The Global Financial Crisis has led to large scale reforms in the regulation of financial services across the world.

In the United States, the subprime mortgage crisis in particular was cited by many as evidence of the market’s inability to act responsibly in the consumer credit space.

Australia, the United Kingdom, the Member States of the European Union, the United States, New Zealand, and South Africa have all introduced responsible lending provisions and other regulatory mechanisms directed towards the protection of consumers of credit.

Bringing together international consumer credit experts, the symposium will explore the reasons for these reforms, compare the different approaches taken in different jurisdictions, examine the early indications of their effectiveness and make predictions for the future.

This discussion will be of interest to those working in the banking and finance industry, their legal advisers, government regulators, consumer advocates and academics. Members of the legal profession may also claim CPD points for attending on a full-day basis.

We look forward to welcoming you to this event.

Ms Karen Fairweather  
The University of Queensland  
TC Beirne School of Law

Dr Paul O’Shea  
The University of Queensland  
TC Beirne School of Law
<table>
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<tr>
<th>Time</th>
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<tr>
<td>8:30 - 9:00</td>
<td>Registration</td>
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<tr>
<td>9:00 - 9:10</td>
<td>Head of School Welcome</td>
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<td>9:10 - 10:15</td>
<td>Session 1: Judge's Introduction and Conference Opening</td>
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<td>Chair: His Honour Judge Kiernan Dorney QC</td>
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<td>District Court of Queensland</td>
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<td></td>
<td>Speakers: &quot;Unfair Terms, Suretyships and EU Harmonisation: A Crucible of Europeanised Private Law?&quot;</td>
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<td>Professor James Devenney</td>
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<td>Head of School, Professor of Commercial Law, University of Exeter, UK</td>
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<td>10:15 - 10:45</td>
<td>Morning tea</td>
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<td>10:45 - 12:30</td>
<td>Session Two:</td>
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<td>Chair: Mr Ian Lockhart</td>
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<td>Chair of the Queensland Law Society Banking and Finance Committee, Partner, Minter Ellison</td>
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<td>Speakers: &quot;It's for Your Own Good: Paternalism and Consumer Credit Laws&quot;</td>
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<td>Ms Kate Tokeley</td>
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<td>Senior Lecturer, Faculty of Law, Victoria University of Wellington, NZ</td>
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<td></td>
<td>&quot;New Developments in Regulating Small Amount Loans in Australia&quot;</td>
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<td>Ms Nicola Howell</td>
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<td>Lecturer, Faculty of Law, Queensland University of Technology</td>
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<td></td>
<td>&quot;The Impact of Current Credit Regulation on Addressing Financial Exclusion&quot;</td>
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<td>Dr Therese Wilson</td>
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<td>Senior Lecturer, Griffith Law School, Griffith University</td>
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<td>12:30 - 13:30</td>
<td>Lunch</td>
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13:30 - 15:00  
**Session Three:**

**Chair**  Mr Peter White  
President of the Finance Brokers Association of Australia

**Speakers**  
- "Apples and Oranges: Responsible Lending in the UK and Australia"  
  Ms Karen Fairweather  
  Associate Lecturer, TC Beirne School of Law, The University of Queensland

- "Timing is Everything: The Effect of Early Disclosure on Consumer Comprehension and Confidence"  
  Dr Paul O'Shea  
  Senior Lecturer, TC Beirne School of Law, The University of Queensland

- "Responsible Lending, UK and EU: Consumer Protection or Financial Regulation?"  
  Dr Onyeka Osuji  
  Senior Lecturer, University of Exeter

15:00 - 15:15  Afternoon Tea

15:15 - 16:30  
**Session Four:**

**Chair**  Mr Tom Sullivan SC  
Barrister-at-Law, Bar Association of Queensland

**Speakers**  
- "The Fragility of Unfair Terms' Law in the Context of Bank Charges: Towards a Complex Re-Litigation in the UK?"  
  Professor Mel Kenny  
  Chair of Consumer and Commercial Law, Leicester De Montfort Law School, UK

- "Credit: Suitable for One or Safe for Everyone"  
  Professor Gail Pearson  
  The University of Sydney Business School

16:30  Closing address

Note: This information is correct as at 17 June 2013 but may be subject to change.
GENERAL INFORMATION

CPD accreditation

Finance Brokers Association of Australia
The symposium is accredited with 1 CPD hour per hour of seminar attendance, not including meal breaks. Code UQ/CCLS:08072013.

Bar Association of Queensland
The symposium is accredited with 1 CPD point per hour of attendance in the non allocated strand. Code UQCCS13.

Queensland Law Society
Queensland CPD points may be claimed for attendance at this symposium, based upon practitioner self-assessment. 1 CPD point can be claimed per hour of attendance (not including breaks/social activities).

The venue
The Consumers, Credit and the Law Symposium will be held at the Brisbane Marriott Hotel, Queen Adelaide Room, 515 Queen Street, Brisbane, Australia.

Registration entitlements

Symposium Registration
The symposium fee includes attendance for the full day program, arrival tea and coffee, morning tea, lunch and afternoon tea.

Close of registration
Close of earlybird registration (with accompanying payment) is 7 June 2013. The closing date for standard and student registration (with accompanying payment) is 28 June 2013.

Cancellation policy and transfers
Cancellations or transfers must be in writing. Refunds will not be issued for cancellations made after 28 June 2013.

Name badges
Your name badge is your passport and access to all sessions, refreshments and lunch. Please ensure your badge is visible at all times.

Dietary or access requirements
Please indicate any special requirements on the registration form.

Disclaimer
The organisers of this symposium reserve the right to substitute the program sessions and/or speakers. All details are correct as at 20 May 2013.

Privacy
The University of Queensland is collecting your personal information in order to provide this service to you in accordance with the Information Privacy Act 2009 (Qld). If you wish to receive correspondence for upcoming UQ Law School events, please tick the box on the registration form.
CONFERENCE SPEAKERS

Professor James Devenney  
Head of School, Professor of Commercial Law, University of Exeter

Professor Devenney joined Exeter Law School in October 2011 from Durham University, where he was Deputy Head of Durham Law School and Director of the Durham University Institute of Commercial and Corporate Law. He previously held posts at Cardiff Law School and the Bristol Law School, and has recently spent time at Adelaide Law School and the ESRC Centre for Business Relationships, Accountability, Sustainability and Society at Cardiff University.

The Professor’s work has been cited by the High Court of Singapore (see Chwee Kin Keong v. Digilandmall.com [2004] SGHC 71), the High Court of England and Wales (see Parabola Investments Ltd v. Browallia Cal Ltd [2009] EWHC 901 (Comm) at [130]) and the English Law Commission (see Law Commission of England and Wales: Ninth Programme of Reform (Law Com No 293), para 4.18). He has provided assistance to the Law Commission on consumer law, misrepresentation and unfair commercial practices; and was recently invited to discuss the proposal for the codification of Australian Contract Law with the Australian Attorney-General’s Department.

Professor Devenney teaches commercial, corporate and property law; and was shortlisted for the prestigious Oxford University Press Law Teacher of the Year award in 2011.

Karen Fairweather  
Associate Lecturer, TC Beirne School of Law, The University of Queensland

Karen Fairweather joined the TC Beirne School of Law in January 2012. She was previously a Graduate Teaching Assistant (2008 - 10) and Lecturer (2010 - 11) at the University of Durham, United Kingdom. Karen was a Prince of Wales Scholar of Grays Inn and was called to the Bar in 2007. Her research interests are in the fields of contract law, comparative law, legal history and consumer credit law. Her PhD thesis, supervised by Professor James Devenney, examines the historical development of the protection of borrowers in the context of personal credit transactions.
CONFERENCE SPEAKERS CONT...

Nicola Howell  
Lecturer, Faculty of Law, Queensland University of Technology  
Nicola Howell is a lecturer in law at the Queensland University of Technology (QUT), Brisbane, where she teaches contract, consumer, commercial and insolvency law. Her research interests include consumer policy, consumer credit law, self-regulation and bankruptcy. Prior to her appointment at QUT, Nicola was the inaugural Director of the Centre for Credit and Consumer Law, an academic centre based at Griffith University. Nicola is also a member of the Executive Committee of the Consumers’ Federation of Australia, and was the Consumer & Small Business Representative on the Banking Code’s Code Compliance Monitoring Committee (2009 - 12).

Professor Mel Kenny  
Chair of Consumer and Commercial Law, Leicester De Montfort Law School  
Professor Kenny’s work focuses on the intersection of private law, EU law, consumer law and commercial law from both a comparative and private international perspective. His research concerns competition issues and in particular the application of competition to the State and public undertakings.

In recent years Professor Kenny’s publications have explored four highly charged legal topics: the ‘Europeanisation’ of national private law and the associated calls for consolidation and codification; the comparative assessment of the treatment of surety agreements across Europe; the general issue of ensuring consumer protection and the private international implications of proposals for a Common European Sales Law.

Dr Paul O’Shea  
Senior Lecturer, TC Beirne School of Law, The University of Queensland  
Dr O’Shea teaches and researches in commercial law, consumer law and financial services regulation at the TC Beirne School of Law. Paul, a UQ Law graduate, has been a commercial litigation solicitor for 23 years, a member of the Queensland Law Society (QLS) Banking and Finance Committee for 18 years, and is a member of the Investment Panel of the Financial Ombudsman’s Service. His publications include The Legal Environment of Business (Thomson Law Book Co), plus book chapters and numerous journal articles on consumer law. He has also presented at national conferences and for the QLS’ CPD program. His research has been cited in judgements of several State Supreme Courts, in Commonwealth government policy documents and in Hansard.
Dr Onyeka Osuji  
**Senior Lecturer in Law, University of Exeter**

Dr Onyeka Osuji joined the University of Exeter in September 2007. He has a PhD in law from the University of Manchester (as a School of Law Scholar); a BCL (Law) from the University of Oxford (as a Shell Centenary/FCO Chevening Scholar) and an LLB from the University of Nigeria. He is a Fellow of the Higher Education Academy, UK.

Dr Osuji’s research interests include consumer protection, corporate social responsibility, corporate governance, non-financial reporting, globalization, multinational enterprises and regulation. He practised corporate and commercial law and litigation in Nigeria with the firm of G. Elias and Co, before proceeding to the United Kingdom for postgraduate and professional law studies. Dr Osuji is qualified as a barrister and solicitor of Nigeria and a (non-practising) solicitor of England and Wales. He has advised individuals, corporations, and national and international governmental and non-governmental organizations.

Dr Osuji teaches the law of contract, commercial law, corporate social responsibility, company law and corporate governance and mooting and advocacy skills.

Professor Gail Pearson  
**The University of Sydney Business School**


She is Vice President of the International Association of Consumer Law, a member of the International Law Association’s committee for the international protection of consumers and is a Member of the Code Compliance Committee for the Mutuals Banking Code of Practice.

Kate Tokeley  
**Senior Lecturer, Faculty of Law, Victoria University of Wellington**

Kate specialises in consumer law and policy and is an academic at the Law School at Victoria University of Wellington, New Zealand. Her research interests are in the areas of consumer law, legal paternalism, internet law, contract law and access to justice. Kate’s work in the area of consumer law examines the various ways in which the law is justified in intervening in the market place to protect consumers. She has researched and published on topics such as online auctions, unfair terms, vendor bidding, class actions, tobacco regulation and the place of paternalism in consumer law. In addition to publishing numerous articles, Kate has authored a text book on Consumer Law in New Zealand.
CONFERENCE SPEAKERS CONT...

Dr Therese Wilson

Senior Lecturer, Griffith Law School, Griffith University

Dr Wilson is a Senior Lecturer in Law at Griffith University and is admitted as a solicitor of the Supreme Court of Queensland. She teaches corporate law, banking and finance law and international commercial arbitration; and recently completed her PhD thesis on "Regulating to Facilitate Access to Safe and Affordable Credit for Low Income Australians."

Therese chairs the Australian Financial Inclusion Network and the Board of Foresters Community Finance Ltd and is a member of the Board of Social Investments Australia Ltd. She serves on the Queensland Law Society Banking and Finance Committee and is a member of Zonta International and Amnesty International.