



**JULIA MASSARIN**  
SPECIAL COUNSEL

[Melbourne](#)

Julia is an expert in banking and financial services regulation.

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## BACKGROUND

Julia holds a Bachelor of Laws degree (Honours) and a Bachelor of Commerce degree from Monash University. Julia was an articulated clerk with Freehills in 2007 and was admitted to practice in 2008.

## KEY SERVICES

Financial Services Regulatory  
Anti-money laundering

## KEY SECTORS

Financial Institutions  
Consumer

## EXPERIENCE

Julia is an expert in banking and financial services regulation. She specialises in Anti-Money Laundering and Counter-Terrorism Financing Law, Consumer Credit and Retail Banking Law, Payment Systems Regulation, Financial Services Licensing, Australian Consumer Law and Personal Property Securities legislation. Julia has an excellent understanding of the commercial drivers and challenges faced by financial service providers after completing secondments in the legal teams of major ADIs.

Julia's experience includes:

- advising clients on the regulatory touchpoints for new businesses and new products
- representing clients in licence applications for credit and financial products, and seeking exemptions and modifications
- re-writing and updating terms and conditions and loan documentation, including credit card terms and conditions and small business lending documents
- drafting and negotiating agreements on behalf of ADIs with counterparties such as an aggregator in respect of mortgage broking services and an alliance partner in respect of a credit card program offering
- advising financial service providers, credit providers, funds and other companies providing 'designated services' on Anti-Money Laundering and Counter-Terrorism Financing law, including drafting compliant AML/CTF frameworks as well as liaising with AUSTRAC in respect of instances of non-compliance
- advising an overseas payment systems provider setting up its operations in Australia, including obtaining an AFSL and on-going financial services laws compliance
- advising on the establishment of a regulated consumer finance company which provides personal loans
- advising financial institutions, major corporates and principals under construction contracts on a range of Personal Property Securities Act issues relevant to their organisation
- providing legal opinions and undertaking legal due diligence on regulatory compliance of regulated businesses in the context of capital raisings and merger & acquisition activities
- liaising with various regulatory bodies, including ASIC, APRA and AUSTRAC