



**INTERNATIONAL SEMINAR ON MARKET CONDUCT SUPERVISION:
REVIEWING THE FUNDAMENTALS AND FACING THE CHALLENGES
AHEAD**

Speaker biographies

23 November 2022

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SPEAKER BIOGRAPHIES

International Seminar on Market Conduct Supervision: Reviewing the fundamentals and facing the challenges ahead

Hybrid event

Wednesday, 23 November 2022

10.00 – 13.00 (UTC/GMT)



Maria Lúcia Leitão, Head of Banking Conduct Supervision Department, Central Bank of Portugal (Banco de Portugal).

With a background in Economy and European Studies, Maria Lúcia Leitão is since its inception (in 2011) the Head of Banking Conduct Supervision Department at the Banco de Portugal following her appointment as Deputy Head of Banking Supervision Department in 2007.

Mrs. Maria Lúcia Leitão is also the Chair of the Steering Committee of the Portuguese National Strategy for Financial Education lead by the three financial supervisory authorities.

Mrs. Maria Lúcia Leitão actively participates in several international fora dedicated to financial consumer protection and financial education. At the international level, Maria Lúcia Leitão is Chair of the International Financial Consumer Protection Organisation (FinCoNet) and she is a member of the Advisory Board and Vice-Chair of the OECD/INFE (International Network on Financial Education). At the European level, she participates as a member in the Standing Committee on Consumer Protection and Financial Innovation of the EBA (European Banking Authority). She also participates in the G20/OECD Task Force on Financial Consumer Protection. She also participated in the Joint Committee of the European Supervisory Authorities (ESAs).

Mrs. Maria Lúcia Leitão often participates as speaker at international gatherings invited by organizations such as the OECD, European Commission, European Supervisory Authorities, G20/GPFI, UNCTAD, World Bank, Alliance for Financial Inclusion, and Consumers International.



Miles Larbey is the Head of Financial Consumer Protection at the OECD. In this role, he is responsible for the OECD's work on international financial consumer protection policy and supporting the Task Force on Financial Consumer Protection and FinCoNet, a network of market conduct supervisors. Particular areas of focus include the impact of digitalisation and technological advances, consumer vulnerability and financial well-being, demographic changes, financial inclusion and the opportunities and risks for consumers associated with sustainable finance.

Before his role at the OECD, Miles held positions as Senior Executive Leader for Financial Capability at the Australian Securities and Investments Commission, was the General Manager of the Investor Education Centre in Hong Kong and worked on consumer protection and law reform at the Financial Conduct Authority in the UK






Sergio Mesquita is a Senior Financial Sector Specialist at the Financial Inclusion, Infrastructure and Access (EFNFI) team of the World Bank Group, focused on financial inclusion and consumer protection work stream. Sergio was, until very recently, a Head of Division of the Conduct Supervision Department at the Central Bank of Brazil (CBB). Sergio has 14 years of experience in financial supervision (prudential and conduct) and enforcement, and developed an ongoing financial consumer protection monitoring framework, applied to the largest and most significant bank conglomerates in Brazil. Sergio has also worked as a Short Term Consultant (STC) for World Bank Group (Financial Inclusion and Consumer Protection (FICP) Team, and has worked as Trainer on Market Conduct Supervision for the Toronto Centre.





Dr. Aute Kasdorp is a leading global expert in strategies and methods for regulatory practice (including responsive, risk-based, and problem-focused approaches). He is founder of niche consultancy firm Supervision Strategy. Supervision Strategy exclusively assists regulators and supervision agencies, both directly and through a long standing partnership with the World Bank.

Aute combines extensive high-level experience in the regulatory domain with in-depth knowledge in a range of relevant fields. He has fulfilled expert and leadership roles in supervision and regulation practice during 20+ years. Aute holds a PhD degree in regulatory practice and a triple master degree in law, philosophy, and business administration.

Aute is a highly valued consultant, key note speaker, teacher and coach. He has published extensively in scholarly and professional journals. Aute also published a comprehensive

	<p>strategy evaluation guide for financial supervisors: <i>Renewing Capital Market Supervision</i>.</p>
	<p>Anatol Monid is Toronto Centre’s (TC) Senior Director, Programs having worked as a TC program director and leader for many years. He was previously Executive Director of the Licensing and Market Conduct Division for the Financial Services Commission of Ontario which conducted supervision and regulation across many regulated sectors, including: insurance, deposit-taking, mortgage brokering, pensions and co-operatives. His responsibilities included oversight of the following core regulatory activities: licensing and registration; applications and filings; monitoring and compliance; enforcement and intervention; and contributed to regulatory policy for its regulated financial sectors. He also supported regulatory and policy efforts at a national level for insurance and mortgage broking. Anatol was with FSCO for almost fifteen years, originally joining FSCO as Director of Market Regulation. At that time, he was also appointed the Insurance Ombudsman. He has additional supervisory experience and more than two decades of work experience in the insurance industry.</p>
	<p>Colm Kincaid was appointed to the role of Director of Consumer Protection at the Central Bank of Ireland in October 2021. Prior to this, he was Director of Securities and Markets Supervision and prior to that Head of Consumer Protection: Policy & Authorisations and Deputy Head of the Legal Division at the Central Bank of Ireland. He joined the Central Bank in 2004 and has also practised as a solicitor in commercial practice in London and Dublin, specialising in financial regulation and structured finance.</p>
	<p>Atty. Charina B. De Vera-Yap is the Director of the Consumer Protection and Market Conduct Office (CPMCO), Strategic Communication Advocacy of the Bangko Sentral ng Pilipinas (BSP). She heads the CPMCO which handles BSP’s consumer protection and market conduct work and programs. She oversees the design, coordination and implementation of consumer protection programs and is also involved in the research and development of consumer protection and market conduct policies, regulations and legislative measures.</p> <p>She started working in the BSP in 2000 as a legal and technical staff of BSP’s executive offices, particularly in the Supervision and Examination Sector. She started her consumer protection work in BSP when she was assigned to the then Financial Consumer Protection Department in 2017.</p> <p>Prior to her BSP work, she was a Court Attorney at the Court of Appeals and she also worked in the Philippine Senate as a legislative staff of the late Senator Raul S. Roco.</p>

	<p>She graduated from the University of the Philippines, with a Bachelor of Arts degree, major in Political Science. She finished her Bachelor of Laws degree at the Arellano Law School. In 2006, she completed her Master of Laws, Major in International Legal Studies at the Georgetown University Law Center, Washington DC.</p>
	<p>Flore-Anne Messy is the Head of Consumer Finance, Insurance and Pensions Division of the OECD Directorate for Financial and Enterprise Affairs; Secretary General of the International Organisation of Pension Supervisors (IOPS); and Executive Secretary of the OECD International Network on Financial Education (INFE).</p> <p>She joined the OECD in June 2000 to develop the activities of the Insurance and Private Pensions Committee. After several years working on the development of pensions, insurance and financial market policy issues, she launched and steered the OECD work on financial literacy and consumer protection (including the OECD/INFE, PISA financial literacy exercises, the G20/OECD Task Force on Financial Consumer Protection and the secretariat of FinCoNet). From 2016, she headed successively the OECD Insurance Private Pensions and Financial Market Division and the Consumer Finance, Insurance and Pensions Division.</p> <p>Prior to the OECD she worked as a consultant and auditor for banks and insurance companies at Deloitte Touche Tomatsu. She graduated from the Institute of Political Studies of Paris and received her thesis in international economics from University Pantheon-Sorbonne of Paris.</p>
	<p>Vincenza Marzovillo after 6 years as head of Conduct Supervision Division at the Bank of Italy, at present she is staff manager at Financial intermediaries conduct supervision Directorate – Directorate General for customer protection and financial education – Bank of Italy. In this role, she is in charge of overseeing and coordinating projects for the design of innovative tools in the conduct supervision and favoring the consolidation of the network with other authorities, in Italy and abroad, in charge of customer protection.</p> <p>She is Co-Chair of the Standing Committee on Consumer Protection and Financial Innovation (SCConFin) of the European Banking Authority.</p>



Juan Carlos Izaguirre is a Senior Financial Sector Specialist at the Consultative Group to Assist the Poor (CGAP) –a financial inclusion think-tank housed at the World Bank. He leads work on market conduct and digital finance supervision. Mr. Izaguirre has 20 years of financial sector regulatory and supervisory experience, including on digital financial inclusion, consumer protection, and deposit insurance. He has trained financial supervisors with Toronto Centre, Digital Frontiers Institute, Financial Stability Institute, and Boulder Institute of Microfinance. Prior to joining CGAP, he co-founded the World Bank’s Global Program on Financial Consumer Protection, where he assisted authorities in over 20 countries, and he worked in the Superintendence of Banking, Insurance and Private Pensions of Peru.



Sheila Senfuma Nakanyike is the Head of Programme for Digital Finance at Consumers International, the membership organisation for 200+ consumer advocacy groups around the world in more than 100 countries. Consumers International works with members and partners to empower consumers, to ensure consumers are treated safely, fairly and honestly worldwide, and to drive change in the marketplace on global consumer issues including digital access and rights, product safety and sustainability.

Prior to joining Consumers International, Sheila worked for the UN World Food Programme Uganda, heading the Cash based Transfers and digital financial inclusion unit. Sheila has also worked for Ensibuuko, a leading financial technology company in Africa, the Bank Policy Institute in Washington DC as an Atlas Corps FinTech fellow, and also worked at Citibank.



Patrícia Guerra is Head of Unit of Regulation, Legal Affairs and Complaints’ Division of the Banking Conduct Supervision Department at the Central Bank of Portugal (Banco de Portugal) since 2017.

With a background in law, Ms. Guerra joined the Central Bank of Portugal in 2011, after being Legal Adviser at a consumer’s alternative dispute resolution mechanism. She was also involved in a research project regarding Economic Justice in Portugal.

In recent years, Ms. Guerra has been particularly involved in monitoring technological developments in the financial sector, with a focus on consumer protection.

At the international level, Ms. Guerra has been actively involved in the FinCoNet Programme of Work, in particular participating in the 2016 and 2018 reports developed by the Standing Committee 3. She also participates as a member in the Sub-Group on Innovative Products (European Banking Authority).



Chris Green is the Group Senior Manager - Credit for the Australian Securities and Investments Commission's (ASIC) Credit and Banking team, with responsibility for ASIC's consumer credit jurisdiction. Chris is also ASIC's Regional Commissioner for Tasmania.

Chris is a lawyer and has worked for ASIC in senior enforcement, regulatory and policy roles focusing on Financial Services and Consumer Credit regulation.

Chris is the Vice Chair of FinCoNet and Chairs a FinCoNet Standing Committee.