

## **Professor Ruth Plato-Shinar**

Professor Ruth Plato-Shinar is a full professor of Banking Law and Financial Regulation.

She is the author of the book "The Banks' Fiduciary Duty" (The Israel Bar Association, 2010), on which a few important precedents of the Israeli Supreme Court are based.

Her book "Banking Regulation in Israel: Prudential Regulation vs. Consumer Protection" (Wolters Kluwer, 2016) has invoked high interest among regulators and policy makers in various countries and was translated into Mandarin.

She co-edited a book on "Fiduciary Duties in the Israeli Law (Nevo, 2016). In addition, she was offered by the former Chief Justice of the Israeli Supreme Court, Prof. Aharon Barak, to write the second edition of his book "The Nature of a Bill".

The body of work of Prof. Plato-Shinar projects a strong consumer protection approach, recognizing the need for a wider protection for banking customers. She emphasizes the huge disparity of power between the bank and the average customer, and calls for curbing the banks' financial and political clout by imposing strict ethical norms on the banks in their relationship with their customers. Her studies have bestowed upon her a few prizes and grants, including a special award of the Canadian Government for her contribution to developing the social responsibility of banks, and the Jean Monnet Center of Excellence Research Grant for her work on consumer protection in a world of digital payments.

Professor Plato-Shinar has been invited as a visiting/research scholar to prominent institutions, such as Harvard Law School, Kings College London, UCL London, The Swiss Institute of Comparative Law, Max Planck Institute for Private Law, and more.

She is a member of the Advisory Board at the Asian Institute for International Financial Law (AIIFL) at Hong Kong University; and a member of the Advisory Council at the Center for Commercial Law Studies (CCLS) in Queen Mary University, London.

In addition, she is a researcher at the Van Leer Institute, where she coordinates the field of Banking Regulation.

Professor Plato-Shinar is a frequently invited speaker in academic symposia and professional conferences. As the Director of the Center for Banking Law and Financial Regulation, which she established at the Netanya Academic College, she has organized numerous conferences on banking and financial issues that were in the spotlight of public debate.

Professor Plato-Shinar holds several public positions. She is the Chairperson of the Advisory Committee of the Commissioner of Credit Data Sharing; Chairperson of the Advisory Committee of the Supervisor of Financial Service Providers; Deputy Chairperson of the Advisory Committee of the Supervisor of Capital Markets Insurance and Savings; a member of the Advisory Committee of the Governor of the Bank of Israel; and a member of the License Committee of the Supervisor of Banks. Formerly she served on the Board of the Government Class Actions Fund, and was a member of the Advisory Committee of the Israeli Minister of Finance.

Prof. Plato-Shinar devotes a portion of her time to public activity and community affairs. She is a member of the Public Committee of Maale (a ranking body for corporate social responsibility); and a member of the Academic Committee of the Jerusalem Center for Ethics, where she also serves as the Co-Director of the Ethics in Finance Section.

## **Selected Publications**

### **Monographs**

1. Ruth Plato-Shinar, **Banking Regulation in Israel: Prudential Regulation vs. Conduct of Business Regulation** (Walters Kluwer, 2016) (Including introduction by the Governor of the Bank of Israel, 275 pages).

The Book was translated into Mandarin:

以色列银行业监管--审慎监管与消费者保护 (2019)

2. Ruth Plato-Shinar, **The Bank's Fiduciary Duty: The Duty of Loyalty** (The Israel Bar Publishing House, 2010) (750 pages, in Hebrew).

### **Books Editing**

1. **Fiduciary Duties in the Israeli Law** (Ruth Plato-Shinar and Joshua Segev (eds), (Nevo Publishing House, 2016) (385 pages, in Hebrew).

## Chapters in Books

- \* "Banking Regulation in Israel: Balancing Systemic Stability and Consumer Protection" in **Regulation in Israel: Values, Effectiveness, Methods** 27-48 (Eyal Tevet, Itzhak Galnoor and Varda Shiffer eds., 2021).
- \* "Can the Twin Peaks Model of Financial Regulation Serve as a Model for Israel?"  
in **The Cambridge Handbook of Twin Peaks Financial Regulation** 169-190 (Andrew Godwin and Andrew Schmulow, eds. Cambridge University Press, 2021)
- \* "Law and Ethics: The Bank's Fiduciary Duty towards Retail Customers  
in **Research Handbook on Ethics in Banking and Finance** 214-236 (William Blair, Rosa Lastra and Costanza Russo, eds. Edward Elgar, 2019)
- \* "The Role of Political Economy in Designing Banking Regulation: The Israeli Bank Fees Reform as a Test Case"  
in **The Political Economy of Financial Regulation** 189-218 (Emilios Avgouleas and David C. Donald, eds. Cambridge University Press, 2019)
- \* Ruth Plato-Shinar, "Thoughts about the Proper Boundaries for the Bank's Fiduciary Duty – Should the Bank Act as a Guardian for the Customer?"  
in **Fiduciary Duties in the Israeli Law** 107-130 (Ruth Plato-Shinar and Joshua Segev (eds), Nevo Publishing House, 2016, in Hebrew).
- \* Ruth Plato-Shinar, "Cross-Border Banking: Reconceptualizing Bank Secrecy"  
in **Reconceptualizing Global Finance and its Regulation** 236-249 (R. Buckley, E. Avgouleas, D. Arner, eds., Cambridge University Press, 2016).
- \* Ruth Plato-Shinar, Rolf Weber, "Consumer Protection through Soft Law in an Era of Global Financial Crisis"  
in **The Changing Landscape of Global Financial Governance and the Role of Soft Law** 233-257 (Friedl Weiss & Armin Kammel (eds), Brill Martinus Nijhoff, 2015).

## Articles

- \* "The Role of the Law in Developing and Designing the Payments Ecosystem in Israel"  
**5 Law Society & Culture** (forthcoming in 2022, in Hebrew).
- \* "Simplifying the Interaction between Banks and their Customers: Towards Modernization of the Banking Contract Language"  
**56 Hebrew University L. Rev.** (with Sol Azuelos-Atias, forthcoming in 2022, in Hebrew).

- \* "The Right to Financial Privacy in an Era of Mandatory Duties of Disclosure", **Festschrift in Honor of Prof. Geva**, 37 **Banking & Finance L. Rev.** (forthcoming in 2022).
- \* "Thinking Outside the Box: The New Regulatory Sandbox Regime in Israel", 36 **Banking & Finance L. Rev.** 457-479 (2021).
- \* "Payments Services Law, 5779-2019: Consumer Protection in a Digital Payments World", 27 **Hamishpat** 275-302 (2021, in Hebrew).
- \* "Regulating Liability for Unauthorised Digital Payments: Insights for South Africa", **Annual Banking Law Update** 1-22 (2020).
- \* "The new Israeli Law on Payment Services: Towards a New World of Digital Payments"  
35 **Banking & Finance L. Rev.** 351-382 (2020).
- \* Ruth Plato-Shinar, "The Sale of Bank Loan Portfolios to Non- Bank Entities under the Bank's Fiduciary Duty"  
**Hebrew University Law Review Online**, Symposium on Assignment of Rights (2020, in Hebrew).
- \* "The Right to Financial Privacy – A Disappearing Era"  
2 **Law Society & Culture**, a special issue on "Privacy, Law and the Surveillance Society" 199-229 (2019, in Hebrew).
- \* Ruth Plato-Shinar, "Financial Consumer Protection in the Post Financial Crisis Era: Can the American FCPB Serve as a Model for other Jurisdictions?"  
53 **Texas Int. Law J.** 171-200 (2019).
- \* Ruth Plato-Shinar, "Regulatory Shaming: Can it Serve as an Enforcement Tool in the Banking Field?"  
23 **Law & Business Review**, Special Issue on Shaming 677-720 (2019, in Hebrew).
- \* Michal Ofer-Zfoni, Ruth Plato-Shinar, "On Failure of Consideration and Holding in Due Course - an Opportunity to Correct Legal Anachronism"  
12 **Netanya Academic College Law Review** 205-249 (2017, in Hebrew).
- \* Ruth Plato-Shinar, Keren Borenstein-Nativ, "Misconduct Costs of Banks – The Meaning Behind the Figures"  
32 **Banking & Finance L. Rev.** 495-528 (2017).
- \* Ruth Plato-Shinar, "Banking (Service to Customer) Law 1981; On the Absence of a Fiduciary Duty"  
5 **Hukim – Journal on Legislation** 179-236 (2013, in Hebrew).
- \* Ruth Plato-Shinar, "The Banking Contract as a Special Contract – The Israeli Model"  
29 **Touro Law Review** 721-746 (2013).

- \* Ruth Plato-Shinar, "The Bank's Fiduciary Duty under Israeli Law: Is there a need to transform it from an Equitable Principle into a Statutory Duty?"  
39 **Common Law World Review** 219-245 (2012).
- \* Ruth Plato-Shinar, The Bank's Duty of Disclosure – Towards a New Model  
27 **Banking & Finance Law Review** 427-444 (2012).
- \* Ruth Plato-Shinar, Marcia Gelpi, "Lenders' Liability for Environmental Damages in the Absence of Statutory Regulation - Lessons from the Israeli Model: Part 1"  
5 **Law and Financial Markets Review** 367-379, 458-466 (2011).
- \* Aviva Geva, Ruth Plato-Shinar, "Ethical Code – Does it Add Anything to Banking Regulation?"  
27 **Bar-Ilan Law Studies** 261-313 (2011, in Hebrew).
- \* Ruth Plato-Shinar, "Bank Secrecy under the Basic Law on Human Dignity and Liberty and the New Constitutional Discourse"  
8 **Ono Academic College Law Journal** 71- 109 (2009, in Hebrew).
- \* Ruth Plato-Shinar, Rolf Weber, "Three Models of the Bank's Fiduciary Duty,  
2 **Law and Financial Markets Review** 422-438 (2008).
- \* Ruth Plato-Shinar, "Class Actions against Banks under the New Israeli Law on Class Actions"  
26 **Annual Review of Banking and Financial Law** 255 - 282 (2007).
- \* "Bank Secrecy in Israel – Or its Residue"  
29 **The Comparative Law of International Business** 269- 301 (2007).
- \* Ruth Plato-Shinar, "An Angel Named 'The Bank': The Bank's Fiduciary Duty as the Basic Theory in Israeli Banking Law"  
36 **Common Law World Review** 27- 49 (2007).

### **Special Invitations and Visits in Academic Institutions**

- April-May 2020 Jean Monnet Center of Excellence Visiting Fellow, Digi-Con-SME Program, Bologna University
- September 2021 Visiting Research Fellow, Institut Barcelona d'Estudis Internacionals (IBEI), Universitat Pompeu Fabra, Barcelona
- June 2021 Research Scholar, Center for Commercial Law Studies, Queen Mary University, London
- October 2020 Lecture on "Regulating liability for unauthorised digital payments: Insights for South Africa"  
Annual Banking Law Conference, Johannesburg University (canceled due to the pandemic)
- July 2020 Lecture on "Regulating Digital Payments in light of the UN Sustainable Goals"

- Conference on "Commercial and Consumer Law and the UN Sustainable Development Goals"  
The International Academy of Commercial and Consumer Law, 20<sup>th</sup> Biennial Conference  
Bar-Ilan University, Israel (canceled due to the pandemic)
- March 2020 Lecture on "How to Regulate Digital Payment Risks? The Case of Fraudulent Misuse"  
Conference on "The Future of Banking and Finance in the Digital Era"  
SMU Law School, Singapore (canceled due to the pandemic)
- October 2019 Lecture on "Law and Ethics: The Bank's Fiduciary Duty towards Retail Customers"  
Conference on: "A New Look at Fiduciary Law"  
Tsinghua University Law School, Beijing
- August 2019 Lecture on "Supervision over Bank Fees –Lessons from the Israeli Bank Fees Reform"  
IAFICO (International Academy of Financial Consumers) Conference,  
Universitas Gadjah Mada, Yogyakarta, Indonesia
- February 2019 Lecture on "Law and Ethics: The Bank's Fiduciary Duty Towards Retail Customers"  
Amity Conference, SMU Law School, Singapore
- October 2018 Guest Lecture on "New Development in Banking and Finance"  
SKKU Business School, Sungkyunkwan University, Seoul Korea
- July 2018 Lecture on "Consumer Protection and Prudential Regulation: Contradiction or Completion? Lessons Learnt from the Global Financial Crisis"  
Conference on "New Challenges to Consumer and Commercial Law – Special Focus: The Global Financial Crisis a Decade After",  
The International Academy of Commercial and Consumer Law, 19<sup>th</sup> Biennial Conference  
Durham University, England
- July 2017 Lecture on "Supervision over Bank Fees –Lessons from the Israeli Bank Fees Reform"  
15<sup>th</sup> International Association of Consumer Law Conference  
University of Porto-Alegre, Brazil
- February 2017 Guest Lecture on "The Banking Contract as a Fiduciary Contract"  
Law School, Goa University, India
- July 2016 Lecture on "The Challenge of Banking Regulation: Systemic Stability versus Consumer Protection"  
Conference on 'An Appraisal of the Current State of Transnational Commercial and Consumer Law'  
The International Academy of Commercial and Consumer Law, 18<sup>th</sup> Biennial Conference  
Kyushu University, Fukuoka, Japan
- June 2016 Lecture on "The Role of Political Economy in Designing Banking Regulation: The Israeli Bank Fees Reform as a Test Case"  
Conference on the Political Economy of Financial Regulation  
The Chinese University of Hong-Kong

- February 2016 Workshop on the Economics of Public Pension Reform  
George Mason University, Law & Economic Center, VA, USA
- June 2015 Lecture on "Satisfying Basic Human Trust: The Bank's Fiduciary Duty as a Tool for Protecting Customers"  
15<sup>th</sup> International Association of Consumer Law Conference  
Amsterdam University, the Netherlands
- October 2014 Lecture on "Banking Documents: The Bank's Special Duty to Guide the Perplexed"  
4<sup>th</sup> International Conference on Law, Language and Discourse  
Northwest University of Politics and Law, Xian, China
- Sept. 2014 Lecture on "New Developments in Israeli Banking Law"  
Tsinghua University, Beijing, China
- July 2014 Lecture on "Control Over Banking Fees – the Israeli Experience"  
International Academy of Commercial and Consumer Law, 17<sup>th</sup> Biennial Conference, Istanbul Bigli University
- January 2014 Guest Lecture on "Towards a Rational Model of the Bank's Fiduciary Duty"  
Cardozo Law School, Yeshiva University, New York
- December 2013 Lecture on "Cross Border Banking and Bank Secrecy- Towards Harmonization?"  
Conference on Conceptualizing Financial International Regulation,  
Hong Kong University
- October 2013 King College, London  
Visiting Scholar
- October 2013 Lecture on "Ethical Dilemmas in the Banking Business"  
London School of Economics, Seminar on Financial Markets
- October 2013 Lecture on "The Bank as a Fiduciary – Duties and Remedies"  
Queen Mary University, London
- August 2013 University College London,  
Visiting Scholar in Banking Law
- October 2012 42<sup>nd</sup> Annual Workshop on Consumer and Commercial Law  
Dalhousie University, Halifax, Canada  
Lecture on "The Task Force for the Payments System Review – a View of an Outsider"
- July 2012 Lecture on "The Bank's Fiduciary Duty – its Evolution over the last 30 Years"  
International Academy of Commercial and Consumer Law, 16<sup>th</sup> Biennial Conference  
Universidad Nacional Autonoma de Mexico, Mexico City
- February 2012 Asian Institute for International Financial Law  
University of Hong-Kong  
Visiting researcher, Banking Law
- February 2012 University of Hong-Kong, Faculty of Law  
Seminar on the Legal Framework for Banker-Customer Relationship
- February 2012 Lecture on "The Bank's Fiduciary Duty – The Duty of Loyalty"  
University of Hong-Kong, Faculty of Law
- September 2011 Participation in a joint project of UNICEF and Internationales Institut fur Politik & Gesellschaft, Germany

	"Female Leadership – Learning from the World's Most Successful Women"
July 2011	INSEAD Business School, Fontainebleau, France Participation in Women Leading Global Change Program
March 2011	<b>Harvard</b> Business School Participation in the Executive Education Program
February 2011	Lecture on "Mortgage Foreclosures under the Israeli New Law" Touro College, Long Island, N.Y.
2010-2011	Selected for the Leadership Foundation Fellowship Program, International Women's Forum
October 2009	Lecture on "The Legal Framework of the relationship between Banker and Customer under Israeli Law" Padua University, Italy
April 2009	<b>Harvard</b> Law School Visiting Scholar, Negotiable Instruments Law.
January 2009	London School of Economics Lecture on "Three Models of the Bank's Fiduciary Duty".
December 2008	Universite' <b>Sorbonne</b> -Pantheon, Paris Lecture on "New Development in Israeli Banking Law"
July 2008	Faculty of Law Economics and Finance, University of Luxembourg Research on Bank Secrecy
July 2008	Laboratoire de Droit Economique, University of Luxembourg Lecture on "The Banks' Fiduciary Duty"
May 2008	University of Novisad, Serbia Lecture on "Banks' Liability in the Field of the Protection of the Environment".
July-Aug 2007	Max Planck Institute, Hamburg, Germany Visiting Researcher, Banking Law
2007	Participation at debates of The Knesset (The Israeli Parliament) Investigatory Committee into Banks Fees.
July-Aug 2006	The Swiss Institute of Comparative Law, Lausanne, Switzerland Visiting Researcher, Banking Law,
August 2006	UBS Investment Bank, Headquarters, Zurich Lecture on "The Israeli Legal and Regulatory Framework for Cross Border Financial Services into Israel".
October 2005	University of Wales, U.K Lecture on "The Bank's Fiduciary Duty – a Comparative View"

### **Scholarships, Grants and Prizes**

2021	Heth Research Center, the College of Management: Research Grant: AI Based Credit Underwriting
2020	Jean Monnet Center of Excellence, Bologna University Research Grant: Regulation of Digital Payments
2016	George Mason University, Law and Economics Center Honorarium – The Economics of Public Pension Reform
2014	Outstanding Teaching Award
2013	Outstanding Teaching Award
2012	International Council for Canadian Studies: FRP Reward (research on the Social Liability of Banks and Financial Institutions)
2012	Honorary Fellow, Asian Institute for International Financial Law



	University of Hong-Kong
2012	Outstanding Teaching Award
2010	Outstanding Teaching Award
2010	Greater Miami Jewish Federation, grant for participation in the Program on Female Leadership of the International Women's Forum
2007	Ford Motor Company, the Conservation & Environmental Grant (research on Lenders' Environmental Liability)
2007	Research Grant, Max Planck Institute, Hamburg, Germany
2006	Van-Calker Scholarship, Swiss Institute of Comparative Law, Lausanne, Switzerland

### **Membership in Professional Associations**

2017 to present	International Academy of Financial Consumers (IAFICO)
2017 to present	The Israeli Chapter of the International Society of Public Law (ICON-S Israel)
2017 to present	The Israeli Association for Public Law
2016 to present	Association for Israel Studies (AIS)
2015 to present	International Association of Consumer Law (IACL)
2015 to present	The Israel Association for Law and Society
2012 to present	International Academy of Commercial and Consumer Law (IACCL)
	2014 to present: Board Member
2011 to present	The Israeli Association of Private Law
2011 to present	World Society of Mixed Jurisdiction Jurists
2011 to present	International Women's Forum

### **Membership in Editorial Boards**

2017 to present	International Review of Financial Consumers (IRFC).
2015 to present	International Banking and Securities Law (Brill Nijhoff Publishers).
2006 to present	Quarterly Banking Review (The Israeli Association of Banks).
1989	Tel-Aviv University Law Review.

### **Public Activity**

2021 to present	Chairperson of the Advisory Committee, the Commissioner of Credit Data Sharing (appointed by the Governor of the Bank of Israel)
2020 to present	Member of the License Committee, the Supervisor of Banks (appointed by the Governor of the Bank of Israel)
2018 to present	Chairperson of the Advisory Committee, the Commissioner of Financial Service Providers (Appointed by the Minister of Finance)
2017 to present	Member of the Advisory Board on Matters Relating to Banking Business, the Governor of the Bank of Israel (appointed by the Governor)

2016 - 2019	Member of the Advisory Committee of the Minister of Finance (appointed by the Minister of Finance)
2014 to present	Member of the Advisory Committee, the Commissioner of the Capital Market, Insurance and Savings (Appointed by the Minister of Finance) From 2017 – Deputy Chairperson of the Committee
2013 – 2014	Council for Higher Education
2012 - 2017	Member of the Committee for Law Studies in English The Government Fund for Class Actions Financing The Public Representative (Appointed by the Minister of Justice)
2008 to present	Maala (a non-profit ranking body for corporate social responsibility) Member of the Public Committee for the updating of Maala Ranking and Maala Index
2007 to present	The Jerusalem Center for Ethics: 2007-2012, member of the Steering Board on Ethics in Business 2012 to present, Co-Director of Ethics in Business and Finance Department 2012 to present, member of the Academic Council

### **Conferences/Symposia in Israel**

#### **Lectures**

November 2021	Chair, panel on "Digital Banking, Digital Payments, Digital Currencies" Annual Banking Conference, the Israeli Bar Association
August 2021	"Banking (Service to Customer) Law – a Retrospective" Conference on "Banking (Service to Customer) Law, 5741-1981: Celebrating 40 Years" The Center for Banking Law and Financial Regulation, Netanya Academic College
June 2021	Panelist, panel on "Digital Payments and Virtual Currencies" The Annual Conference of the Israeli Bar Association
June 2021	"Simplifying the Interaction between Banks and their Customers: Towards Modernization of the Banking Contract Language" The Annual Conference of the Israeli Contract Law Association
May 2021	"Simplifying the Interaction between Banks and their Customers: Towards Modernization of the Banking Contract Language" Commercial and Consumer Law Workshop The Hebrew University of Jerusalem
December 2020	"The Challenge of Upholding the Banking Contract during a Pandemic" Seminar on "Banking under the Pandemic" The Israel Bar Association
October 2020	"The Payment Services Law –Principles and Challenges" Conference on "Payment Services Law, 5779-2019" The Center for Banking Law and Financial Regulation, Netanya Academic College

- March 2020 "Political Intervention – Is it an Appropriate tool for Balancing Regulatory Goals? The Case of the Israeli Banking System"  
Conference on "Law and Politics"  
Haifa University
- November 2019 "Cross-Border Banking: The Challenges for Financial Regulation in light of the Globalization of the Financial Markets"  
Conference on "Globalization: An Updated View and Re-evaluation"  
Van-Leer Institute, Jerusalem
- February 2019 "Bank Secrecy: A Disappearing Era"  
The Annual Conference on Banking Law, The Israeli Bar Association
- January 2019 Panel Chairperson: Economic Regulation and Public Law: "The Regulator in a Conflict of Interests"  
The Annual Conference of the Israeli Association for Public Law
- January 2019 Panel Chairperson: "Inequality in the Banking System"  
The Annual Conference of the Israeli Association for Law and Society,  
Tel-Aviv University
- November 2018 "The Innovative Principles of the New Israeli Law on Insolvency and Economic Rehabilitation"  
Conference on "The New Israeli Law on Insolvency and Economic Rehabilitation"  
The Center for Banking Law and Financial Regulation, Netanya Academic College
- May 2018 "Shaming as an Enforcement Tool – Is it Suitable for Banking Regulation?"  
Workshop on Private and Commercial Law, Law Faculty, The Hebrew University, Jerusalem Israel
- May 2018 "Banking Supervision in light of the Transparency and Information Revolution"  
Conference on The Transparency Revolution  
Israel Democracy Institute, Israel Association for Public Law, College of Management, Israel
- March 2018 Chairperson of Panel of Competition and Credit  
The Annual Conference of the Israeli Banking Supervision
- February 2018 "The Bank's Fiduciary Duty – Balancing the Customer's and the Bank's Interests"  
The Annual Conference of the Israeli Bar Association on Banking
- January 2018 "Financial Regulatory Networks: Between Soft Law and Hard Law"  
Conference on Networks  
The Annual Conference of the Israeli Association for Law and Society,  
Bar-Ilan University
- July 2017 "Shaming as an Enforcement Tool – Is it Suitable for Banking Regulation?"  
Conference on Shaming  
The Interdisciplinary Center, Israel
- February 2017 "Shaming as a Regulatory Tool – Is it Suitable for Banking Regulation?"  
The Annual Conference of the Israeli Association for Law and Society

- Netanya Academic College
- May 2016 "The Appropriate Boundaries for the Bank's Fiduciary Duty  
Fiduciary" Conference on "Fiduciary Duties in the Israeli Law"  
Netanya Academic College
- June 2015 "The suitable Model for Financial Regulation in Israel"  
Conference on "Reforms for Enhancing Competition in the Banking  
Sector"  
The Institute for Regulation Policy, Tel-Aviv University
- June 2015 "The suitable Model for Financial Regulation in Israel"  
Globes Annual Conference on Capital Markets
- June 2015 "Should the Bank act as a Guardian for the Customer?"  
The Annual Conference of the Israeli Bar Association.
- May 2015 "The Contribution of Justice Mazza to the Israeli Commercial Law"  
Conference in Honor of Justice Mazza  
Tel-Aviv University, Faculty of Law
- February 2015 "The Banking Fees: Between Private and Public"  
The Annual Conference of the Israeli Association for Law and  
Society  
Haifa University, the Faculty of Law
- October 2014 "Bank Secrecy in an Era of Global Banking"  
Conference on "Bank Secrecy in an Era of Global Banking – Ethical  
and Legal Dilemmas"  
The Center for Banking Law, Netanya Academic College, and the  
Jerusalem Center for Ethics
- May 2014 "International Financial Regulation – Why do we need it?"  
Symposium on "Recent Developments in International Financial  
Regulation"  
The Center for Banking Law, Netanya Academic College
- January 2014 "The Language Barrier in Banking Documents: The Bank's Special  
Liability to Guide the Perplexed"  
Symposium on Language and Law in Israel  
Netanya Academic College, Israel
- December 2013 Class Actions against Banks – on the Conservative Approach of the  
Israeli Supreme Court"  
The 4<sup>th</sup> Annual Conference on Class Actions
- December 2013 Participation in a panel on "Concentration and Competition in the  
Banking System"  
The Annual Conference of the Movement for Government Quality
- December 2013 "The Banks as Gatekeepers"  
The Annual Conference of the Israeli Association of Internal Auditors
- November 2013 "The Social Model of the Cooperative Banking"  
Symposia on Social Banking in Israel  
The Center for Banking Law, Netanya Academic College
- June 2013 Panel on the Problems of the Israeli Economy  
The Annual Conference of the Israeli Bar Association
- January 2013 "Ethics, fairness and the Banking Customer"  
Symposia in honor of Prof. Geva  
The Open University
- November 2012 "The 'Survivorship Clause' in Banking Contracts"  
Symposium on Reciprocal Wills and Joint Bank Accounts

- November 2012 The Center for Banking Law, Netanya Academic College  
Chairman, Panel on "Market Power as a Substitute for Regulation"  
Conference on "Law, Ethics, and the Relations between Capital and Government"  
Bar-Ilan University
- May 2012 "Possible Solutions for the 'Haircut' Problem"  
Conference on "The New Legislation regarding 'Haircuts', does it need a 'Haircut' as well? Practice and Ethics of Debt Settlements"  
The Center for Banking Law, Netanya Academic College
- December 2011 "The Banking Contract as a Specific Contract"  
Conference on "Law of Contract or Laws of Contracts?"  
Netanya Academic College in collaboration with Touro College
- December 2011 "The ability to attach an Overdraft Facility in light of the Israeli Case-Law"  
Symposia on "Attachment of Credit Lines"  
The Center for Banking Law, Netanya Academic College
- May 2011 "A few thoughts on the 30<sup>th</sup> Anniversary of the Banking (Service to Customer) Law 1981"  
Symposium on "Banking (Service to Customer) Law 1981"  
The Center for Banking Law, Netanya Academic College
- June 2010 Chairman, Panel on the Banks' Liability towards Third Parties,  
Annual Conference of the Israel Bar Association
- March 2010 "The Bank's Fiduciary Duty",  
Symposium in commemoration of the publication of the book "The Bank's Fiduciary Duty: The Duty of Loyalty" by Dr. Ruth Plato-Shinar
- December 2009 "Conflicts of Interest in Debt Settlements"  
Symposium on "Ethics in Debt Settlements"  
Netanya Academic College (in cooperation with the Jerusalem Center for Ethics).
- June 2009 "Protecting Purchasers of Apartments in an Era of Economic Crisis"  
Panel on Banking Law  
The Annual Conference of the Israel Bar Association
- May 2009 "The Bank's Duty of Loyalty – Directions and Trends"  
Symposium in Honor of Professor Ben-Oliel  
Haifa University
- March 2008 "Should Lenders Bear Responsibility?"  
Conference on "Lender Liability for Environmental Damages Caused by the Borrower"  
The Jerusalem Center for Ethics (in cooperation with The Center for Banking Law, Netanya Academic College).
- January 2008 "Bank's Liability in Construction Loans",  
Conference on "Protecting Purchasers of Apartments – Pursuant to the  
Affair of Heftziba", Netanya Academic College.
- December 2007 "New Developments Regarding Mortgages",  
Conference on "The Mortgages Market in a Period of Examination – Practice, Ethics and Risk Managing"  
The Center for Banking Law, Netanya Academic College  
(in cooperation with The Jerusalem Center for Ethics).

- June 2007 "Bank Secrecy under the Basic Law: Human Dignity and Liberty", Conference on "15 Years to the Israeli Basic Laws: The Impact of Basic Laws in the Field of Non-Constitutional Law" Ono Academic College.
- May 2007 "Money Laundering Control – a Banking Perspective" Panel on Money Laundering Annual Conference of the Israel Bar Association.
- May 2007 "Customers' Protection by Virtue of Ethical Codes", Conference on "The Contribution of Ethical Codes to Regulating Activities in Financial Markets", The Center for Banking Law in cooperation with The Jerusalem Centre for Ethics.
- Mars 2007 "Pension Advice from a Customer's Protection Point of View", The Israel Annual Conference on Real-Estate, Tax and Finance.
- November 2006 "Can Banks Give Objective Advice?", Conference on "Investment Advice", The Center for Banking Law, Netanya Academic College.
- June 2006 "Banker's Duty of Confidentiality in Israel – Past, Present and Future", Conference on "Banker's Duty of Confidentiality", the Jerusalem Centre for Ethics.
- January 2006 "Bank's Liability under Construction Loans", the Annual Israeli Real-Estate Conference.
- January 2006 "Bank's Liability towards Purchasers of Apartments", conference on "Banks' Liability under Construction Loans", Netanya Academic College.
- November 2005 "New Regulatory Era", Conference on "Exceeding Credit Limit in Customers' Bank Accounts", Netanya Academic College.
- June 2005 Chairman, Panel on Banking Law, Annual Conference of the Israel Bar Association.
- December 2004 "Clever Consumerism in an Era of Economic Crisis," The Annual Convention of the National Council for Social Development.
- December 2004 "The Attorney General v. Bank Leumi," Conference on "Banking Contracts as Unfair Contracts", Netanya Academic College.
- October 2004 "Due Disclosure of Banking Fees," Conference on Banking Fees, Netanya Academic College.

### **Conference Organizing in Israel**

- August 2021 "Banking (Service to Customer) Law, 5741-1981: Celebrating 40 Years" The Center for Banking Law and Financial Regulation, Netanya Academic College
- May 2021 "One on One" with the Supervisor of Banks Seminar of Financial Regulation Netanya Academic College
- October 2020 "Payment Services Law, 5779-2019" The Center for Banking Law and Financial Regulation, Netanya Academic College
- November 2018 "The New Israeli Law on Insolvency and Debtors' Rehabilitation"

- The Center for Banking Law and Financial Regulation, Netanya Academic College
- May 2016 "Fiduciary Duties in the Israeli Law"  
Netanya Academic College
- October 2014 "Bank Secrecy in an Era of Global Banking – Ethical and Legal Dilemmas"  
The Center for Banking Law, Netanya Academic College, and the Jerusalem Center for Ethics
- May 2014 Symposium on "Recent Developments in International Financial Regulation"  
The Center for Banking Law, Netanya Academic College
- January 2014 Symposium on "Language and Law in Israel"  
Netanya Academic College, Israel
- November 2013 "Social Banking in Israel"  
The Center for Banking Law, Netanya Academic College
- November 2012 Symposium on Reciprocal Wills and Joint Bank Accounts  
The Center for Banking Law, Netanya Academic College
- May 2012 "The New Legislation regarding 'Haircuts', does it need a 'Haircut' as well? Practice and Ethics of Debt Settlements"  
The Center for Banking Law, Netanya Academic College
- December 2011 Conference on "Law of Contract or Laws of Contracts?"  
Netanya Academic College in collaboration with Touro College
- December 2011 Symposia on "Attachment of Credit Lines"  
The Center for Banking Law, Netanya Academic College
- May 2011 Symposium on Banking (Service to Customer) Law 1981,  
Netanya Academic College
- March 2010 Launching event for the publication of my book: "The Bank's Fiduciary Duty: The Duty of Loyalty".
- December 2009 Symposium on "Ethics in Debt Settlements"  
Netanya Academic College (in cooperation with the Jerusalem Center for Ethics).
- March 2008 "Lender Liability for Environmental Damages Caused by the Borrower", The Jerusalem Center for Ethics (in cooperation with The Center for Banking Law, Netanya Academic College).
- December 2007 "The Mortgages Market in a Period of Examination – Practice, Ethics and Risk Managing", The Center for Banking Law, Netanya Academic College (in cooperation with the Center for Ethics).
- May 2007 "Contribution of Ethical Codes to Regulating Activities in Financial Markets", The Center for Banking Law in cooperation with The Jerusalem Centre for Ethics.
- Mars 2007 Panel: "Banks Entry to Insurance and Pensions", The Israel Annual Conference on Real-Estate, Tax and Finance.
- Mars 2007 Guest Lecture and Seminar: "Cross Border Recovery of Debts: How to Protect and Enforce the Creditor's or Credit Risk Insurer's Rights", The Center for Banking Law.
- November 2006 "Investment Advice", The Center for Banking Law, Netanya Academic College.
- June 2006 "Banker's Duty of Confidentiality", the Jerusalem Centre for Ethics.

- January 2006 "Banks' Liability under Construction Loans", the Center for Banking Law, Netanya Academic College.
- November 2005 "Exceeding Credit Limit in Customers' Bank Accounts", the Center for Banking Law, Netanya Academic College.
- June 2005 Panel on Banking Law, Yearly Conference of the Israel Bar Association.
- December 2004 "Banking Contracts as Unfair Contracts", the Center for Banking Law, Netanya Academic College.
- October 2004 "Banking Fees", the Center for Banking Law, Netanya Academic College.