Tobin	Sydney
Judy Busljeta	ANZ	Sydney	Felicity McMahon	Allens	Sydney
Josh Cairns	Simpson Grierson	Wellington	David Murray-Nobbs	Thomson Geer	Sydney
Nathan Collins	King & Wood Mallesons	Perth	Jeannie Paterson	Melbourne Law School	Melbourne
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