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Author Details

National Credit Regulation

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Australian Securities and Investments Commission

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Commentary provided by

Gadens Lawyers

Jon Denovan is a senior partner with Gadens Lawyers, Sydney and is one of the leading banking and finance lawyers in Australia. Jon is a director of numerous companies including the Mortgage & Finance Association of Australia (MFAA) Australia's pre-eminent association for mortgage and finance professionals, Credit Ombudsman Services Limited (COSL), the largest ASIC approved alternate dispute resolution scheme, and Gadens NMS Pty Limited, mortgage documentation arm. Jon's primary focus is on regulation and compliance for the financial services and real estate industries. He and his team have established documents and procedures for many of Australia's leading lenders and regularly provide compliance advice.

Vicki Grey is a partner in the Taxation, Regulation and Compliance Group (TRAC) within the banking and financial services division of Gadens Lawyers in Sydney. She has firsthand experience in financial services, having previously worked as a money market and foreign exchange dealer for Westpac Banking Corporation. This enables her to provide clients with practical commercial solutions and she regularly assists clients in all areas of the finance industry – banks, non-banks, trustees, financial services licensees, aggregators, brokers and industry associations. Vicki often advises clients on the development of new lending products. Since 2007 she has been involved in advising a number of major banks in the area of lending to self-managed superannuation funds. She is an industry expert in providing structuring advice to lenders wishing to make these loans.

Elise Ivory is a senior associate in the banking and finance practice of Gadens Lawyers in Sydney. Elise works as part of the tax, regulation and compliance team alongside Jon Denovan. Having worked at Gadens Lawyers since 2002, Elise has previously worked in both the retail and commercial lending teams, giving her a practical insight into the workings of her clients' business and ensuring workable solutions to compliance issues. Elise acts for many of the major banks, private lenders, mortgage brokers, originators, aggregators and securitised programs.