

# DR SANDRA ANNETTE BOOYSEN

## EMPLOYMENT

### **FACULTY OF LAW, NATIONAL UNIVERSITY OF SINGAPORE**

469G Bukit Timah Road, Singapore, 259776

- **Associate Professor, with tenure**

January 2016 to date

- **Assistant Professor, tenure track**

February 2009 – December 2015

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## PROFESSIONAL QUALIFICATIONS AND ACADEMIC POSITIONS

- **Deputy-Director, Centre for Banking and Finance Law**, National University of Singapore, Singapore
  - **Academic Editor, *Singapore Journal of Legal Studies***, Singapore
  - **Foreign Contributing Editor, *Banking and Finance Law Review***, Carswell, Canada
  - **Co-editor-in-chief, *International Banking and Securities Law***, Brill Nijhoff, The Netherlands
  - **Convener of Banking & Finance Section, Society of Legal Scholars**, United Kingdom
  - **Solicitor of the Supreme Court of England and Wales**
  - **Attorney and Notary of the High Court of South Africa**
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## PREVIOUS EMPLOYMENT

### **ATTORNEY, Deneys Reitz Inc, Johannesburg, South Africa**

June 1996 – July 1999

### **SOLICITOR and TRAINEE SOLICITOR, Lane & Partners, Bloomsbury, London, UK**

June 1990 – May 1996

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## EDUCATION

### **PhD, National University of Singapore, Singapore, 2009**

- Thesis: 'Bank Documentation: Standard Terms Governing Current Accounts – the Customer's Duty of Care, the Unauthorized Debit and the Allocation of Risk'

### **LLM, National University of Singapore, Singapore, 2003**

- Justice A V Winslow Prize for Banking Law

**LLB, University of the Witwatersrand, South Africa, 1989**

- With distinction

**BA, Rhodes University, South Africa, 1987**

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## PUBLICATIONS

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### BOOKS

Booyesen, S A & Neo, D (Eds) *Can Banks Still Keep A Secret? Bank Secrecy In Financial Centres Around The World* (2017, Cambridge University Press, United Kingdom).

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### ARTICLES

‘Tackling Payment Scams: a Comparative Review’ (2019) *Annual Banking Law Update* 1 – 20.

‘Consumer Protection and the Court’s Role in Shaping the Bank-Customer Contract’, (2019) 135 *Law Quarterly Review* 437 - 459.

‘Payment Scams: *Tidal Energy v Bank of Scotland* and Recent Developments’, *Journal of International Banking and Financial Law*, July/August 2018, 405 - 409.

‘Cheques: to be or not to be?’ [2018] *Journal of Business Law* 283-299.

‘Twenty Years (and more) of Controlling Unfair Contract Terms in Singapore’ [2016] *Singapore Journal of Legal Studies* 219-248.

‘Contractual Illegality and Flexibility – A Rose by Any Other Name’ [2015] *Journal of Contract Law*, 170-189.

‘Contractual Severance and the Cornerstone of the Parties’ Intentions’ [2014] *Lloyd’s Maritime and Commercial Law Quarterly*, 537-563.

“‘Pay Now – Argue Later’: Conclusive Evidence Clauses in Commercial Loan Contracts” [2014] *Journal of Business Law*, 31-53.

‘Deposit Insurance in Singapore: Why have it, who gets it, how does it work?’ [2013] *Singapore Journal of Legal Studies*, 76-99.

‘Verification Duties, Conclusive Evidence Clauses, and Fraud by Bank Employees’ [2012] *Banking & Finance Law Review*, 687-710.

‘Bank Secrecy in Singapore and the Customer’s Consent to Disclosure’ [2011] *Journal of International Banking Law and Regulation*, 501-508.

'The meaning of 'banking business' in Singapore – is it time for an update?' [2011] *Journal of International Banking Law and Regulation*, 248-254.

'Banks and Exclusion of Losses for Forged Cheques - Is it Reasonable?' [2010] *Singapore Academy of Law Journal*, 252-272.

'The New Moneylenders Act 2008 - A Lost Opportunity' [2009] *Singapore Academy of Law Journal*, 394-408.

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CASE NOTES

'Rethinking the Signature Rule' [2013] *Lloyds Maritime and Commercial Law Quarterly*, 21-26.

'Verification and Conclusive Evidence Clauses and Fraud by a Bank Employee: *Jiang Ou v EFG Bank*' [2011] *Lloyds Maritime and Commercial Law Quarterly*, 477-481.

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BOOK  
CHAPTERS

'Deposit Insurance' in Dora Neo, Hans Tjio and Lan Luh Luh eds., *Financial Services Law & Regulation*, 179 – 202 (2019, Academy Publishing).

'Bank Secrecy in Singapore' in Sandra Booyesen and Dora Neo, eds, *Can Banks Still Keep a Secret? Bank Secrecy in Financial Centres around the World*, 278-307 (2017, Cambridge University Press).

'Conclusion' in *Can Banks Still Keep a Secret? Bank Secrecy in Financial Centres around the World*, 389-398 (2017, Cambridge University Press).

'Financial Crises and the Changing Relationship Between Banks and Their Customers in Singapore' in F Weiss & A J Kammel (Eds) *The Changing Landscape of Global Financial Governance and the Role of Soft Law*, 283-311 (2015, Netherlands: Brill Nijhoff).

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BOOK REVIEWS

Brian Coote, ed by JW Carter *Contract as Assumption II: Formation, Performance and Enforcement* [2016] *Singapore Journal of Legal Studies*, 369-370.

Charles Proctor *The Law and Practice of International Banking* [2015] *Journal of Business Law*, 509-510.

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CONFERENCE  
PAPERS /  
RESEARCH  
PRESENTATIONS

'Shedding Light on Terms Implied by Trade Usage', Melbourne Obligations Group Contracts Conference, 5 – 6 December 2019.

'Conceptual Aspects of Banks and Fiduciary Duties', Tsinghua University, Beijing, 26 – 27 October 2019.

'The Legal Dichotomy between Authorised (but Unintended) and Unauthorised Payments', Society of Legal Scholars Annual Conference, University of Central Lancashire, Preston, UK, September 2016

'Contractual Illegality – a Tale of Two Countries', Private Law Work-in-Progress Seminar Series, Cambridge University, 22 May 2019.

'Deposit Insurance: Singapore and Comparative Perspectives', at Conference on Financial Services Law and Regulation in Singapore, Faculty of Law, National University of Singapore, 28 February – 1 March 2019.

'The Legal Nature of a Bank Deposit: Insights from Roman Law', at the Financial Law Amity Symposium, Faculty of Law, National University of Singapore, 11 – 12 February 2019.

'Singapore, the GFC and International Bank Regulatory Norms', Conference on Regulation of the Banking Sector: Challenges and Emerging Issues, University of Bristol, UK, May 2018.

'The Letter of Credit as a Contract', Trade Finance for the 21st Century Symposium, Faculty of Law, National University of Singapore, 8 – 9 March 2018.

'The Bank's Common Law Duty of Care: a Comparative View', Symposium on Banks, Financial Products & Mis-selling: Protecting the Retail Investor, Faculty of Law, National University of Singapore, 14 – 15 December 2017.

'Conversion of Financial Property', Obligations Group Conference, University of Melbourne, Australia, December 2017.

'The Cheque is in the Post - or is it? The Changing Payments Landscape in Singapore', Conference on FinTech Law and Regulation, University of Luxembourg, Luxembourg, October 2017.

'Banks and the Tort of Conversion', Society of Legal Scholars Annual Conference, University College Dublin, Dublin, Ireland, September 2017.

'Severance and the Blue Pencil Test', Obligations Discussion Group, Oxford University, March 2017.

'Punitive Damages, Restitutionary Damages: Do We Need Both?', Obligations Group Conference, Melbourne Law School, Melbourne, Australia, December 2016.

'Cheques and their Continued Role in the Payment System', Centre for Banking and Finance Law and University of Luxembourg Amity Workshop, Faculty of Law, National University of Singapore, Singapore, November 2016.

'Regulating Unfair Terms and Consumer Protection in Singapore', Contract Laws of Asia Colloquium, Taipei, Taiwan, September 2016.

'Who is a Customer?', Society of Legal Scholars Annual Conference, St Catherine's College, Oxford, UK, September 2016.

'When do banks owe a duty to advise?', Asian Law Institute Conference, Peking University, Beijing, China, May 2016.

'Cheques versus Checks: Survival of the Fittest', HKU-NUS-SMU Symposium, Hong Kong University, Hong Kong, February 2016.

'Customers and the Duty to Examine Bank Statements', Society of Legal Scholars 2015 Conference, York University, York, UK, September 2015.

'Twenty Years of Controlling Unfair Contract Terms in Singapore', 3rd NUS-Sydney Law Symposium, University of Sydney, Australia, September 2014.

'Severance of Exclusion Clauses', Society of Legal Scholars Annual Conference, Edinburgh University, Edinburgh, UK, September 2014.

'Electronic Banking – and a Fair Allocation of Risk', Asian Law Institute Conference, National University of Singapore, Singapore, May/June 2012.

'Dichotomies between the Theory and Practice in a Wealth Management Banking Relationship', NUS/Sydney Symposium, Faculty of Law, National University of Singapore, Singapore, July 2010.