

# Law & FinTech Conference 2025

31 July to 1 August 2025

Wee Chong Jin Moot Court, NUS Law (Bukit Timah Campus)



The Law & FinTech Conference 2025 brings together legal scholars, practitioners, and regulators from Australia, the United States, the European Union, the United Kingdom and Asia—including Singapore, China, Hong Kong, South Korea, and India—to examine the regulatory and doctrinal challenges posed by technological innovation in the financial sector. Over two days, the conference will explore recent developments in payment services, central bank digital currencies (CBDCs), artificial intelligence in finance, decentralised finance (DeFi), cryptoasset regulation and insolvency, as well as fintech-driven transformations in banking.

Through a series of thematically structured panels, participants will critically engage with emerging legal frameworks, enforcement issues, and conceptual questions at the intersection of financial law and digitalisation. The conference provides a focused forum for rigorous academic exchange on how legal systems across jurisdictions respond to—and help shape—the digital evolution of finance.

**Keynote Speaker: Professor Henry T. C. Hu**

**Convenor: Associate Professor Christian Hofmann**



**REGISTER AT:**

<https://tinyurl.com/lawfintech2025>

or scan the QR code

**Closing date: 24 July 2025**



**Public CPD Points: 13**

- 6.5 Public CPD Points per day

Area: Banking and Finance

Training Level: General

Participants who wish to obtain CPD Points must comply strictly with the Attendance Policy set out in the CPD Guidelines. For this activity, participants are reminded to sign in on arrival and sign out at the conclusion of each day of the event in the manner required by the organiser. Participants must not be absent from each day of the event for more than 15 minutes. Participants may obtain Public CPD Points for each day of the event on which they comply strictly with the Attendance Policy. Participants who do not comply with the Attendance Policy on any particular day of the event will not be able to obtain CPD Points for that day. Please refer to [www.sileCPDcentre.sg](http://www.sileCPDcentre.sg) for more information.

## CONFERENCE FEES

<i>Complimentary for full time NUS academic staff and students.</i>		
Day/ Points	<b>Early Bird</b> (Sign up before 15 July 2025)	Normal fee
<b>Full 2-day Conference</b> (CPD: 13 pts)	<b>S\$327.00</b>	<b>S\$436.00</b>
<b>Day 1</b> (CPD: 6.5 pts)	<b>S\$163.50</b>	<b>S\$272.50</b>
<b>Day 2</b> (CPD: 6.5 pts)	<b>S\$163.50</b>	<b>S\$272.50</b>

*\*All prices inclusive of 9% GST*

*\*Complimentary for every 4th person from the same organisation.*

Please email [cbfl@nus.edu.sg](mailto:cbfl@nus.edu.sg) for enquiries.

## ABOUT THE CENTRE FOR BANKING & FINANCE LAW

The Centre for Banking & Finance Law (CBFL) at the Faculty of Law, National University of Singapore, seeks to generate scholarship and promote thinking about the vibrancy, robustness and soundness of the banking sector, capital markets and other financial services. Through the research our scholars undertake and the events we organise, we seek to create and share knowledge, to engage stakeholders in an exchange of ideas, and to enhance the appreciation of legal and regulatory issues. We aim to bring greater theoretical and analytical clarity to these issues, to examine their policy impact, and to be a catalyst for ideas on how to improve banking and financial systems at the national, regional and global levels. Visit our website at <https://law.nus.edu.sg/cbfl/>.



# Law & FinTech Conference 2025

## DAY 1: THURSDAY 31 JULY 2025

### Welcome

Associate Professor Christian Hofmann (NUS Law CBFL)

### Keynote, "The Bitcoin-Gold False Equivalence"

Professor Henry T. C. Hu (The University of Texas)

### PANEL 1: PAYMENTS

#### **Bridging the Private-Public Divide in Money Governance: PSD3, PSR, and the Way Forward to the European Payment Strategy**

Assistant Professor Gabriella Gimigliano (University of Siena)

#### **Safeguarding in the Fintech Payments Sector: Issues And Solutions**

Associate Professor Johanna Jacques (Durham University)

#### **The Death of the Post-Dated Cheque and the Rise of "Electronic Deferred Payment": A Legal Perspective of Singapore's Proposed Solution**

Assistant Professor Rachel Phang (Singapore Management University)

#### **AI Generated Financial Scams on Digital Platforms: A Missing Liability Regime for Consumer Protection in the UK**

Dr Alison Lui (Liverpool John Moores University)

Associate Professor Andrea Miglionico (Reading University)

### PANEL 2: CENTRAL BANK DIGITAL CURRENCY

#### **Governance Structures in Wholesale CBDC Regimes and FX De-liberalisation**

Professor Will Bateman (Australian National University)

#### **CBDC vs Stablecoins: Regulatory Framework for Non-US Countries**

Associate Professor Joon Hyug Chung (Seoul National University)

#### **Fast Payment Systems and Central Bank Digital Currencies: Evidence from UPI and the eRupee in India**

Mr Gabriel Bizama (University of Bern)

#### **Blockchains, cryptocurrencies, and CDBC's: Old Money in New Wine Skin?**

Associate Professor Hannah Yee- Fen Lim (Nanyang Technological University)

#### **The Structure and Implications of the Monetary Power Distribution of the E-CNY**

Assistant Professor Daile Xia (Shanghai University of Finance and Economics)

#### **CBDC as the Claim in Personam: The Protection of the Property Rights for Digital Yuan**

Associate Professor Ke Da (East China University of Political Science and Law)

## DAY 2: FRIDAY 1 AUGUST 2025

### PANEL 3: ARTIFICIAL INTELLIGENCE IN FINANCE

#### **Duties of Care for Algorithmic Decision-Making in the Financial Industry**

Professor Jodi Gardner (University of Auckland)

Professor Alexandra Andhov (University of Auckland)

#### **Artificial Intelligence in Financial Services – Lessons from China and India**

Associate Professor Lin Lin (NUS Law)

Associate Professor Akshaya Kamalnath (Australian National University)

#### **The Deep Learning of Hedge Funds**

Professor William Magnuson (Texas A&M University)

#### **Leveraging RegTech in Banking Resolution: Opportunities and Challenges**

Mr Matteo Sini (Single Resolution Board)

### PANEL 4: DECENTRALISATION AND DIGITISATION

#### **Asset Digitisation - plus ça change, plus c'est la même chose**

Professor Eva Micheler (London School of Economics)

#### **Decentralised Finance and Financial Instruments: A Systematic Literature Review on Definitions and Regulatory Boundaries Under the EU Financial Law**

Dr Cecilia Isola (University of Genoa)

#### **The Future of Decentralised Autonomous Organisation (DAOs): Challenges and Opportunities**

Ms Yaru Chia (Clifford Chance Singapore)

### PANEL 5: CRYPTOASSETS: INSOLVENCY & REGULATION

#### **Unravelling the Legal Maze: Challenges in Cryptocurrency Exchange Insolvency Across Jurisdictions**

Professor Flora Huang & Mr Nanjwan Damap (University of Derby)

#### **The Enforcement of Claims to Digital Currency in Corporate Insolvency: A Comparative Analysis**

Mr Lance Ang (Singapore University of Social Sciences)

#### **Possession, Control, Inducement and Arrangement: Making Sense of Key Concepts in the Regulation of Digital Payment Tokens in Singapore**

Mr Ryan Chan-Wei (NUS Law)

### PANEL 6: DIGITAL BANKING & OPEN BANKING

#### **Digital Banking and Financial Inclusion in the Digital Economy: A Comparative Study of Politics, Regulations and Practices in Hong Kong and Singapore**

Associate Professor Emily Lee (The University of Hong Kong)

#### **Competition Law Safeguards for Financial Data Sharing: an Open Banking Regulation New Paradigm**

Assistant Professor Yingying Zhu (Shanghai University of Finance and Economics)

