

ROS GRADY CV

FINANCIAL INCLUSION – REGULATORY DESIGN

ABSTRACT

Ros Grady is an international lawyer with over 35 years of deep private and public sector experience in international financial sector legal and regulatory systems, with a particular focus on digital financial inclusion and consumer protection.

Ros' professional experience has been gained as an independent senior legal consultant in developing countries, as a Senior Financial Sector Specialist with the World Bank, as the Conjoint Professor and CEO of the Centre for International Finance and Regulation (**CIFR**); as a banking and finance regulatory partner and a member of the senior management team at the pre-eminent global law firm Mallesons Stephen Jaques (now King & Wood Mallesons) (**Mallesons**) and as a commercial law policy specialist with the Australian Government. Ros has also held the position of Adjunct Professor of Law at Sydney University, Australia (2011- 2013) and in 2012 was a Senior Fellow at the University of Melbourne's Law School. Ros has qualifications in law and economics and a 2010 Master of Public Administration degree from Harvard University.

Ros has worked in a wide range of countries and for a wide range of global clients. Her consultancy clients have included the World Bank (Global Program on Consumer Protection and Financial Literacy), the Asian Development Bank, the United Nations Development Program, the Australian APEC Study Center at RMIT, the Consultative Group to Assist the Poor (CGAP) (which is housed at the World Bank) and Accion International. Private sector clients have included various leading international banking institutions as well as banking industry bodies.

Ros' experience in relation to digital financial inclusion started with her advice to the Australian Government on the original form of the ePayments Code in the early 1980s. Since then she has spent many years advising international financial institutions, industry bodies and clients of development agencies such as the World Bank on market conduct issues related to digital financial services and the associated government policies, the legal and regulatory framework and product design issues. Most recently Ros has been a lead drafter of the G20 High-Level Principles on Digital Financial Inclusion and the Better Than Cash Alliance Responsible Digital Payments Guidelines.

Ros also has significant senior management experience as a result of the position she held as Partner in Charge of the Melbourne office of Mallesons (the firm's second largest with around 55 partners and 500 legal and support staff). Ros has also held various other senior management and community positions, including as the Chairperson of the Australian Human Rights Law Centre and currently as a member of the Smart Campaign Steering Committee.

Ros has also authored or co-authored numerous publications relevant to the consumer finance sector including 9 books or chapters of books and an extensive list of invited conference papers, professional practice publications and program materials for capacity building of financial sector supervisors and private sector clients. She is also a frequently invited speaker at leading international conferences. Her publications list is included in the attached resume.

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1	Name	Rosamund (Ros) Clare Grady
2	Current and Previous Positions – a snapshot <i>See details below</i>	<p>2010 – 2012 & 2016 - current: International Legal Consultant: Financial Inclusion – Regulatory Design.</p> <p>2013 – 2015: Senior Financial Sector Expert, World Bank</p> <p>2012-2013: Conjoint Professor and CEO, Centre for International Finance and Regulation (http://www.cifr.edu.au/)</p> <p>2009 – 1996: Partner, Banking and Finance Group, Mallesons Stephen Jaques, Solicitors (now King and Wood Mallesons - http://www.kwm.com/) specialising in market conduct/ consumer protection legal systems. During this period Ros held various senior management positions at Mallesons.</p> <p>1996 – 1988: Senior Associate and Senior Solicitor, Mallesons Stephen Jaques, Solicitors.</p> <p>1988 – 1977: Commercial law policy specialist, Australian Government.</p> <p>1976 – 1977: Articles of Clerkship, Ward and Partners.</p>
3	Academic Positions – a snapshot	<p>2012 - 2013: Conjoint Professor and CEO, Centre for International Finance and Regulation (www.cifr.edu.au).</p> <p>2011 – 2013: Adjunct Professor of Law, the University of Sydney. Teaching responsibilities covered Consumer Credit – Local and Global, Microfinance Law and Policy and International Financial Organisations.</p> <p>2012: Senior Fellow at the University of Melbourne’s Law School, teaching Australian Consumer Law.</p> <p>2010: Harvard University, Kennedy School of Government: Invited guest lecturer on Microfinance Regulation, 2010.</p> <p>2010 - 2009: Candidate for Master in Public Administration at Harvard University, focussing on financial sector regulation, microfinance, economic development and management of</p>

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		non-profit organisations (the degree was awarded in 2010).																				
4	Date of birth	18 November 1953																				
5	Email	gradyros@gmail.com																				
6	Educational Qualifications	Bachelor of Laws (Adelaide University, Australia), 1976. Bachelor of Economics (Australian National University, Australia), 1989. Master in Public Administration (Harvard University, USA), 2010.																				
7	Other Training	The Boulder Microfinance Training Programme (Boulder Institute of Microfinance and ITC – ILO, Italy), 2010.																				
8	Country Experience	<table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="width: 50%; text-align: left;">Australia</th> <th style="width: 50%; text-align: left;">Rwanda</th> </tr> </thead> <tbody> <tr> <td>Ethiopia</td> <td>Singapore</td> </tr> <tr> <td>Hong Kong</td> <td>South Africa</td> </tr> <tr> <td>Fiji (forthcoming - late 2016)</td> <td>South Korea</td> </tr> <tr> <td>Indonesia</td> <td>Taiwan</td> </tr> <tr> <td>Malawi</td> <td>United States of America</td> </tr> <tr> <td>Maldives</td> <td>Vietnam</td> </tr> <tr> <td>Mozambique</td> <td>Zambia</td> </tr> <tr> <td>Myanmar</td> <td>Zimbabwe</td> </tr> <tr> <td>Philippines</td> <td></td> </tr> </tbody> </table>	Australia	Rwanda	Ethiopia	Singapore	Hong Kong	South Africa	Fiji (forthcoming - late 2016)	South Korea	Indonesia	Taiwan	Malawi	United States of America	Maldives	Vietnam	Mozambique	Zambia	Myanmar	Zimbabwe	Philippines	
Australia	Rwanda																					
Ethiopia	Singapore																					
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Indonesia	Taiwan																					
Malawi	United States of America																					
Maldives	Vietnam																					
Mozambique	Zambia																					
Myanmar	Zimbabwe																					
Philippines																						
9	Publications	Ros has authored or co-authored numerous publications relevant to consumer protection laws and the regulation of the finance sector including 9 books or chapters of books and an extensive list of invited conference papers, professional practice publications and program materials for capacity																				

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		<p>building of financial sector supervisors and private sector clients. Details are at the end of this resume.</p> <p>Ros is also a frequently invited speaker at leading international conferences.</p>
	<p>Professional Experience: International Legal Consultant</p> <p><u>Financial Inclusion – Regulatory Design</u></p> <p>(1 December 2015 - Current)</p>	<ul style="list-style-type: none">• Lead drafter for G20 High-Level Principles for Digital Financial Inclusion• Lead drafter for 2016 Better Than Cash Alliance Responsible Digital Payments Guidelines• Program Leader for the CGAP - Toronto Centre pilot program for East African Central Banks on Digital Financial Inclusion Supervision held in Tanzania in August 2016• Lead author on forthcoming World Bank paper on the application of International Data Protection Standards to the use of Big Data analytics in a financial services context• Under contract to UNDP to develop Fiji's new consumer credit law• Invited speaker at various international conferences including the 2016 Alliance For Financial Inclusion Global Forum on <i>Building the Pillars of Sustainable Inclusion</i> and the 2016 World Bank / Bank Negara Malaysia <i>Global Symposium on Innovative Financial Inclusion</i>
	<p>Professional Experience: Senior Financial Sector Expert</p> <p>Financial Infrastructure and Access in Finance & Markets Global Practice</p> <p><u>World Bank Group</u></p>	<p>Major projects with the World Bank included:</p> <ul style="list-style-type: none">• Task Team Leader / Technical Lead on numerous major projects for developing countries with a focus on: diagnostic reviews and related recommendations and implementation activities for market conduct / financial consumer protection legal and regulatory frameworks (including in relation to digital financial services); financial inclusion and financial literacy

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	(2013-2015)	<p>strategies; and on capacity building for market conduct supervisors</p> <ul style="list-style-type: none">• Significant contributions to international financial inclusion policy agenda (e.g. for G20 and Responsible Finance Forum) and the development of international standards and guidance• Developed related knowledge products for World Bank client countries (e.g. relating to simplified consumer disclosures, Big Data regulatory issues and market conduct supervision)• Key inputs into revised World Bank Good Practices for Financial Consumer Protection, especially in relation to digital financial services <p>Whilst with the World Bank Ros worked in numerous developing countries in Africa and South East Asia including Indonesia, Vietnam, South Africa, Rwanda, Zimbabwe, Maldives, Mozambique, Malawi and Myanmar.</p>
	Professional Experience: Centre for International Finance and Regulation 2012 - 2013	<p>Ros was the inaugural the Conjoint Professor and CEO of the government funded, pre-eminent Centre for International Finance and Regulation which funds world class research projects on international finance sector issues affecting financial market developments, regulatory performance and systemic risk. CIFR is funded by government, hosted by the University of New South Wales and has an active Consortium of members, including 6 leading universities, all major Australian regulators, research centres and financial sector organisations. Whilst holding this position, Ros:</p> <ul style="list-style-type: none">▪ Designed and implemented the strategy to achieve CIFR's ambitious mission¹▪ Built CIFR within 12 months from a complete start up to a thriving academic centre of excellence with

¹¹ CIFR's mission was: *To promote financial sector vibrancy, resiliency and integrity, supporting Australia as a regional financial centre through leading research and education on systemic risk, financial market developments and market and regulatory performance*
(http://www.cifr.edu.au/site/About/Mission_and_Values.aspx)

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		<p>stretch success factors, values and processes</p> <ul style="list-style-type: none"> ▪ Funded \$7.2 million in high value international financial sector research programs ▪ Managed extremely complex stakeholder relationships with industry, policy makers, regulators and academics in an open, consultative and respectful manner ▪ Developed strategic international relationships with pre-eminent overseas universities <p>See www.cifr.edu.au for details.</p>
10	<p>Professional Experience: International Legal Consultant</p> <p>Financial Inclusion – Regulatory Design</p> <p>(2010 – 2013)</p>	<p>Ros has also worked as an international legal consultant on financial inclusion regulatory design projects in developing countries in this period. Clients include the World Bank (Global Program on Consumer Protection and Financial Literacy), the Asian Development Bank, the United Nations Development Program, the Australian APEC Study Center at RMIT, the Consultative Group to Assist the Poor (CGAP) and Accion International.</p>
11	<p>Major Projects</p>	<p>Client: World Bank (Global Program on Consumer Protection and Financial Literacy / National Bank of <u>Rwanda</u>)</p> <p>Period: July 10 – 19, 2013 (mission) and ongoing advice.</p> <p>Project: Review of finance sector legal and regulatory regime in Rwanda, focussing on consumer protection and financial literacy and development of reform recommendations</p> <p>Role: Review of banking sector.</p>
		<p>Client: World Bank (Global Program on Consumer Protection and Financial Literacy) / National Treasury of South Africa / Financial Services Board of <u>South Africa</u></p> <p>Period: June 1-17, 2011 (mission) and ongoing advice.</p> <p>Project: Review of finance sector legal and regulatory regime in South Africa, focussing on consumer protection and financial</p>

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		<p>literacy and development of reform recommendations.</p> <p>Role: Review of insurance and pensions sectors.</p>
		<p>Client: World Bank (Global Program on Consumer Protection and Financial Literacy) / The Bank of <u>Zambia</u></p> <p>Period: June 9-23, 2012 (mission) and ongoing advice.</p> <p>Project: Review of finance sector legal and regulatory regime in Zambia, focussing on consumer protection and financial literacy and development of reform recommendations.</p> <p>Role: Review of banking sector.</p>
		<p>Client: World Bank (Global Program on Consumer Protection and Financial Literacy) / Reserve Bank of <u>Malawi</u></p> <p>Period: February 6-20, 2011 (mission) and ongoing advice.</p> <p>Project: Review of finance sector legal and regulatory regime in Malawi, focussing on consumer protection and financial literacy and development of reform recommendations.</p> <p>Role: Review of securities, insurance, pensions and credit bureaus sectors.</p>
		<p>Client: Australian APEC (Asia Pacific Economic Cooperation) Study Centre at RMIT</p> <p>Period: April 2011 – June 2012</p> <p>Project: Capacity building program for senior regulators and policy makers in APEC economies to develop best practice regulatory and supervisory principles to enhance access to finance for MSMEs. The first part of the program was a Symposium held in the Philippines in June 2011. This was followed by a 5 day training and capacity building program in Melbourne, Australia in the 1st Quarter of 2012. The program was funded by AusAID.</p> <p>Role: Academic Co-ordinator for entire Program, speaker at Symposium on “G 20, International Standard Setting Bodies and Access to Finance” and responsible for preparation of the</p>

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		report on the Symposium.
		<p>Client: Asian Development Bank</p> <p>Period: May 2011 – November 2011</p> <p>Project: Supporting Inclusive Micro - Small and Medium –sized Enterprise Development Project in the <u>Maldives</u></p> <p>Role: Legal and Regulatory Expert. This role involved assessing the environment for MSME development from a legal perspective, providing an opinion on the prevailing legal and regulatory environment and advising on financial sector framework regulatory reform options.</p>
		<p>Client: United Nations Development Program/ Ministry of Economic Development in the <u>Maldives</u></p> <p>Period: November 2010 – March 2011</p> <p>Project: Review of factors inhibiting development of the MSME sector in the Maldives (especially those that inhibit access to finance) and the related legal, regulatory and supervisory regime, extensive consultation with stakeholders, preparation of draft legislation to promote and develop the MSME sector and preparation of a legislative road map for the sector. This project was funded by UNDP.</p> <p>Role: Solely responsible for all aspects of project.</p>
		<p>Client: Accion International (http://www.accion.org/). Founded in 1961, ACCION International , is today one of the premier microfinance organizations in the world, with a network of lending partners that spans Latin America, Africa, Asia and the United States.</p> <p>Period: May 2010 – July 2011</p> <p>Project: Revision of Client Protection Principles for microfinance sector and development of related Guidelines at heart of the Smart Campaign which is designed to embed the Principles into the institutional culture and operations of microfinance institutions worldwide (</p>

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		<p>http://www.smartcampaign.org/about-the-campaign)</p> <p>Role: Member of the Evolution of Principles Task Force</p>
		<p>Client: Consultative Group To Assist The Poor (http://www.cgap.org/p/site/c/). CGAP is an independent policy and research centre housed at the World Bank which is dedicated to advancing financial access for the world's poor.</p> <p>Period: July 2010 – current</p> <p>Project: Financial Inclusion initiative of the APEC Advisory Group on Financial System Capacity – Building.</p> <p>Role: CGAP representative at international meeting and ongoing advice on policy initiatives.</p>
12	<p>Professional Experience: <u>Mallesons Stephen Jaques (1988- 2009)</u></p>	<p>Ros was a partner at Mallesons Stephen Jaques (Mallesons) (now King & Wood Mallesons) – from January 1996, after having been a Senior Solicitor and then a Senior Associate since 1988.</p> <p>Mallesons is a pre-eminent, award winning, global law firm, now with 380 partners and around 1800 lawyers and with offices in multiple Australian and international jurisdictions (especially China): http://www.mallesons.com.</p> <p>Ros’ practice extended to South East Asia, Hong Kong, Tokyo, New York, London and Denmark. Clients included the National Australia Bank, the ANZ Banking Group, General Electric, Insurance Australia Group, HBOS, Standard & Poors, Citigroup, Saxo Bank and Australia Post, as well as industry bodies such as the Australian Bankers’ Association and the Financial Services Ombudsman.</p> <p>Ros specialised in financial sector regulation and administration and related law reform and compliance projects, commercial transactions and financial products and services. She is an acknowledged authority on financial sector regulatory systems and policies.</p> <p>A significant part of Ros’ legal practice has been advising international and national financial institutions and industry</p>

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		<p>bodies on major financial sector law reform programs. She has made significant contributions to the drafting of a wide variety of relevant laws and regulatory schemes and the preparation of related explanatory materials and training seminars. Her areas of expertise include law reform programs relating to small business and consumer finance, companies, securities, data protection, financial sector licensing schemes, anti-money laundering and counter terrorism financing, deposit guarantees, corporatisation and privatisation of government enterprises, electronic banking, electronic payment and conveyance systems and dispute resolution schemes for small businesses and consumers.</p> <p>Ros also has extensive experience in private sector projects for the implementation of new regulatory regimes, the development of new financial products and services necessitated by such regimes and the management of major related compliance programs and commercial transactions.</p> <p>Ros also has extensive senior management experience through the position she held from 2004 – 2009 as Partner in Charge of the Melbourne office of Mallesons Stephen Jaques (the firm's second largest which at the time had around 55 partners and 500 legal and support staff). Ros has also held various other senior management and community positions. Ros was also a member of the Mallesons in the Community Board and the Pro Bono & Charities Committee and the Sponsoring Partner of the Mallesons Melbourne Human Rights Law Group. Details of these positions appear below after "Major Projects: Mallesons Stephen Jaques (examples)"</p> <p>For a total of approximately 2.5 years, whilst still a partner at Mallesons, Ros also acted in senior positions for the global organization GE Money, including around 18 months as the General Counsel, Asia Pacific Region. She also acted in the position of Director, Legal of the Australian Bankers' Association for 3 months.</p>
14	Management Positions: <u>Mallesons Stephen</u>	Senior management and community positions held whilst at Mallesons Stephen Jaques included the following (all these positions were held whilst also managing a major legal

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	Jaques	practice): <ul style="list-style-type: none">• 2009 – 2004: Partner in Charge (Melbourne)• 2009 – 2004: National Co-ordinator, Financial Market Regulation Practice Group• 2009 – 2003: Sponsoring Partner, Human Rights Law Group (Melbourne)• 2009 – 2006: Member, Mallesons in the Community Board• 2009 – 2006: Member, Mallesons Pro Bono & Charities Committee• 2004: Centre Staff Partner (Melbourne)• 2004-2001: Staff Partner, Banking & Finance Group (Melbourne)• 2004 – 2001: Member, Graduate Recruitment /Lateral Recruitment Committees (Melbourne)• 2004 – 1999: GE Relationship Partner Mallesons
15	Professional Experience: Australian Government (1977 – 1988)	Prior to joining Mallesons, Ros spent eight years as a commercial law policy specialist working for the Australian Federal Government. The areas of law Ros worked on included companies and securities, international trade law, insurance contracts, cheques, bankruptcy and electronic transactions. Ros twice represented Australia in New York at meetings of the United Nations Commission on International Trade Law (UNCITRAL). In 1978 she served for six months as Registrar in Bankruptcy (a semi judicial role) for the State of Tasmania, the youngest person to hold such a position in Australia and the first woman.
18	Board / Professional Memberships	Member of Smart Campaign Steering Committee
		Australian Financial Inclusion Network, Member.

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		Chair of Board of Directors, Human Rights Law Centre, Australia (from end of November, 2011 until June 2013)
19	Conference presentations (all invited) (sample only)	<ol style="list-style-type: none"> 1. As well as the below presentations, whilst at the World Bank I made numerous presentations to senior Central Bank officers and industry and civil society participants on details of World Bank projects including on recommendations and implementation activities arising from consumer protection diagnostic reviews. Relevant countries included Indonesia, Mozambique, Rwanda, Vietnam, Philippines and Zimbabwe. 2. Grady Ros. Member of panel on Linkages Between Behavioural Economics and Financial Inclusion at Alliance For Financial Inclusion Global Forum on <i>Building the Pillars of Sustainable Inclusion</i> (speaking on international approaches). September, 2016 3. Grady Ros. Member of panel on <i>Harnessing Innovation for Inclusive Financial Inclusion</i> at World Bank / Bank Negara Malaysia <i>Global Symposium on Innovative Financial Inclusion</i> (speaking on Big Data consumer protection issues). September, 2016 4. Grady Ros. “A New Paradigm for Regulating the Digital Delivery of Financial Services” <i>Centre for International Finance and Regulation - Regulating the Revolution</i>. December 2015 5. Grady Ros. “Financial Capability. Measurement and Impact Evaluation”, <i>World Bank- China Banking Regulatory Commission Workshop on Financial Consumer Protection</i>. September, 2013 6. Grady Ros. “Why Financial Literacy is Becoming an Emerging Issue Around the World”, <i>Indonesian Financial Services Authority International Financial Literacy Conference</i>. December, 2013 7. Grady Ros. “Consumer Protection in the Financial Sector” <i>17th Melbourne Money and Finance Conference</i>. 2012 8. Grady, Ros. “Bank Confidentiality.” <i>International Bar Association Conference 2007 (Singapore) (panel</i>

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		<i>presentation), 17 October 2007</i>
		9. Grady, Ros, and Katherine Forrest. "Building a Business Case for Regulation - ASIC Forum." <i>17th Annual LexisNexis Credit Law Conference Interactive Forum</i> , 19 September 2007
		10. Grady, Ros, Forrest, Katherine, James Moore and Andrea Beatty. "Ask the Experts - Regulatory Advice Forum." <i>16th Annual LexisNexis Credit Law Conference</i> , 29 September 2006
		11. Grady, Ros, and Stuart Walton. "An FSR practitioner's guide to Product Disclosure Statements." <i>LexisNexis Financial Services Reform Melbourne</i> , 10 November 2004
20	Books and Chapters in Books	1. Grady, Ros <i>Chapter 11 – Financial Inclusion, Development and the Financial Inclusion Task Force in Financial Crime Risks, Globalization and The Professions</i> , edited by David Chaikin (Australian Scholarly Publishing, 2013)
		2. Grady, Ros and Andrea Beatty and Katherine Forrest <i>Chapter 4: Product Regulation in Mallesons Stephen Jaques Australian Finance Law (Lawbook Co, 2008) 101</i>
		3. Grady, Ros, and Andrea Beatty. <i>Anti-Money Laundering and Counter-Terrorism Financing: Thomson Law Book Co. 2007</i>
		4. Grady, Ros and Sandra Zivcic, <i>Chapter 2 - Australia in Neate: Bank Confidentiality, Fourth Edition</i> , edited by Gwendoline Griffiths West Sussex: Tottel, 2006, 13-61
		5. Grady, Ros and Mei-lin Loh. <i>Code of Banking Practice Australian Consumer Credit Law (annotated loose leaf service)</i> , LexisNexis, 2004
		6. Grady, Ros and Frances Russell-Matthews, <i>Chapter 2 - Australia in Gwendoline Griffiths, ed. Neate: Bank Confidentiality, Third Edition</i> . Chatswood: LexisNexis, 2003, 11-71

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		7. Forrest, Katherine, Andrea Beatty and Ros Grady, <i>Chapter 4 - Product Regulation in Australian Finance Law, Fifth Edition</i> . Sydney: Lawbook Co., 2002, 96-125
		8. Grady, Ros. <i>The New Consumer Credit Code Regulations (annotated loose leaf service)</i> Chatswood: Butterworths, 1996
		9. Willis, Peter, Ros Grady and Peter Davey, <i>Chapter 3 – Australia</i> , in Richard Parlour, <i>Butterworths International Guide to Money Laundering: Law and Practice</i> by. Chatswood: Butterworths, 1995
23	Professional Publications (sample only)	1. Grady, Ros and various co-authors: Extensive peer-reviewed reports of international diagnostic reviews of consumer protection laws and practices in various developing countries including Indonesia, Malawi, Mozambique, Philippines, Rwanda, Vietnam, Zambia and Zimbabwe. Reports prepared for World Bank Group and published at http://responsiblefinance.worldbank.org/diagnostic-reviews . 2011 - 2015
		2. Grady, Ros. “Consumer Protection in the Financial Sector: Recent Regulatory Developments”. JASSA. No.4, 2012:36-40
		3. Grady, Ros. “Canberra should treat credit like other financial products” <i>Australian Financial Review</i> , 15 August 2008
		4. Grady, Ros, and James Moore. “Anti-money laundering changes for securities dealing”. <i>Chartered Secretaries Australia Keeping Good Companies</i> , June 2008, p. 282
		5. Grady, Ros, and Chris Kontis. “Regulation reducing interchange fees: the Australia experience.” <i>e-finance Payments Law and Policy Newsletter Volume 2 Issue 3</i> , March 2008, 12-14
		6. Grady, Ros, and Gian Boeddu. “Anti-money laundering Minutes to midnight.” <i>International Financial Law Review</i> , December 2007, p. 15

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		7. Grady, Ros. "Should credit go to the Commonwealth? Yes!" <i>Australian Banking and Finance Law Bulletin</i> 23 (6) November 2007: 82-84
		8. Grady, Ros. "Privacy Act inquiry - ALRC paper released." <i>Australian Banking and Finance Law Bulletin</i> 23 (5) October 2007: 66-68
		9. Grady, Ros. "Urgent Consumer Credit Code amendments fast-tracked." <i>Mallesons Alert</i> , 14 September 2007
		10. Grady, Ros., "New AML/CTF laws: impact on payments industry." <i>e-finance Payments Law and Policy Newsletter Volume 1 Issue 10</i> , July 2007, 10-11
		11. Grady, Ros, and Gian Boeddu. "Oz's long arm." <i>International Financial Law Review</i> , March 2007, p. 38-39
		12. Grady, Ros, and Kate Jackson. "Anti-money laundering reforms are on the way: its time to start planning!" <i>Journal of Chartered Secretaries Australia Limited</i> 57 (11) December 2005: 689-691
		13. Grady, Ros, "Draft bill 'catches entities unaware'." <i>Money Laundering Intelligence Newsletter No 3</i> , February 2006, 1-2
		14. Grady, Ros, "Flushing the dirt from the wash." <i>Lawyers Weekly</i> , January 2006
		15. Grady, Ros, "Draft anti-terror bill puts sector in spin." <i>Money Laundering Intelligence Newsletter No 2</i> , December 2005/January 2006, 1-3
		16. Grady, Ros, and Kate Jackson. "Anti-money Laundering and Counter-terrorism Financing Bill introduced." <i>Australian Banking and Finance Law Bulletin</i> 22 (5-6) November / December 2006: 59-61
		17. Beatty, Andrea, and Ros Grady. "AML legislation: the US experience." <i>Australian Banking and Finance Law Bulletin</i> 21 (4) September 2005: 62-65

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		18. Grady, Ros, "LCA on warpath over AML." <i>Lawyers Weekly</i> , August 2005
		19. Beatty, Andrea, and Ros Grady. "AML Legislation: the UK experience." <i>Australian Banking and Finance Law Bulletin</i> 21 (3) August 2005: 37-41
		20. Beatty, Andrea, and Ros Grady. "Anti-money laundering legislation: the "big picture"." <i>Australian Banking and Finance Law Bulletin</i> 21 (2) July 2005:27-30
		21. Grady, Ros, and Mei-lin Loh. "New Code of Banking Practice: an outline." <i>Australian Banking and Finance Law Bulletin</i> 18 (3) November 2002: 37-43
		22. Grady, Ros. "Preparing for Australia's tough new banking standards." <i>International Financial Law Review</i> , November 2002, 29-30
		23. Grady, Ros. "New Consumer Credit Code: application to banks as credit providers." <i>Australian Banking Law Bulletin</i> 12 (6) November / December 1996: 102-111
		24. Grady, Ros. "The New Consumer Credit Code." <i>Universal Magazines</i> , August 1996
		25. Grady, Ros, and Katherine Forrest. "Proposed Amendments to the Privacy Act: the end of credit card loyalty schemes?" <i>Butterworths Consumer Credit Bulletin</i> 7 July 1996
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