

## **Dr Amara Sriphayak**

### **Assistant Governor, the Bank of Thailand**

Dr Amara Sriphayak is Assistant Governor of the Bank of Thailand (BOT), in charge of the Planning and Budgeting Group since October 2011. Her responsibilities include conducting the BOT's planning, budgeting and accounting, conducting financial consumer protection, supervising the operations of the BOT regional offices as well as supervising the operations of the BOT Library, Archives and Museum.



After having completed her doctoral degree in quantitative economics at Oxford University she returned to the Bank of Thailand and spent most of her time working in the head office in Bangkok in the areas of economic research, monetary policy and central bank statistics, though she also spent 4 years in the London Representative Office from 1993 to 1997, managing international reserves.

On 13 January 2012, the Bank of Thailand set up the Financial Consumer Protection Center (FCC), which handles complaints and promotes financial literacy, and she assumed responsibility for its operation.



## **Dr Louis Cheng**

### **Professor, School of Accounting and Finance of the Hong Kong Polytechnic University**

Dr Cheng is a Professor of Finance and a team leader of the Financial Services area at the School of Accounting and Finance, the Hong Kong Polytechnic University. He is currently a member of the Council, Executive Committee, and a Trustee of the Pension Fund of the University. He serves as a member of the Examination Board and Executive

Committee of The Institute of Financial Planners of Hong Kong (IFPHK). He also serves as a member of the ISO/TC 222 Committee on global financial planning. He has been a CFPCM certificate since 2001.

Prof. Cheng graduated with a DBA in Finance from Louisiana Tech University in 1989. Before joining PolyU, he was an Associate Professor of Finance at Murray State University in Kentucky. He served as a Visiting Scholar at Hong Kong Baptist University in 1995-96 and at Southern Illinois University, Carbondale in the Spring of 1997. In the summer of 2003, he served as the HSBC Fellow of Asian Financial Markets at the University of Exeter in UK

Prof. Cheng's main teaching interests are Financial Planning, Corporate Finance, Investments, and Risk Management. He is the co-author of two editions of Corporate Risk Management, a co-editor of two editions of Personal Financial Planning: Theory and Practice, an author of Fundamentals of Financial Planning by McGraw-Hill, 2006, and the lead author of Financial Planning and Wealth Management: An International Perspective, also by McGraw-Hill, 2008. Moreover, he has 70 articles published in top finance research journals including the Journal of Finance. He was ranked among the top ten finance professors in Asia Pacific in terms of research by articles in the Pacific Basin Finance Journal in 2001 and 2005. In 2009, he was ranked 108 globally in terms of financial research in a paper by Heck and Cooley.

Prof. Cheng served as a project consultant for various organizations including Hong Kong Exchange on ELI analysis, Charles Schwab (US) on risk profiling, Tai Fook Securities on the Leveraged Foreign Exchange Trading Ordinance, MPFA on mutual fund performance, and HKSI on Paper 12 (asset management). He also serves as an internal valuation consultant for firms in their M&A and IPO process. He is a frequent speaker on topics related to financial planning, wealth management, and risk management for companies and non-profit organizations including HSBC, Zurich Insurance, AIA, Prudential, MassMutual, Manulife, New York Life, Fubon Bank, Shanghai Commercial Bank, Bank of China (PRC), China Merchants Bank, Bank of Communications, Pudong Development Bank, ShenZhen Development Bank, Huaxia Bank, Guangdong Development Bank, Industrial Bank, Oracle, Chinese Banks' Association, Hong Kong Police Force, Asian Federation of Credit Unions, and IFPHK.

## **Mr André Laboul**

**Head, Financial Affairs Division of the Organisation for Economic Co-operation and Development**

**Chairman, the International Network on Financial Education**



André Laboul is the Head of the Financial Affairs Division at the Organisation for Economic Co-operation and Development (OECD). This Division is responsible for financial markets, private insurance and private pensions issues and services the eight OECD financial Committees and Groups (including the OECD Committee on Financial Markets and the OECD Committee on Insurance and Private Pensions).

Mr Laboul is also Secretary General of the International Organisation of Pensions Supervisors (IOPS), Chairman of the International Network on Financial Education (INFE) and Managing Editor of the Journal of Pension Economics and Finance, edited by Cambridge University Press. He is also currently an expert to various bodies, including the European Commission Group of Experts on Financial Education.

Mr Laboul wrote the first major international studies on bank/insurance and on regulation of private pensions and was instrumental in the development of various major international policy projects by the OECD, including on financial education, terrorism insurance, financial management of catastrophic risks and financial risk transfers.

Before joining the OECD, he worked in Belgium at the Centre for European Policy Studies (CEPS), the Centre for Law and Economic Research (CRIDE) and the Prime Minister Services for Science Policy.

Mr Laboul is both an Economist and a Lawyer, with degrees from the universities of Liège and Louvain-La-Neuve.



## **Mr Ashley Ian Alder**

### **Chief Executive Officer, the Securities and Futures Commission, Hong Kong**

Ashley Alder is the Chief Executive Officer of the Securities and Futures Commission.

Ashley came to Hong Kong in 1989 with the international law firm Herbert Smith, practising corporate and business law. He was Executive Director of Corporate Finance at the SFC from 2001 to 2004, before returning to Herbert Smith, later as head of the firm's Asia Region. He rejoined the SFC in 2011.

Ashley attained his Bachelor of Laws degree from the University of London in 1982 and graduated from the University of Cambridge with a Master of Laws degree in 1983.



## **Mr Chan Bing-woon, SBS, MBE, JP**

### **Chairman, the Joint Mediation Helpline Office**

Mr. Chan Bing Woon, SBS, JP, a Consultant Solicitor of Messrs. Yung, Yu, Yuen & Co, Solicitors and Notaries, is also a Notary Public, a China-Appointed Attesting Officer, a Civil Celebrant of Marriages, an Accredited Mediator of the Hong Kong International Arbitration Centre, the Law Society of Hong Kong and the Hong Kong Mediation Centre.

Mr. Chan has served in the past 3 and a half decades either as Chairman or Member of quite a number of government statutory boards, committees and tribunals.

He is currently the Chairman of the Appeal Board Panel under the Urban Renewal Authority Ordinance, a member of the Hospital Authority and its Public Complaints Committee.

With more than 38 years of practice in the legal sector, Mr. Chan realizes that Mediation is an excellent alternative complementary to Litigation and Arbitration. Mr. Chan is one of those pioneers introducing Mediation concept and practice to government officials and the community. He is currently the Immediate Past Chairman of the Hong Kong Mediation Council after serving his chairmanship for six years. He is also the Chairman of the Joint Mediation Helpline Office; a member of the Chief Justice's Working Party on Mediation and the Chief Justice's Monitoring Committee on Civil Justice Reform.

Mr. Chan has devoted himself for over a decade to the mission of promoting Mediation to the community of Hong Kong. He was a member of the former Secretary for Justice's Working Group on Mediation and was the vice-chairman of its Public Education and Publicity Sub-group. Recently, he is appointed Member of the Secretary for Justice's Steering Committee on Mediation and the Chairman of its Public Education and Publicity Sub-Committee.

## **Mr Daniel Ho**

### **President, the Financial Ombudsman Institution of Taiwan**

Daniel T.H. Ho is the President of the Financial Ombudsman Institution (FOI) of Taiwan which has been started its service to resolve the dispute between financial service provider and consumer since January 2012. He is also a Committee Member of the International Network Financial Ombudsman (INFO).



Prior to be appointed the President of FOI, he was previously the Deputy Director-General of the International Affairs and Department of Planning in Financial Supervisory Commission (FSC), Taiwan. During the period of 2007 to 2010, he was the first Director of the FSC London Representative Office.

Before in London, he dedicated more than 20 years in supervising and regulating foreign banking and local banking when he served as a Director in the Banking Bureau, FSC. He had worked in bank and insurance company for 7 years. He holds a Master from National Taiwan University.



## **Mr Douglas Melville**

### **Ombudsman and Chief Executive Officer, the Ombudsman for Banking Services and Investments, Canada**

Mr. Melville has been Canada's Ombudsman for banking and investment disputes since his appointment in 2009.

Mr. Melville is a lawyer by training with over 20 years of financial services experience in a wide variety of institutions (banks, credit unions, insurance, investment brokerage, and mutual funds) and roles spanning corporate finance, mergers and acquisitions, securities and insurance compliance, legal counsel, international and commercial banking, corporate and product strategy, government and media relations and industry policy development. Prior to his financial services career, he worked as a management consultant and policy analyst in Canada, Africa and the Middle East for the Canadian Government and other public sector clients primarily in the fields of international development assistance, socio-political and economic analysis and project planning, management and evaluation.

An experienced mediator and arbitrator, Mr. Melville earned his BA in Economic Geography & Political Science at Carleton University, followed by a JD and an MBA from Western University. As an Ontario-Jiangsu Scholar, he attended Suzhou University in China and received a Diploma in Foreign Trade Economics. He later earned an LLM in international trade and competition law, specializing in financial services consumer protection, from Osgoode Hall Law School at York University.

A graduate of the Directors Education Program at the University of Toronto, Mr. Melville is involved in the governance of several organizations involved in financial literacy, international development, and the environment. He currently serves on the External Stakeholder Advisory Committee of the Financial Consumer Agency of Canada, the Advisory Committee of the Canadian Centre for Financial Literacy, the Board of the National Initiative for the Care of the Elderly, and the Board of Waste Diversion Ontario. He has volunteered his time for financial sector technical cooperation assignments in Central Asia, South Asia, and Latin America.

## **Mr Eddie Yue**

### **Deputy Chief Executive, the Hong Kong Monetary Authority**

Eddie Yue is responsible for reserves management, external affairs and corporate services. Mr Yue began his career as an Administrative Officer in the Hong Kong Government in 1986. He joined the HKMA in 1993 as a Senior Manager, and was subsequently promoted to Division Head in 1994. He has worked in a number of divisions, including Monetary Management, External Relations, and Banking Development, and has served as Administrative Assistant to the Chief Executive of the HKMA. Mr Yue was appointed Executive Director in 2001 and to his present position in September 2007.



Mr Yue is educated in the Chinese University of Hong Kong and the Harvard Business School.



## **Mr Michael Chapman**

### **Senior Policy Expert, Financial Consumer Protection of the Organisation for Economic Co-operation and Development**

Michael Chapman is a senior policy expert with the OECD Financial Education and Consumer Protection Unit. He has responsibility for financial consumer protection issues, including the G20 work on developing effective approaches to support the implementation of the high-level principles on

financial consumer protection and he provides secretariat support to the G20/OECD Task Force on Financial Consumer Protection.

Previously he ran his own advisory consultancy specialising in financial capability and financial inclusion policy. He spent three years as a member of the UK Financial Services Consumer Panel. In the past he has been Director of the Scarman Trust in Scotland, Associate Director of the Centre for Research into Socially Inclusive Services, Financial Inclusion Officer for the City of Edinburgh, Senior Research Officer at the Scottish Office and lecturer in urban and regional economics at the School of Planning and Housing, Heriot Watt University.

## **Mr Michiel Denkers**

**Head of Division, Financial Institutions Supervision  
of the Netherlands Authority for the Financial  
Markets**



Michiel Denkers has been with the AFM, the Dutch conduct of business regulator, since its inception in 2002. He has held various positions in strategy and supervision. In his current role as Head of Division, Financial Institutions Supervision his remit includes oversight of the market for retail financial services, the risk analysis department and the project office. He is also responsible for setting out a strategy and approach for product intervention, given that AFM has new regulatory powers in this area with effect from 2013.

Before joining the AFM, Denkers worked for PWC Corporate Finance in Amsterdam and Barclays Bank in London. His last position there was Manager Strategy Development with the Corporate Banking division.

Michiel Denkers read Financial Economics at the University of Warwick and has an MBA degree from the Rotterdam School of Management.



## **Mr Miles Larbey**

### **General Manager, the Investor Education Centre, Hong Kong**

Miles Larbey is the General Manager of the newly established Hong Kong Investor Education Centre. The Investor Education Centre is a subsidiary of the SFC and has been set up to holistically oversee the needs of investor education and delivery of related initiatives across the financial sector. Miles has wide ranging experience of planning, developing and implementing financial education programs and strategies, from his previous role at ASIC, where he was responsible for managing the consumer education function. Miles also has significant experience as a regulator, from working in senior roles at both the Hong Kong SFC and ASIC in the areas of financial consumer and investor protection as well as banking, insurance and intermediaries supervision.

## Mr Nicky Lala-Mohan

### General Manager, Legislation and Regulatory Oversight of the Banking Association South Africa



#### Academic Credentials:

Nicky holds a BA (Law), LLB degree in law from the University of the Witwatersrand, majoring in Legal Theory, Political Science and sub-major in Afrikaans.

#### Business Credentials and Skills:

Nicky is responsible for the following portfolios within the Banking Industry:

- Legal Committee - chairing Committee responsible for all new legislative and Regulatory interventions. Commenting and engaging with various stakeholders in regard to new legislation that affects the banking industry.
- Parliamentary representation and appearances before various Portfolio Committees on the passing of legislation relating to the financial services industry. Examples of legislation dealt with include; FICA, FAIS, Financial Services Ombuds Scheme, Prevention of Illegal Occupation of Land Act, Dedicated Banks Bill and currently National Credit Bill.
- Property Finance Committee – Chairing Committee responsible for property finance issues.
- Agricultural Committee – Chairing Committee responsible for agri-finance.
- Market Conduct Committee – Chairing Committee that deals with issues relating to Interest changes, market practices, compliance with the Code of Banking Practice, self regulation of bank charges and fees etc.
- Responsible for media liaison in respect of matters within portfolio.

Nicky is the Chairman of the IBFed Consumer Affairs Work Group and Chair of the Credit Ombud.

Nicky is Company Secretary to The Banking Association South Africa as well as SABRIC.

He is also a Board member of Ombudsman for Banking Services Board and a Member of Sectional Titles Regulation Board

#### Personal Information:

Nicky is married with two daughters, enjoys cooking, outdoors, swimming, wildlife, photography and reading biographies.

## **Mr Toshio Oya**

### **Assistant Commissioner for International Affairs of the Financial Services Agency, Japan**

Toshio Oya assumed his current duties in August 2011. His responsibilities include dialogues on financial sector issues with Asian financial authorities and multilateral financial institutions, including the IMF, the OECD, the World Bank. He has joined the Japanese delegation for the G7 and G20 meetings. In November 2011, he was appointed Vice Chair of the Corporate Governance Committee of the OECD.



He joined the Ministry of Finance in 1986, and has held various positions on budget, tax and international finance. Most recently, he was Director in charge of foreign exchange market and worked on FX intervention operations. From 2009 to 2010, he worked as Private Secretary to Deputy Prime Minister. He also worked at the IMF (Senior Advisor to the Executive Director for Japan) and the World Bank (Alternate Executive Director for Japan) in Washington D.C. for three years respectively.

He obtained Bachelor of Laws (LL.B.) at the University of Tokyo in 1986 and Master of Laws (LL.M.) at Columbia Law School in 1989.

He passed the Bar Examination of Japan, the Bar Examination of the State of New York, and U.S. CPA.

## **Ms Arlina Ariff**

### **Director, the Central Bank of Malaysia**

Arlina Ariff has more than 20 years experience in central banking. She has served in various capacities in Monetary Assessment & Strategy Department & Economics Department, specifically in the areas of equity & debt markets, corporate sector surveillance, public finance, world economic analysis, balance of payments and national accounts. She has been involved in many cross-functional works in the Bank, especially in the areas of bond market development, Islamic finance and liberalization of the financial sector. She also provided technical advice for various government-related committees. Between 2008 and 2012, she was the Director of the Human Capital Development Centre and responsible for providing effective learning and knowledge management services and solutions to build a competent and knowledgeable workforce for Bank Negara Malaysia.



Arlina also had a stint as a Chief Analyst & Chief Economist at a local stockbroking firm and had undertaken consultancy work for the capital market development institutes. She has a B.A. (Honours) in Economics from Carleton University, Ottawa, Canada and a MSc. in Quantitative Development Economics from University of Warwick, UK.

Arlina is currently the Director of LINK and Regional Offices in Bank Negara Malaysia and is responsible for the formulation and implementation of initiatives related to financial consumer redress and advisory, financial education, and regional economic & financial surveillance.



## **Ms Christina Choi**

### **Senior Director, Policy, China and Investment Products Division of the Securities and Futures Commission, Hong Kong**

Ms Christina Choi is the Senior Director of Policy, China and Investment Products Division of the Securities and Futures Commission of Hong Kong. Her role is to lead the Investment Products Team within the division having responsibility for supervising the authorisation and supervision of collective investment schemes and all other investment products (including unit trusts, mutual funds, ETFs, REITs, QFII and RQFII funds etc) authorised by the Commission under section 104 of the Securities and Futures Ordinance. She also plays a key role in the design and execution of products policy, in particular policy in relation to engagement with Mainland China and the development of Hong Kong's RMB investment products platform and RMB product offerings.

Ms Choi has been with the SFC since 2005. She has extensive experience in relation to regulatory requirements and policies relating to investment products both in Hong Kong and internationally. Ms Choi represents the SFC in the Committee on Investment Management (Committee 5) of IOSCO on and in the ETF Subgroup of such Committee to develop regulatory principles for ETFs.

Ms Choi is a member of the SFC Products Advisory Committee and Committee on Real Estate Investment Trusts. She is also one of the SFC senior representatives sitting on the CSRC QDII product experts committee.

Before joining the SFC, Ms Choi was a Partner of the Corporate Group of the international law firm Clifford Chance. She is a qualified solicitor in Hong Kong and in England.

## **Ms Connie Lau, JP**

### **Director, Financial Dispute Resolution Centre Ltd, Hong Kong**

Ms. Connie Lau, graduated from the Chinese University of Hong Kong, is the former Chief Executive of Hong Kong Consumer Council (HKCC). Ms. Lau is now the Director of Financial Dispute Resolution Centre Ltd. (FDRC), Hong Kong.

Ms. Lau is active in the international arena of consumer protection. Over the years, Ms. Lau spoke on financial consumer protection at various international conferences and seminars organized by Organization for Economic Co-operation and Development (OECD), World Economic Forum (WEF) and United Nations Conference on Trade and Development (UNCTAD).



On public service front, Ms. Lau is currently Member of Financial Reporting Council; Steering Committee on Review of the Regulation of Private Healthcare Facilities; Consultative Group on Health Protection Scheme of Health and Medical Development Advisory Committee; Steering Committee on Strategic Review on Healthcare Manpower Planning and Professional Development; and Business Studies Advisory Board of Hong Kong University School of Professional and Continuing Education. Ms. Lau is also the Chairperson (Designate) of International Advisory Group of Experts on Consumer Protection (IAGECP), United Nations Conference on Trade and Development, United Nations.

In 2011, Ms. Lau was awarded by the Hong Kong University of Science and Technology (HKUST) to be the honoree of the Beta Gamma Sigma HKUST Chapter, an award to outstanding community leaders in recognition of their significant achievements as an excellent role model for the next generation leaders in the industry, the community, and the academia. In the same year, Ms. Lau was appointed by the Chief Executive of HKSAR as unofficial Justice of the Peace.



## **Ms Meena Datwani**

### **Executive Director (Banking Conduct), Hong Kong Monetary Authority**

Meena Datwani is responsible for all supervisory and development functions relating to the business conduct of authorized institutions, as well as for the operation of the Deposit Protection Scheme, licensing matters, and the oversight of clearing and settlement systems. Ms Datwani is qualified to practise as a solicitor in Hong Kong, England and Wales and Australian Capital Territory. She was a Deputy General Counsel in the Office of the General Counsel before her current appointment in April 2010. Prior to joining the HKMA in 1995, Ms Datwani was a senior lawyer in the Hong Kong Government.

## **Ms Sou Chiam**

### **Chief Executive Officer, the Financial Dispute Resolution Centre Limited, Hong Kong**

Sou Chiam is a mediator and barrister-at-law with extensive legal, policy and management experience. She was Senior Legal Counsel and Head of the Human Rights Policy Unit in the New Zealand Human Rights Commission. She was part of senior management in the financial services industry. She was a law lecturer at the Chinese University of Hong Kong and taught Administrative Law and Mediation. She was formerly Senior Crown Counsel in the Commercial Crimes Unit at the Hong Kong Attorney General's Chambers and prosecuted corruption and commercial crime cases. She represented the Hong Kong government at the Privy Council. Most recently she was the Secretary to the Mediation Task Force chaired by the Secretary for Justice and worked on the enactment of the Mediation Ordinance for Hong Kong.





## **Ms Teresita P. Lisama**

### **Deputy Director and Head, Financial Consumer Affairs Group of Bangko Sentral ng Philipinas, the Philippines**

Ms. Teresita P. Lisama is a Certified Public Accountant by profession who started her career with the Bangko Sentral ng Pilipinas (BSP) as a Bank Examiner in 1987. In 2006, she was tapped to pioneer and frame the structure, systems and processes of the Financial Consumer Affairs Group (FCAG).

As Deputy Director and Head, she leads FCAG in carrying out the consumer protection and financial education initiatives of the BSP which include:

- rendering assistance to the public with complaints and requests on BSP-supervised financial institutions and with inquiries on financial issues;
- initiating consumer-related policies such as advisories, circulars and position papers ;
- developing and executing financial learning programs to educate various target audiences.

Concurrent in steering FCAG, Ms. Lisama is a member of/representative to the following working committees in BSP:

- Task Force on the drafting the BSP Citizen's Charter pursuant to the Anti-Red Tape Act (ARTA) of 2007 which requires government offices engaged in the delivery of frontline services to the public to clearly provide information on the requirements, steps and processes with corresponding timelines involved in completing the service;
- Financial Education and Consumer Protection Group under the BSP Steering Committee on Inclusive Finance, which oversees and monitors BSP initiatives, programs and activities relating to consumer protection and financial education; and
- Consumer Protection and Education Committee which is one of the committees of the Financial Sector Forum- an interagency cooperative body composed of financial regulators



## **Shri Prashant Saran, WTM, SEBI**

### **Whole Time Member, the Securities & Exchange Board of India, India**

Shri Prashant Saran has been a financial sector regulator for over three decades. He has worked in three major areas, viz; foreign investment, banking and securities market. Currently in his second term as a Whole Time Member of Securities & Exchange Board of India (SEBI), he is involved deeply in issues pertaining to Investor Education and Investor Protection. Earlier, in his tenure as Chief General Manager In-charge (CGM-IC) with the Reserve Bank of India where he headed the Department of Banking Operations and Development (DBOD), he was responsible for regulating commercial banks. In his tenure as banking regulator he oversaw the process of implementation of Basle 2 and took initiative in establishing a modern Anti Money Laundering regime as well as a system of disseminating credit information. He has also been associated with the opening up of the foreign investment process in the early nineties and helped frame and implement the policies relating to Foreign Direct Investment, FII investments and GDRs. He was intimately involved in transition from FERA to FEMA regime.

Shri Saran has held membership of a number of committees like International Liaison Group (ILG) and International Liaison Group on Capital (ILGC) of Basle Committee on Banking Supervision (BCBS), National Advisory Committee on Accounting Standards and Empowered Committee on External Commercial Borrowings. He has co-chaired an IOSCO task force on development of Corporate Bond Markets in Emerging market and is currently Co-Chair of International Network on Financial Education (INFE) Expert Sub Group on Financial Education and Women. He is also a Governor on the Board of National Institute of Securities Markets (NISM).

He possesses a Master's Degree in Physics from Panjab University, Chandigarh.