

Royal Commission Into Misconduct In The Banking

Winner of the 2020 Davitt Award for True Crime/Non-fiction. Against all the odds, Australia held a royal commission into the banking and financial services industries. Its revelations rocked the nation. Even defenders of the banks were blindsided. Few people were more instrumental in bringing about the commission than journalist Adele Ferguson. Through her exposes in print and on television, she pursued the truth about funds mismanagement, fraud, lack of probity, and the hard-sell culture that took over the finance industry after deregulation in the 1980s. But it wasn't just light-touch regulators and crooked bankers growing fat on bonuses she put under the spotlight. It was also their victims - men and women who had lost everything, and had no recourse when they discovered empty accounts, egregious fees, forged documents and broken promises. Now in Banking Bad, Ferguson tells the full story of the power imbalance, toxic culture and cover-ups. She describes the long fight for justice by whistleblowers, victims and political mavericks, and she looks at the outcomes of the royal commission - the falls from grace, the damaging hubris, the scathing assessment of the regulators, and the colossal compensation bill - an estimated \$10 billion. Finally, she asks whereto from here? In May 2019, the Coalition government, which resisted calls for a royal commission, was re-elected. Bank stocks surged and lending regulations were loosened. Will it all be business as usual from now on, or have our financial executives learned that their wealth cannot come at the expense of ordinary Australians? This is a book for every person with a bank account. PRAISE 'If you want a glimpse of the reality distortion that multi-millionaire bankers live in, you need to read Banking Bad.' - Scott Pape 'Ferguson's pacy writing style gives the book the air of a corporate thriller.' - Michael Rowland, ABC News Breakfast 'And for those of who anticipate that corporate Australia will lapse back into the state of complacency and misconduct revealed in the APRA CBA Report and the Hayne Royal Commission, ... should read the whole book for themselves - for no other reason than that it so clearly identifies the issues of governance and culture that seems to have escaped them for so long.' - Graeme Samuel, Professorial Fellow in the Monash Business School and former chairman of the ACCC '[Adele] recounts a colourful cast of bullies, thieves and crooks being rewarded extraordinary sums to rip off customers.' - Money Magazine

Effective communication through authentic leadership A rapidly evolving workplace and disruptive technologies have created a growing demand for transparency and authenticity in communication from business leaders. Yet many decision-makers find themselves far behind the curve when it comes to understanding and meeting the evolving expectations of employees and customers. Real Communication: How to Be You and Lead True reveals how to guide and communicate in a way that is authentic and will help business leaders truly connect and engage with their teams, customers, and coworkers. • Communicate more effectively • Improve employee engagement • Manage organisational changes • Help teams cope with change When employees trust their leaders, businesses thrive. In Real Communication you will find everything you need to implement new strategies, instill core values, and cultivate engagement.

Leading scholars analyze key issues in fiduciary duties in business—one of the most salient applications of fiduciary law and theory.

This book explores contemporary issues in respect of causes of action which operate to protect a plaintiff's economic interests. It

examines the question from across the spectrum of private law. Focusing mainly on common law principles, it looks in particular at the treatment of such causes of action in the United Kingdom, Australia, Canada, Singapore as well as other common law jurisdictions. Addressing both theoretical and doctrinal issues, this important book will appeal to both private law scholars and practitioners.

It's Your Money

Public and Private Enforcement of Securities Laws

Report of the Royal Commission Upon the Duties of the Metropolitan Police, Together with Appendices

REPORT OF COMMISSION OF INQUIRY - ROYAL COMMISSION TO INQUIRE INTO ALLEGATIONS OF MISCONDUCT ON THE PART OF CERTAIN POLICE OFFICERS OF THE CITY OF SASKATOON POLICE FORCE IN THE CARRYING OUT OF THEIR DUTIES.

Royal Commission Into Misconduct in the Banking, Superannuation and Financial Services Industry¿

Causes and Solutions for Misconduct in the Financial Services Industry

Explains the legal implications of internationalisation, standardisation and diversification in modern derivatives markets, demonstrating the key role of national courts.

This book explains why and how banks game the system. It accounts for why banks are so often involved in cases of misconduct, and why those cases often involve the exploitation of tax systems.

Talent management is a way banks acquire competitive advantage. Practices such as personality profiling with effective knowledge-based productivity and the application of high-performance work systems help to set a company apart from its competition and maintain this competitive advantage. This book provides an in-depth look at the relationship between personality types and individual-level performance in knowledge-based environments, through cases in Australia's banking and finance sector. This book also examines how high-performance workplace systems influence individual performance in relation to productivity through a multi-level analysis of micro- and meso-level factors. The findings in this book have relevant implications not only for the Australian system but also for other banking and financial service contexts outside of Australia.

"The Royal Commission has shone a spotlight on the extent of wrongdoing and misconduct across the financial system. It has identified entities putting profits ahead of people and rewarding misconduct, a lack of accountability for those who broke the law, and regulators who need to be more effective in denouncing and punishing misconduct. The Royal

Commission has also made a number of recommendations to Australian Prudential Regulation Authority (APRA) to bolster its focus and supervision of culture and governance. The report also set out 76 recommendations to clean up the industry. One was for a new bank-funded compensation scheme for victims of banking misconduct. Other measures targeted the intermediaries that sold insurance, pensions and mortgages to befuddled Australians."--Executive summary."--Abstract.

**Appearing Before a Royal Commission
Dispute Management**

Adjudicating Disputes in Derivatives Markets

OECD Economic Surveys: Australia 2021

A Case for System Reform

Housing Policy in Australia

People Risk Management provides unique depth to a topic that has garnered intense interest in recent years. Based on the latest thinking in corporate governance, behavioural economics, human resources and operational risk, people risk can be defined as the risk that people do not follow the organization's procedures, practices and/or rules, thus deviating from expected behaviour in a way that could damage the business's performance and reputation. From fraud to bad business decisions, illegal activity to lax corporate governance, people risk - often called conduct risk - presents a growing challenge in today's complex, dispersed business organizations. Framed by corporate events and challenges and including case studies from the LIBOR rate scandal, the BP oil spill, Lehman Brothers, Royal Bank of Scotland and Enron, People Risk Management provides best-practice guidance to managing risks associated with the behaviour of both employees and those outside a company. It offers practical tools, real-world examples, solutions and insights into how to implement an effective people risk management framework within an organization.

Will advances in AI (Artificial Intelligence) or IA (Intelligence Amplification) lead to the extinction of the human race as we know it? Or, will superintelligence lead to utopia? In this collection of thoughtful essays, we must first get clear on the question: is artificial intelligence actually intelligent or not? Only with an affirmative answer could our techies proceed toward their goal: the creation of a superintelligence that leads through transhumanism to a posthuman entity that would replace today's human. Should today's moderately intelligent human species voluntarily go extinct to make way for a more intelligent species to succeed us in evolutionary history? These scientific questions are addressed in this volume in light of their theological, ethical, and social implications.

Learn about the laws surrounding appearances before a Royal Commission in Victoria, Australia - what it is, its powers, and the

processes involved during Royal Commission hearings. Know your obligations when summonsed. Any person appearing before a Royal Commission may face offences arising from compliance issues and could go to prison as a result. This ebook provides a discussion of the best approach to preparing and going through Royal Commission investigations.

This book provides an important survey of the causes and current state of corruption across a range of nations and regions. Delving into the diverse ways in which corruption is being combatted, the book explores and describes efforts to inculcate principles of ethical conduct in citizens, private sector actors and public sector personnel and institutions. Corruption is a global condition that effects every type of government, at every level, and has bewitched scholars of governance from ancient times to the present day. The book brings together chapters on a range of state and regional corruption experiences, framing them in terms of efforts to enhance ethical conduct and achieve integrity in government practices and operations. In addition, the book addresses and analyses the theoretical and practical bases of ethics that form the background and historical precepts of efforts to create integrity in government practices, and finally assesses recent international efforts to address corruption on an international scale. This book will be perfect for researchers and upper level students of public administration, comparative government, international development, criminal justice, and corruption.

The Regulator and the Class Action in Australia's Continuous Disclosure Regime

New Approaches to Law Practice and Education

Transparency in Insurance Regulation and Supervisory Law

The Regulation of Corporate Governance

The Wider Implications of the Hayne Report for Corporate Australia

A Year in the Hayne Royal Commission

This book, the first comprehensive overview of housing policy in Australia in 25 years, investigates the many dimensions of housing affordability and government actions that affect affordability outcomes. It analyses the causes and implications of declining home ownership, rising rates of rental stress and the neglect of social housing, as well as the housing situation of Indigenous Australians. The book covers a period where housing policy primarily operated under a neo-liberal paradigm dominated by financial de-regulation and fiscal austerity. It critiques the broad and fragmented range of government measures that have influenced housing outcomes over this period. These include regulation, planning and tax policies as well as explicit housing programs. The book also identifies current and future housing challenges for Australian governments, recognizing these as a complex set of inter-connected problems. Drawing on its coverage of the economics, politics and administration of housing provision, the book sets out priorities for the transformational national strategy needed for a fairer and more productive housing system, and to improve affordability outcomes for the most vulnerable Australians. You don't need to be an expert to manage your money well, but you do need to know how to choose trustworthy advisers and

services. In *It's Your Money*, Alan Kohler, one of Australia's most trusted financial experts, offers unique insights into and thorough analysis of the crisis in financial services. Having observed the industry first-hand for more than forty-five years, Kohler sees the big picture in a way no-one else can. With a sharp and unflinching eye, Kohler explains how the stage was set for corruption, breaks down the royal commission's findings and unpacks what it means for you. He shares his investing philosophy and offers advice on all aspects of financial planning, including appraising financial plans, growing your superannuation, and finding ethical investments. He gives you the knowledge and insight you need to invest sensibly to protect and grow your money. *It's Your Money* is an indispensable guide for anyone who wants to do more with their money. This volume focuses on transparency as the guiding principle for insurance regulation and supervisory law. All chapters were written by experts in their respective fields, who address transparency in a wide range of European and non-European jurisdictions. Each chapter reviews the transparency principles applicable in the jurisdiction discussed. While the European jurisdictions reflect different facets of the principle as emerging from EU law on insurance, the principle has developed quite differently in other jurisdictions.

How as a society can we find ways of ensuring the people who are the most vulnerable or have little voice can avail themselves of the protection in law to improve their social, cultural, health and economic outcomes as befits civilised society? *Better Law for a Better World* answers this question by looking at innovative practices and developments emerging within law practice and education and shares the skills and techniques that could lead to confidence in the law and its ability to respond. Using recent research from Australia, practice initiatives and information, the book breaks down ways for law students, legal educators and law practitioners (including judicial officers, law administrators, legislators and policy makers) to enhance access to justice and improve outcomes through new approaches to lawyering. These can include: Multi-Disciplinary Practice (including health justice partnerships); integrated justice practice; restorative practice; empowerment modes (community & professional development and policy skills); client-centred approaches and collaborative interdisciplinary practice informed by practical experience. The book contains critical information on what such practice might look like and the elements that will be required in the development of the essential skills and criteria for such practice. It seeks to open up a dialogue about how we can make the law better. This includes making the community more central to the operation of the law and improving client-centred practice so that the Rule of Law can deliver on its claims to serve, protect and ensure equality before the law. It explores practical ways that emerging lawyers can be trained differently to ensure improved communication, collaboration, problem solving, partnership and interpersonal skills. The book explores the challenges of such work. It also gives suggestions on how to reduce professional barriers and variations in practice to effectively, humanely and efficiently make a difference in people's lives. The book builds essential skills and new approaches to lawyering for law students, legal

educators, new lawyers and seasoned lawyers, judicial members and law administrators to equip them to better respond to community need. It looks at the law in context by also exploring the role of the law in improving the social determinants of health and socially just outcomes.

Real Communication

Utopia or Extinction?

Performance Drivers in the Australian Banking and Financial Industry

Some Features of Financial Services in Regional and Remote Communities

Who's watching? Surveillance, big data and applied ethics in the digital age

Restoring Public Trust, Integrity, and Accountability

It wasn't even the long list of scandals exposed to a horrified nation -- charging fees to dead people, ignoring blatant conflicts of interest, and taking \$1 billion from customers in fees that banks were never entitled to. What made it so fascinating, so heart-breaking, and so enraging was the procession of faces through the witness box, and the team of counsel gazing into the dark heart of banking.

Tearful victims, blank-faced executives, hapless regulators, and a couple of utter charlatans all had their day in court, watched by an audience of millions, and revealing -- in their stories -- the material to justify re-shaping the multi-trillion dollar financial services industry that forms a pillar of Australian life. A Wunch of Bankers covers not just the big shocks, but the small moments -- lost in the flurry of daily reporting -- that reveal how companies have used the law, limp enforcement, and basic human behaviour to take advantage of customers. Is there a phrase that judges how much life-insurance spruikers in call centres can terrify you about your impending death -- and the grief-stricken ruins of an estate you'll leave for your bereaved family -- while still being legal? Yes, there is. Was there a meeting in which a bank's executives ignored a warning of "Extreme" from its chief risk officer, to embark on an illegal scheme that accrued \$3.6 billion in funds? There was. In A Wunch of Bankers, Dan Ziffer brings out the colour and grit of the royal commission's proceedings, and explores broader issues raised by the testimony.

Hard and soft law developed by international and regional organizations, transgovernmental networks, and international courts increasingly shape rules, procedures, and practices governing criminalization, policing, prosecution, and punishment. This dynamic calls into question traditional approaches that study criminal justice from a predominantly national perspective, or that dichotomize the study of international from national criminal law. Building on socio-legal theories of transnational

legal ordering, this book develops a new approach for studying the interaction between international and domestic criminal law and practice. Distinguished scholars from different disciplines apply this approach in ten case studies of transnational legal ordering that address transnational crimes such as money laundering, corruption, and human trafficking, international crimes such as mass atrocities, and human rights abuses in law enforcement. The book provides a comprehensive treatment of the changing transnational nature of criminal justice policymaking and practice in today's globalized world.

A practical and detailed Australian guide exposing the 'secret recipe' of how to build, structure and automate a multi-million dollar property portfolio that will enable you to create financial independence and the lifestyle that you and your family deserve! - In this book you will discover advanced Australian property investing strategies, and learn specific real estate finance and property due-diligence methodology, that will give you the confidence and skills to start building your property portfolio as soon as you finish reading this book. - Learn how to set up your loans correctly, asset protection structures, and identify the very best areas for growth properties in Australia that will enable you to fast-track your ability to build a Multi-Million dollar property portfolio in your spare time. - This book reveals the 'secret recipe' on how to correctly structure your finances with the objective of maximising leverage and tax efficiency, whilst focusing on buying more investment properties and simultaneously paying off your home loan in record time, thus saving you tens of thousands of dollars in unnecessary interest payments over the life of the loan. - Gain insights on how to understand property cycles, state by state, and exactly how to hone in, with laser-like precision, on Melbourne's hot spots in 2020 and beyond. - How to conduct a cash-flow analysis in order to compare the advantages and disadvantages of different types of investment properties, i.e. house and land, townhouses or apartments. - How to identify, assemble, and leverage, the very best property consultants and property industry experts that will take years off your learning curve, and enable you to grow your portfolio in the most efficient way possible.

Fully revised and updated, Australian Commercial Law offers a comprehensive, accessible introduction to key aspects of Australian commercial law. Part 1 introduces the fundamentals of contract law and business structures before examining the sale of goods, agency, bailment and personal property. Part 2 covers the Australian Consumer Law, focusing on areas important to commercial entities that interact with consumers. Part 3 examines international commercial law, providing a detailed introduction to the World Trade Organization and to agreements central to trade

between countries. The second edition includes: detailed discussion of key concepts in commercial law; four new chapters on contract law basics, business structures, bankruptcy and international commercial law; thorough integration of digital and e-commerce transactions; and end-of-chapter discussion questions designed to test reader knowledge of key points and themes. Written in a clear and concise style by an expert author team, Australian Commercial Law is an indispensable resource for students seeking a comprehensive understanding of commercial law.

A Practical Approach to Managing the Human Factors That Could Harm Your Business

Cum-Ex and Why and How Banks Game the System

Banking Bad

A Comparative Analysis

Payments and Banking in Australia

Economic Torts and Economic Wrongs

Dispute Management is an introduction to dispute processes. It is a vital resource for students, lawyers and dispute resolution practitioners. This Key Code and Handbook examines the corporate governance and accountability of Major Banks, their directors and executives which were the central focus of bank, Supervisor, Regulator and governmental activity and public scrutiny in 2019. This book explores this responsibility focus by providing evidence from the Global Financial Crisis and beyond via APRA and ASIC investigating illegal conduct, misconduct and conduct which was below the level of community expectations. This book discusses how the Royal Commission into misconduct in the banking and financial services industry has arisen to a detailed Final Report whose recommendations are still being put into effect. Further, this book uses evidence from the large number of Prudential Standards issued by APRA and investigations into the conduct of Major Banks by Regulator. This book explores governance variables – over 1,700 in number and grouped into 159 ‘key groupings’ or separate categories which are all indexed to 28 governmental, regulatory and supervisory reports and documents to create a governance commentary specifically tailored to Australian banks. Each governance variable is modelled on the Stage 1 Relational Approach contained in Enhancing Firm Sustainability Through Governance. Given the huge interest in the governance of banks, the Stage 1 and 2 – explaining the Relational Approach - of Stage 1 were recently published in November 2018 and June 2019 in the Australian Journal of Corporate Law. This book is the largest reference book and handbook in publication worldwide covering the structures, mechanisms, processes and protocols – the checks and balances we call ‘governance variables’ – that address and explain banking accountability and regulation in Australia.

This paper provides an overview of issues relating to access to financial services in rural and regional Australia. Topics include the number of people in regional and remote communities, the availability of financial services in such areas, closure

branches, local alternatives to traditional banking models, access to appropriate and affordable financial services and risk of financial exclusion, access via the internet, and ATM fees. This paper has been prepared to help inform the work of the Royal Commission into Misconduct in the Banking, Superannuation and Financial Services Industry.

The collapse of trust can be found across all of our institutions but most of all in finance. This Element seeks to answer an existential question: how to rebuild trust in distrusting times? Integrity, responsibility and accountability must be embedded in corporate mission statements, values and codes of conduct. Through organisational and regulatory design across five themes - legal, regulatory, managerial, ethical and social. What is required is substantive rather than technical compliance, warranted rather than stated commitment to high ethical standards; effective deterrence strategies; enhanced accountability; and a shared commitment to risk within negotiated, binding and enforceable parameters.

Australian Commercial Law

Contemporary Australian Corporate Law

Corruption in a Global Context

How Banking Went Rogue, Where it is Now and How to Protect and Grow Your Money

Appendices

Changing Individual Behaviour and Culture

This book will: · Challenge the assumption that banks will continue to control payments and the flow of money. · Point to the chinks in their armour and where the opportunities lie. · Examine the technologies and approaches that have begun to disrupt and transform the current model. · Arm you with the knowledge you need to make sense of and navigate this critical industry, as it transforms in innovative and valuable ways. For the first time in Australian financial history, this book brings together in one place what is under the hood of the Australian payments, money and banking systems, and is a must-read for anyone needing a solid understanding of this critical space. Told as a story, this is an inspiring and captivating treatise on how Australia's systems work and where the future lies.

This book undertakes unique case studies, including interviews with participants, as well as empirical analysis, of public and private enforcement of Australian securities laws addressing continuous disclosure. Enforcement of laws is crucial to effective regulation. Historically, enforcement was the province of a government regulator with significant discretion (public enforcement). However, more and more citizens are being expected to take action themselves (private enforcement). Consistent with regulatory pluralism, public and private enforcement exist in parallel, with the capacity to both help and hinder each other, and the achievement of the goals of enforcement in a range of areas of regulation. The rise of the shareholder class action in Australia, backed by litigation funding or lawyers, has given rise to enforcement overlapping with that of the government regulator, the Australian Securities and

Investments Commission. The ramifications of overlapping enforcement are explained based on detailed analysis. The analysis is further bolstered by the regulator's approach to enforcement changing from a compliance orientation to a "Why not litigate?" approach. The analysis and ramifications of the Australian case studies involve matters of regulatory theory and practice that apply across jurisdictions. The book will appeal to practitioners, regulators and academics interested in regulatory policy and enforcement, and the operation of regulators and class actions, including their interaction.

Interim Report of the Royal Commission Into Misconduct in the Banking, Superannuation and Financial Services Industry
Royal Commission Into Misconduct in the Banking, Superannuation and Financial Services Industry;
A Wunch of Bankers
A Year in the Hayne Royal Commission
Scribe Us

The pandemic recession in 2020 was milder than in most other OECD countries, but recent outbreaks have prompted the country to begin transitioning from a zero tolerance to a containment approach to the virus. As the recovery becomes more firmly entrenched, public policy must focus on setting the conditions for another prolonged period of strong and well-distributed growth in living standards.

Trust, Accountability and Purpose

How To Be You and Lead True

Whistleblowers. Corporate cover-ups. One journalist's fight for the truth.

The Key Code and Advanced Handbook for the Governance and Supervision of Banks in Australia

Interim Report of the Royal Commission Into Misconduct in the Banking, Superannuation and Financial Services Industry

Who ' s watching? Surveillance, big data and applied ethics in the digital age critically examines the ethical use of surveillance data through the lens of large institutions, including corporations or government agencies, particularly including the collection and use of big data sets.

The Final Report and recommendations of the Royal Commission into Misconduct in the Banking, Superannuation and Financial Services Industry, led by the Hon Kenneth Hayne AC QC, was published on 4 February 2019. The Commonwealth Government's response: highlighting the actions it will take in respect of all of the recommendations. The report (and the preceding interim report) found widespread misconduct. While the focus was on the financial sector the issues highlighted in the Report have wider application for the management and governance of corporate Australia generally. Primarily the Commission found responsibility for the misconduct rested with boards and senior management.

When trying to embed changes or new mindsets and behaviors, organizations tend to focus on following a particular methodology rather than clearly defining the underlying behaviors that will deliver the sustainable behavioral change and align the thought processes that drive the behaviors—whether their intent is to continuously improve safety or overall risk

management or achieve a sustainable growth and improvement trajectory. The key role of leadership teams is not to deliver results. It is to inspire and own the organizational culture that delivers the expected results. If culture is owned by HR, it is doomed to be another thing leaders have to do on top of their day job. Business leadership teams must oversee defining and managing organizational culture and have HR coach the capability of leaders to cast the right leadership shadow by role modeling the right behaviors, rewarding the right behaviors in their teams, and providing clarity on expectations around behaviors for all leaders and employees. The most challenging part of any performance-improvement implementation is the identification of key behavioral indicators (KBIs). The purpose of this book is to assist with that challenge and make “ behaviors ” easier to understand and identify. The book defines and describes the importance of focusing on the behaviors necessary for sustainable change rather than focusing on the tools and methodology behind change management. It discusses multiple lenses of change including Lean, Six Sigma, Agile, Risk, and Customer Experience and also addresses the weaknesses of complying solely with the methodology and tools. It proposes a behavioral framework to suit each particular lens. This book begins with reasons most continuous improvement programs fail to deliver the expected results. More importantly, it discusses embedding the newly described mindsets and capabilities into the business. The book concludes by providing leaders a roadmap and a coaching framework for how to align and embed their new behavioral framework at all levels, starting from the front-line worker up to the CEO. Essentially, this book leads the reader through the process of understanding the concept of defining behaviors and the difference between them and tools/methodology. It introduces KBIs for leaders to define and drive the desired behaviors at all levels. This will increase the probability of sustainability for the improvement initiative by focusing on and maturing the behaviors these initiatives are trying to drive.

The Oxford Handbook of Administrative Justice examines the wide range of scholarship exploring the administrative decisions made by public authorities that affect individual citizens and the mechanisms available for the provision of redress. The Handbook identifies and provides a survey of key transnational themes in administrative justice research, considers theoretical and methodological approaches to administrative justice, and provides a view of the future of administrative justice research. One aspect of administrative justice, namely the study of law and administration, is a core component of law school syllabuses and scholarly research around the world. For many public lawyers, this area of study has been focused heavily on legalistic redress systems (e.g. judicial review). Justice against administrations, however, is delivered through a much broader range of mechanisms than legalistic processes alone: fair initial decision-making procedures, internal review systems, ombuds, administrative tribunals/adjudication, and other institutions play a vital role. Despite their importance to modern governance across the globe (and to the lives of individual citizens), these broader aspects of administrative justice have been left relatively neglected and under-researched, and the Handbook represents a groundbreaking achievement in establishing administrative justice research as a vital and discrete area of study. The Oxford Handbook of Administrative Justice will be an essential resource for legal scholars and social scientists wishing to understand the complexity of this important field.

Better Law for a Better World

Banking on Failure

The Financial Courts

A Wunch of Bankers

Final Report

From Coins to Cryptocurrency. How It Started, How It Works, and How It May Be Disrupted.

Introduces corporate law in Australia with authoritative, contextual and critical analyses of the law of corporations and financial markets.

This paper reviews the efficacy of the Australian government's 2018 initiatives to counter widespread misconduct identified by its Royal Commission into misconduct in the banking, superannuation, insurance, and financial services industry. As regulators exist to protect stakeholders, there is a need for: (i) regulators to become accountable to them and (ii) the ability of stakeholders to appoint representative bodies to direct and control qualified stakeholder advocates who could also become co-regulators. The role, size, cost and intrusiveness of regulators could be reduced. Regulators could require firms to: (a) remove current unethical conflicts inherent in Anglophone corporate constitutions; (b) establish constructive management of other conflicts; (c) provide independent voice to stakeholders for improving operations, reporting misconduct, harms, risks and/or unsatisfactory service. These changes could provide the means to achieve the outcomes specified in 2018 by the largest global fund manager who has identified the need for "A new model of corporate governance". The appointment of various classes of stakeholder advocates for the different stakeholder constituencies of each firm offers the prospect of competitive advantages with continuous, more economic, comprehensive, nuanced and reliable control of mismanagement, misconduct and malfeasance than the practice of embedding regulators within a firm.

Australian Real Estate Investing Made Simple

Transnational Legal Ordering of Criminal Justice

AI and IA

The Oxford Handbook of Administrative Justice

Interim Report

People Risk Management