

# Elise Ivory

## Partner



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Sydney

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## Overview

Elise is a partner in the Banking and Finance group in Sydney, where she handles regulation and compliance issues.

Elise regularly advises major banks, private lenders, mortgage brokers, originators, aggregators and securitized programs on consumer and commercial credit regulation, compliance, distribution and licensing. She is highly regarded by clients for her depth of knowledge and her solution-focused approach.

## Experience

- **Confidential client:** Advising on all aspects of lending, including the National Consumer Credit Protection Act.
- **Confidential client:** Advising on dealing with the Australian Securities and Investments Commission (ASIC) and the Australian Prudential Regulation Authority (APRA).
- **Confidential client:** Acting in connection with e-conveyancing, the Property Exchange Australia (PEXA) System and verification of identity.
- **Confidential client:** Acting in connection with Anti-Money Laundering/Counter-Terrorism Financing Act (AML / CTF Act) compliance.
- **Confidential client:** Acting in connection with Privacy Act assistance and advice.
- **Confidential client:** Reviewing advertisements, trade promotions (such as lotteries, etc.) and third line forcing.
- **Confidential client:** Acting in connection with compliance training.
- **Confidential client:** Advising banks and major non-bank lenders on the National Consumer Credit Protection Act.
- **Confidential client:** Acting in connection with rewriting retail documents for a customer-owned mutual.
- **Confidential client:** Acting in connection with help desk service for major lenders offering an outsourced

in-house counsel service.

- **Confidential client:** Acting in connection with e-lending.
- **Confidential client:** Drafting documents and procedures for retail, commercial and corporate lenders, with ongoing management and online audit trails.
- **Confidential client:** Acting in connection with Australian Consumer Law compliance.
- **Confidential client:** Acting in connection with outsourcing agreements, including management and broking distribution agreements.
- **Confidential client:** Preparation of documents and procedures for major lenders.
- **Confidential client:** Setting up new lenders entering the market.

## Insights

- "Residential Projects Today - Opportunities, Solutions and Challenges," May 14, 2019
- "BCOP – impact on loan and security documents," March 12, 2019
- "Banking Royal Commission - Home Loans and Mortgage Broking," February 11, 2019
- "Banking Royal Commission - Industry Codes," February 8, 2019
- "Banking Royal Commission - Regulation," February 6, 2019
- "Substantial benefit and borrowers of convenience," December 10, 2018
- "AFCA transition action plan," October 17, 2018
- "Unfair contract terms for small businesses," March 27, 2018
- "Credit Card Reforms and Non-ADI Lender Rules," February 28, 2018
- Co-author, "Cyber breach reporting in Australia: the new normal," February 22, 2018
- "AML extended to digital currencies - The 'Bitcoin amendments'," January 22, 2018
- "ASIC's product intervention power for credit products," January 18, 2018
- "AML/CTF - A decade's experience ," Dentons client alert, September 11, 2017
- "Flex commission prohibition," Dentons client alert, September 7, 2017
- "Regulatory reports, reviews and initiatives," Dentons client alert, August 21, 2017
- "Get ready for open data," Dentons client alert, May 11, 2017
- "“ASIC, I have breached the law” – Credit licensees may be subject to mandatory self-reporting rules ," Dentons client alert, April 18, 2017
- "PEXA and e-conveyancing demystified for mortgagees," Dentons client alert, March 27, 2017
- "A world-first for fintechs and innovation," Dentons client alert, December 16, 2016
- "NSW announces paperless conveyancing," Dentons client alert, August 8, 2016
- "Mortgagees affected by the new CGT withholding rules," Dentons client alert, May 20, 2016
- "Customer referrals. A good business idea? Or prohibited referral selling?," Dentons client alert, April 20, 2016

- "Government responds to the Financial System Inquiry," Dentons client alert, October 20, 2015
- "ARNECC releases Version 3 of the Participation Rules," Dentons client alert, September 10, 2015
- "ASIC updates responsible lending guidance," Dentons client alert, August 20, 2015
- "Can non-banks use the word 'bank'? APRA gives updated guidance on s 66," Dentons client alert, August 18, 2015
- "Guarantee set aside despite legal advice," Dentons client alert, July 7, 2015
- "When referrers go rogue," Dentons client alert, May 29, 2015

## Activities and Affiliations

- Law Society of New South Wales

## Areas of focus

### Practices

- Banking and Finance
- Securities and Corporate Finance
- Financial Institutions Regulatory
- Financial Markets Litigation and Regulation

### Industry sectors

- Financial Institutions
- Technology

## Education

- University of Wollongong, 2003, Bachelor of Arts
- University of Wollongong, 2003, Bachelor of Law (JD)

## Admissions and qualifications

- New South Wales, Australia, 2004