



Reuniting to Explore New Frontiers

The 38th Annual Conference of the
Banking & Financial Services Law Association



CONFERENCE PROGRAM AND REGISTRATION BROCHURE

Friday 26 August

- Hilton Sydney
- Park Hyatt Auckland
- Virtual Online Platform

PRESIDENT'S MESSAGE

Dear Colleagues

I am delighted to invite you to attend the BFSLA's 38th annual conference on Friday 26th August 2022.

We are holding this year's conference as a hybrid event with delegates able to attend in person in either Sydney or Auckland, as well as via our virtual online platform. I had hoped that we could all gather together in Queenstown this year but only an extremely courageous President could have predicted the situation with international borders six months ago!

We do hope to see you at either of the two conference venues. It will be wonderful to be able to attend some excellent sessions, network and enjoy the spirit of friendly good-fellowship with industry colleagues after two years of covid disruption.

Given the tumultuous times we have lived through with lockdowns, extended periods of working from home compounded by the closure of both state and international borders, our theme for this year's conference is 'Reuniting to Explore New Frontiers'.

Our conference will explore new frontiers across our industry including the future of money, developments in carbon trading and the financing of hydrogen projects, to name but a few of the topics.

We are delighted to welcome Chief Justice Allsop of the Federal Court of Australia as our keynote speaker this year. His Honour will address us on '*Piercing the corporate veil: recent international developments*'. We are also honoured to welcome Justice Miharo Armstrong, of the Māori Land Court, Te Whānau a Apanui as a panelist in our opening New Zealand Session on Māori Access to Capital.

I am indebted to our Conference Planning Committee who have once again put together a wonderful and varied program.

I look forward to welcoming you to the BFSLA's 38th annual conference - I intend to reunite with as many colleagues as possible at the various events and would encourage you to do likewise!

James Connell
President



KEYNOTE PRESENTERS

Chief Justice Allsop, Federal Court of Australia

From 1981 to 2001 Chief Justice Allsop practised at the Bar in New South Wales and elsewhere in Australia. He was appointed Senior Counsel in New South Wales in 1994 and Queen's Counsel in Western Australia in 1998.

From 7 May 2001 to 1 June 2008 he served as a Judge of the Federal Court of Australia, undertaking the roles of trial and appellate judge on a full range of Federal Court work. From 2 June 2008 to 28 February 2013, Chief Justice Allsop was President of the New South Wales Court of Appeal. He was appointed Chief Justice of the Federal Court of Australia as of 1 March 2013.

From 1981 to 2014 Chief Justice Allsop taught part-time at the University of Sydney as a tutor

and lecturer in property, equity, bankruptcy, insolvency, corporate finance and maritime law. From 2015 to 2018 he taught maritime law part-time at the University of Queensland. From 2005-2009, he was a member of the board of World Maritime University in Malmö, Sweden. From 2008 to 2011 he was a member of the Board of the Australian Maritime College. On January 2010, he was elected as an Honorary Bencher of the Middle Temple. On 19 March 2013 he was elected a member of the American Law Institute. He is a Fellow of the Australian Academy of Law. He is President of the Francis Forbes Society for Australian Legal History. From 2018 he was appointed Inaugural Patron of the Australian Insurance Law Association.



Judge Miharo Armstrong, Māori Land Court, Te Whānau a Apanui

Judge Miharo Armstrong was appointed to the Māori Land Court on 1 August 2014.

Based in Whangārei, he is one of the resident Judges for the Taitokerau District of the Māori Land Court hearing cases in Kaitia and Kaikohe.

Judge Armstrong graduated with a Bachelor of Law degree from the University of Waikato in 2001 and was admitted to the Bar later the same year. He then moved to London where he worked as a paralegal in commercial mergers, acquisitions and insolvency before moving to an in-house legal team with the London Borough of Enfield where he regularly appeared before the County Courts. He returned to New Zealand in 2004 to practise in Rotorua where he became a partner at Aurere Law in 2010.

Judge Armstrong has extensive experience in the Waitangi Tribunal and the Māori Land Court. He has acted for Māori landowners, trusts, incorporations, post-settlement governance entities, whānau, hapū and Iwi. He also has experience in other areas of the law appearing before the District Court, High Court, Court of Appeal and Supreme Court of New Zealand. In addition to his Māori Land Court role, in 2018, Judge Armstrong was also appointed as a Judge of the High Court of Niue.



PROGRAM AT A GLANCE

SYDNEY – AEST TIMES

THURSDAY 25 AUGUST

5.30pm	Future Leaders' Networking Drinks <i>All welcome – from those just starting out in their careers to those who are long-established. RSVP to julia@bfsla.org</i>	Zeta Bar, Hilton Hotel
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AUCKLAND – NZ TIMES

THURSDAY 25 AUGUST

5.30pm	Future Leaders' Networking Drinks <i>All welcome – from those just starting out in their careers to those who are long-established. RSVP to julia@bfsla.org</i>	Captain's Bar, Park Hyatt
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FRIDAY 26 AUGUST

8:30am	Conference opening and welcome	Hilton Hotel
8:45am	Piercing the Corporate Veil: recent international developments	
9:40am	The Future of Money	
10:40am	Morning tea	
11:00am	"Oops!" Can fat-fingered agents claw back their erroneous payments?	
12:00pm	Lunch	
12:40pm	Carbon Trading – Navigating Volatility	
1:40pm	AML: Too Many Inquiries, Too Little Clarity?	
2:40pm	Break	
3:00pm	Quid Pro Quo: what's a representation worth?	
4:00pm	Joint conference close	
4:15pm	Hydrogen projects – the USD188bn pipeline	
5:30pm	Pre-dinner drinks and canapés	

FRIDAY 26 AUGUST

8:45am	Good morning Aotearoa welcome	Park Hyatt
9:00am	Access to Capital for Māori Land Owners	
10:10am	Morning tea	
10:30am	Conference opening and welcome	
10:45am	Piercing the Corporate Veil: recent international developments	
11:40am	The Future of Money	
12:40pm	Morning tea	
1:00pm	"Oops!" Can fat-fingered agents claw back their erroneous payments?	
2:00pm	Lunch	
2:40pm	Carbon Trading – Navigating Volatility	
3:40pm	AML: Too Many Inquiries, Too Little Clarity?	
4:40pm	Break	
5:00pm	Quid Pro Quo: what's a representation worth?	
6:00pm	Joint conference close	
6:10pm	Pre-dinner drinks and canapés	

PROGRAM AT A GLANCE

SYDNEY AGENDA TIMINGS

FRIDAY 26 AUGUST

AEST	#	Session	Hilton Sydney
8:30am		Conference opening and welcome	
8:45am	PL1	Piercing the Corporate Veil: recent international developments – Chief Justice Allsop , Federal Court of Australia <i>Chair:</i> Dr Nuncio D’Angelo , Partner, Norton Rose Fulbright	
9:40am	PL2	The Future of Money <i>Chair:</i> Rebecca Hope , Deputy General Counsel Advisory, ANZ <i>Speakers:</i> Drew Bradford , Executive – Markets, National Australia Bank Joni Pirovich , Principal, Blockchain & Digital Assets - Services + Law Jeremy Muir , Partner, MinterEllisonRuddWatts	
10:40am		Morning tea	
11:00am	PL3	“Oops!” Can fat-fingered agents claw back their erroneous payments? <i>Chair:</i> Anna O’Sullivan , APAC Head of Transaction Management Group, BNY Mellon <i>Speakers:</i> Ian Jackman SC , 8 Selborne Chambers Peter Watts QC , Bankside Chambers	
12:00pm		Lunch	
12:40pm	PL4	Carbon Trading – Navigating Volatility <i>Chair:</i> Nigel Brunel , Head of Commodities, Jarden <i>Speakers:</i> Simon Watt , Consultant, Bell Gully Ilona Millar , Partner, Gilbert + Tobin	
1:40pm	PL5	AML: Too Many Inquiries, Too Little Clarity? <i>Chair:</i> Simon Jensen , Consultant, Buddle Findlay <i>Speakers:</i> Gary Hughes , Barrister, Britomart Chambers Peter Haig , Partner, Allens	

FRIDAY 26 AUGUST (continued)

AEST	#	Session	Hilton Sydney
2:40pm		Break	
3:00pm	PL6	Quid Pro Quo: what's a representation worth? <i>Chair:</i> Matthew Cunningham , Partner, MinterEllison <i>Speaker:</i> Tony Ryan , Partner, Ashurst James Caird , Partner, Simpson Grierson	
4:00pm		Joint conference close	
4:15pm	AU1	Hydrogen projects – the USD188bn pipeline <i>Chair:</i> Jo Crew , Partner, King & Wood Mallesons <i>Speakers:</i> Dan Feldman , Partner, Shearman & Sterling Dubai Rupert Maloney , Head of Hydrogen, CEFC	
5:30pm		Pre-dinner drinks and canapés	



PROGRAM AT A GLANCE

AUCKLAND AGENDA TIMINGS

FRIDAY 26 AUGUST

NZT	#	Session	Park Hyatt
8.45am		Good morning Aotearoa welcome	
9:00am	NZ1	Access to Capital for Māori Land Owners <i>Chair:</i> Juliet Taniui-Hernandez , Assistant Governor/General Manager Transformation, Innovation, People and Culture of Reserve Bank of New Zealand, Te Pūtea Matua <i>Panelists:</i> Judge Miharo Armstrong , Māori Land Court, Te Whānau a Apanui Te Aopare Dewes (Hoa Rangapū, Partner), Chapman Tripp Rēnata Blair , General Manager Māori Business, Bank of New Zealand	
10:10am		Morning tea	
10:30am		Conference opening and welcome	
10:45am	PL1	Piercing the Corporate Veil: recent international developments – Chief Justice Allsop , Federal Court of Australia <i>Chair:</i> Dr Nuncio D'Angelo , Partner, Norton Rose Fulbright	
11:40am	PL2	The Future of Money <i>Chair:</i> Rebecca Hope , Deputy General Counsel Advisory, ANZ <i>Speakers:</i> Drew Bradford , Executive – Markets, National Australia Bank Joni Pirovich , Principal, Blockchain & Digital Assets - Services + Law Jeremy Muir , Partner, MinterEllisonRuddWatts	
12:40pm		Light Snack	
1:00pm	PL3	"Oops!" Can fat-fingered agents claw back their erroneous payments? <i>Chair:</i> Anna O'Sullivan , APAC Head of Transaction Management Group, BNY Mellon <i>Speakers:</i> Ian Jackman SC , 8 Selborne Chambers Peter Watts QC , Bankside Chambers	
2:00pm		Lunch	

FRIDAY 26 AUGUST (continued)

NZT	#	Session	
2:40pm	PL4	Carbon Trading – Navigating Volatility <i>Chair:</i> Nigel Brunel , Head of Commodities, Jarden <i>Speakers:</i> Simon Watt , Consultant, Bell Gully Ilona Millar , Partner, Gilbert + Tobin	
3:40pm	PL5	AML: Too Many Inquiries, Too Little Clarity? <i>Chair:</i> Simon Jensen , Consultant, Buddle Findlay <i>Speakers:</i> Gary Hughes , Barrister, Britomart Chambers Peter Haig , Partner, Allens	
4:40pm		Break	
5:00pm	PL6	Quid Pro Quo: what's a representation worth? <i>Chair:</i> Matthew Cunningham , Partner, MinterEllison <i>Speaker:</i> Tony Ryan , Partner, Ashurst James Caird , Partner, Simpson Grierson	Park Hyatt
6:00pm		Joint conference close	
6:10pm		Pre-dinner drinks and canapés	



THE PROGRAM IN DETAIL

FRIDAY 26 AUGUST

NZ1

NZ Session

Access to Capital for Māori Land Owners

Ko Papatūānuku te matua o te tangata
Papatūānuku (the Earth mother) is the parent of the human race

Ko au te whenua, ko te whenua ko au
I am the land, the land is me

Kimihia te mea ngaro
What is the missing piece

Where title to Māori land is held collectively, even where the land is occupied, lenders can't (or won't) take security over the land. The result is that Māori land owners have and continue to face significant barriers in accessing capital. This session will outline historical difficulties, the fundamental legal hurdles, why it is crucial that we deal with these issues and the respective roles of the Māori Land Court, the regulators, the banks and the legal profession in this area. In addition, current and proposed initiatives to overcome these barriers will be explored in the session.

Chair: **Juliet Taniui-Hernandez**, Assistant Governor/General Manager Transformation, Innovation, People and Culture of Reserve Bank of New Zealand, Te Pūtea Matua

Panelists: **Judge Miharo Armstrong**, Māori Land Court, Te Whānau a Apanui
Te Aopare Dewes (Hoa Rangapū, Partner), Chapman Tripp
Rēnata Blair, General Manager Māori Business, Bank of New Zealand

9.00am NZ time

PL1

Plenary

Piercing the Corporate Veil: recent international developments – Chief Justice Allsop, Federal Court of Australia

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

10:45am NZ time / 8:45am AEST



FRIDAY 26 AUGUST (continued)

PL2

Plenary

The Future of Money

Sometimes it can be difficult to separate the fact from the fiction when it comes to cryptocurrencies: how do the coins work, why would you use them and how are they regulated? Join our panel of experts from New Zealand and Australia to learn more about cryptocurrencies across the Tasman. This session will:

- Provide a taxonomy of the different types of cryptocurrencies with a particular focus on stablecoins and central bank digital currencies (CBDCs)
- Explain how stablecoins are currently being used and explore future use cases
- Provide an overview of how stablecoins are currently regulated, likely regulatory reforms and what this means for issuers, custodians and token holders
- Tips for things to look out for when acting on transactions involving stablecoins

Chair: **Rebecca Hope**, Deputy General Counsel Advisory, ANZ

Speakers: **Drew Bradford**, Executive – Markets, National Australia Bank

Joni Pirovich, Principal, Blockchain & Digital Assets - Services + Law

Jeremy Muir, Partner, MinterEllisonRuddWatts

11:40am NZ time / 9.40am AEST

PL3

Plenary

"Oops!" Can Fat-fingered Agents Claw Back their Erroneous Payments?

In the first instance New York decision in *Revlon* an agent bank was unable to recover from syndicate banks erroneous payments of principal made because of a systems error. This has generated some consternation around the globe.

Could it happen in Australasia? In this session we will explore the answer to that question and also the restitutionary rights of agents and financial institutions in similar roles and the defences available to payees.

Chair: **Anna O'Sullivan**, APAC Head of Transaction Management Group, BNY Mellon

Speakers: **Ian Jackman SC**, 8 Selborne Chambers

Peter Watts QC, Bankside Chambers

1:00pm NZ time / 11:00am AEST



FRIDAY 26 AUGUST (continued)

PL4

Plenary

Carbon Trading – Navigating Volatility

During 2021 the price of carbon units tripled in Australia and increased by 84% in New Zealand, according to the Clean Energy Regulator. These increases occurred even with strong increases in the holdings of units and a solid pipeline of projects that generate additional carbon units. This growing asset is intangible property created by legislation, and has complex rules for the creation and transfer of title, perfecting of security interests and surrender. Not only are carbon units traded in spot markets, but forwards, option and cash settled derivatives are also used and industry standard documents are being developed.

Our experts will discuss the carbon market on both sides of the Tasman and provide a detailed summary of the legal issues in each jurisdiction.

Chair: **Nigel Brunel**, Head of Commodities, Jarden

Speakers: **Simon Watt**, Consultant, Bell Gully

Ilona Millar, Partner, Gilbert + Tobin

2:40pm NZ time / 12.40pm AEST

PL5

Plenary

AML: Too Many Inquiries, Too Little Clarity? – what is the current state of AML obligations, coverage, enforcement?

AML reform is currently front of mind in both Australia and New Zealand, with the New Zealand Ministry of Justice (MOJ) Statutory Review due to report mid-2022, the Australian Senate Committee Inquiry report released in March 2022, and the previous AML-CTF Statutory Review Report slowly winding into “phase 1.5” amendments last year.

This session will look at:

1. lessons from the New Zealand Review and the Australian Inquiry as well as themes in both jurisdictions as to:
 - likely priorities for legislative reform
 - practical implications of the KYC and other compliance changes most likely to gain traction
2. what Australia can learn from New Zealand, including as to successes and problems implementing Tranche 2 reforms for lawyers, accountants, real estate
3. what New Zealand can learn from Australia, including as to supervision and enforcement
4. emerging challenges from technology (eg biometrics, anonymity, virtual assets), and regulatory expectations about technology in AML compliance to assist in identifying and reducing risk
5. recent enforcement and investigative trends

Chair: **Simon Jensen**, Consultant, Buddle Findlay

Speakers: **Gary Hughes**, Barrister, Britomart Chambers

Peter Haig, Partner, Allens

3:40pm NZ time / 1:40pm AEST

FRIDAY 26 AUGUST (continued)

PL6

Plenary

Quid Pro Quo: what's a representation worth?

Increasing focus has been put on company officers issuing documentation to lenders containing representations and statements in relation to drawdown notices and other information provided under finance documentation, and how that later plays out in a distress or insolvency scenario. This session will discuss recent issues in this context, particularly in relation to the risk of potential liability to lenders if it is later alleged that the statements were incorrect.

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

Speakers: **Tony Ryan**, Partner, Ashurst

James Caird, Partner, Simpson Grierson

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

AU1

AU Session

Hydrogen Projects – the USD188bn Pipeline

The Financial Times reported on 20 April 2022 that the proposed Australian based projects PWC used for their USD188b estimate “share a glaring characteristic: the billions of dollars required to finance them have not materialised and not a single molecule of hydrogen has been sold as investors sit on the sidelines waiting for a shift in policy from the fossil-fuel friendly government”. Commercial and legal experts will be asked whether the huge pipeline will proceed, how hydrogen projects will be financed, likely methods of government support and how such projects will differ from established limited recourse funding models (eg. mining, public infrastructure and traditional energy). We will also discuss hydrogen projects in offshore markets.

Chair: **Jo Crew**, Partner, King & Wood Mallesons

Speakers: **Dan Feldman**, Partner, Project Development & Finance, Shearman & Sterling (Dubai)

Rupert Maloney, Head of Hydrogen, Clean Energy Finance Corporation

4:15pm AEST time



VIRTUAL PARTICIPATION

The conference will be live-streamed and recorded.

If you are not able to attend the conference in person, you will be able to register as a delegate attending virtually and have access to the live-stream via a virtual online platform.

All delegates will have access to the conference app, including the conference papers and Q&A box, and the recordings, but the live-stream will only be available to registered 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
Sydney In-person Conference Attendance (including Dinner)	A\$1150 (inclusive of AU GST)
Sydney In-person Conference Attendance (excluding Dinner)	A\$950 (inclusive of AU GST)
Auckland In-person Conference Attendance (including Dinner)	NZ\$1150 (inclusive of NZ GST)
Auckland Conference Attendance (excluding Dinner)	NZ\$950 (inclusive of NZ GST)
Virtual Conference Attendance AUD	A\$950 (inclusive of AU GST)
Virtual Conference Attendance NZD	NZ\$950 (inclusive of NZ GST)
Virtual Conference Attendance (from outside of AU and NZ)	A\$950 (no GST component)

• Not available to residents of Russia and Belarus

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 14 to 15 and emailing it to Julia at 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 18.

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

BFSLA 38TH ANNUAL CONFERENCE REGISTRATION FORM

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: <i>(Please print clearly)</i> _____	

REGISTRATION DETAILS

Please TICK the appropriate category

Type of Registration	Amount	Please tick
Sydney In-person Conference Attendance (including Dinner)	A\$1150 (inclusive of AU GST)	<input type="checkbox"/>
Sydney In-person Conference Attendance (excluding Dinner)	A\$950 (inclusive of AU GST)	<input type="checkbox"/>
Auckland In-person Conference Attendance (including Dinner)	NZ\$1150 (inclusive of NZ GST)	<input type="checkbox"/>
Auckland Conference Attendance (excluding Dinner)	NZ\$950 (inclusive of NZ GST)	<input type="checkbox"/>
Virtual Conference Attendance AUD	A\$950 (inclusive of AU GST)	<input type="checkbox"/>
Virtual Conference Attendance NZD	NZ\$950 (inclusive of NZ GST)	<input type="checkbox"/>
Virtual Conference Attendance (from outside of AU and NZ)	A\$950 (no GST component)	<input type="checkbox"/>
REGISTRATION FEE TOTAL	\$ _____	



BFSLA 38TH ANNUAL CONFERENCE REGISTRATION FORM (CONT)

CATERING REQUIREMENTS

DIETARY REQUESTS FOR DELEGATE

Lunch is included for in-person delegates.

Please specify any dietary requirements: _____

ACCOMPANYING PERSONS

In-person 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 14) \$ _____

Guest catering fees (from page 15) \$ _____

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.

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 18.

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.

SYDNEY ACCOMMODATION

Hilton Sydney, 488 George St, Sydney NSW 2000, Australia Ph: +61 2 9266 2000



Booking Link:

<https://www.hilton.com/en/attend-my-event/sydhitw-gdyn10-29ba5338-bf54-47a8-8bb1-b51779d0e828>

Discount: 10% off Hotel's Best Available (Flexible) Rate

Booking method: via link or Guests can also book by calling our central reservations by providing a group code

Phone number: +1300 445 866

Group code: GDYN10

Cancellation Policy: 1 day prior to arrival



AUCKLAND ACCOMMODATION

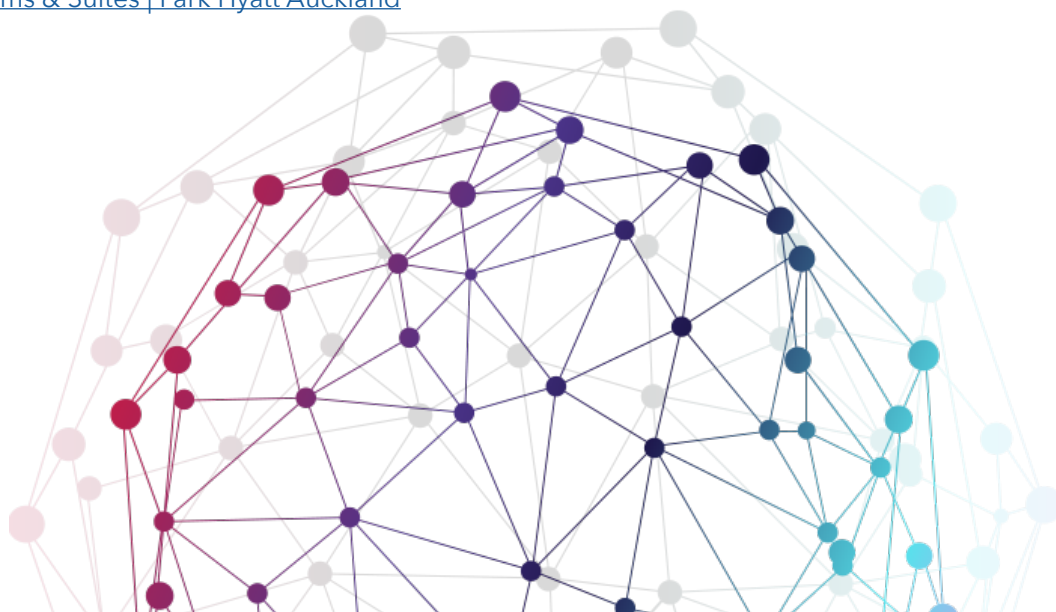
Park Hyatt Auckland, 99 Halsey Street, Auckland CBD, Auckland, New Zealand Ph: +64 9 366 1234



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

To book at the Park Hyatt go to the below link and click on the special rates and go to special offer code and add in PHEVNT to get 15% the best available rate.

[5 Star Hotel Rooms & Suites | Park Hyatt Auckland](#)



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 a \$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 7 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 the COVID restrictions in either Auckland or 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.

Covid: If you are unable to attend the conference in person due to testing positive to COVID or are otherwise required to isolate, you are welcome to convert your registration to a virtual. Please advise us as soon as possible so that we can convert your registration type. Alternatively you can nominate a substitution for the in person event.

If you have also registered to attend the conference dinner, we will refund 50% (\$100) 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.

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 a \$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/).

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/).

2022 CONFERENCE PLANNING COMMITTEE

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* Board members

THANK YOU

The BFSLA gratefully acknowledges the financial support generously given by the following organisations.



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Trustees**

Coffee Cart Sponsor

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 **NORTON ROSE FULBRIGHT**

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+ TOBIN**

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