

# CBFL 10TH ANNIVERSARY SEMINAR SERIES

## Central Bank Digital Currencies: Characteristics, Challenges and Empirical Models from Central and Peripheral Economies

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**Gabriel Lochagin** is Professor of Economic Law and Public Finance at the Faculty of Law of the University of Sao Paulo (USP), in Ribeirão Preto, Brazil, since 2016. He is also Adjunct General Controller of the University and Deputy Head of the Department of Public Law. Before this position as Professor, he worked as a lawyer in both private and public sectors, and was also a Visiting Researcher at the Humboldt University in Berlin, Germany.

### PROGRAMME

3.30pm - Registration  
4.00pm - Start of Seminar  
5.00pm - Discussion (Moderated Q&A)  
5.15pm - End of Seminar

### REGISTRATION

Complimentary

Register at: <https://tinyurl.com/cbflss241105>  
or scan the QR code

Closing date: **4 November 2024**

**Tuesday, 5 November 2024 | 4.00PM TO 5.15PM (SGT)**

~~Federal Conference Room, NUS Law (BTC)~~

**Lee Sheridan Conference Room, NUS Law (BTC)**

### ABOUT THE SEMINAR

Financial systems are deeply affected by digitalization, and so are national currencies. Continuously reinvented through history, does money in its current form have its days numbered? This question arises not only from the longstanding theoretical discussion of alternatives to physical cash, but also from a general trend of disintermediation impacting financial markets, central banks and the privacy of individuals. This talk will discuss Central Bank Digital Currencies (CBDCs) and how they are being conceived around some regions of the globe up to this point. The main goal is to address the questions of what Central Bank Digital Currencies are, what challenges they face and how they are being concretely designed in different regions insofar. As to the first question, it can be stated that a CBDC is national currency in digital form, but what does it aim at and what are its functions? From this conceptual and functional perspective, how would citizens and the intermediated financial sector possibly be affected? And, finally, from an empirical point of view, how are regions outlining CBDCs not only in central capitalist countries, but also on the economic periphery of the world?



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### 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/>.