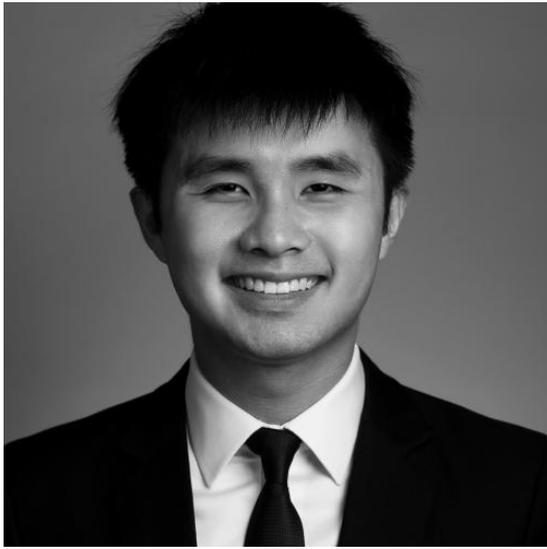




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KENNETH LO

ASSOCIATE

[Singapore](#)

Kenneth specialises in financial services regulation and investigations.

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BACKGROUND

Kenneth is qualified as a Singapore advocate and solicitor.

KEY SERVICES

[Financial Services Regulatory](#)
[Investigations](#)

KEY SECTORS

[Banks and other Financial Institutions](#)
[Asset and Wealth Management](#)

EXPERIENCE

Kenneth advises on compliance with securities and banking laws, regulatory investigations, governance structures, anti-money laundering and fintech. His clients include banks, payment service providers, fintech firms and fund managers.

He has deep expertise in contentious investigatory work and regularly advises on enforcement proceedings brought by financial regulators including the Monetary Authority of Singapore (MAS), the Hong Kong Securities and Futures Commission and the Hong Kong Monetary Authority.

Kenneth was an Assistant Director, Enforcement Department (Legal), at MAS advising the authority on money laundering, insider trading, market manipulation breaches, and enforcement actions. He worked on the investigation that led to the first conviction for market misconduct under the joint investigations arrangement between MAS and the Singapore Police Force.

Kenneth also has firsthand experience on business needs. Kenneth was seconded as in-house counsel at the global bank, UBS AG, Singapore branch, an experience he credits as giving him front-line business experience, commercial acumen and good appreciation of the vital importance of priorities and business realities.

Kenneth works closely with industry bodies such as ASIFMA and AIMA. He is involved in regulatory reform initiatives and assists industry bodies with their responses to regulators.

Kenneth's experience includes:

- advising global investment banks on full-scale investigations and responses to initial and follow-up enquiries by market regulators
- advising on one of the biggest anti-money laundering investigations in Asia which involved a complex web of transactions involving numerous shell companies and individuals operating in multiple jurisdictions
- advising a global payments service provider on compliance with new regulations as well as on an enforcement investigation into potential offences
- advising a number of investment banks and financial institutions on general compliance and regulatory issues
- assisting international and local financial institutions on the implementation of the proposed MAS Guidelines on Individual Accountability and Conduct