

WORKING PAPER PRESENTATION

Financial (Mis)Advice and Consumer Investors - A Comparative Approach

Professor Jodi Gardner, Adjunct Senior Research Fellow, CBFL NUS Law

Wednesday, 3 April 2024 | 2.30pm to 3.45pm (SGT)

Block B Conference Room, NUS Law (Bukit Timah Campus)

ABSTRACT

The law, both statute and common law, has struggled to determine what level of protection should be provided for individuals making decisions on investments. In light of the increased life expectancy and cost of living, more people are retiring with large sums of money that they are looking to invest in the most appropriate and effective way. It is crucial that there is a fair and effective regime to protect people from being exploited or misadvised by investment opportunities and advisors. This paper analyses the Singapore regime, including the *Tradewaves* case and subsequent legislative approach to 'Accredited Investors Scheme' from a comparative perspective. It will consider the protection available in the United Kingdom, Hong Kong and Australia and compare it to the Singapore situation.

ABOUT THE SPEAKER



Professor Jodi Gardner is the Brian Coote Chair in Private Law at the University of Auckland. Her research focuses on the relationship between the private law and social policy. She analyses how the private law interacts with social welfare, including the limitations of doctrinal law in responding to the challenges posed by poverty and inequality. Professor Gardner's research has covered topics including inequality in contract law, vulnerability in tort law, high-cost credit agreements, the impact of austerity measures, debt collection contracts, the effect of technological developments on equality and financial exclusion, and concurrent liability in tort and contract. Having a background in both legal practice and academia, Professor Gardner started her career as a consumer advocate at the Centre for Credit and Consumer Law in Australia. She then qualified as a solicitor and worked at Clayton Utz Solicitors in litigation and banking & finance before moving to Caxton Legal Centre as a community lawyer specialising in consumer protection. Professor Gardner's expertise has been recognised internationally: she has previously held visiting positions at the Woodrow Wilson School of International and Public Policy (Princeton University), Centre on Household Assets and Savings Management (University of Birmingham), Columbia Law School and the Max Planck Institute for Comparative and International Private Law, and is currently a Senior Adjunct Research Fellow at the Centre for Banking & Finance Law, National University of Singapore.

This event is by invitation only. For enquiries, please email cbfl@nus.edu.sg.

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