



HERBERT
SMITH
FREEHILLS



NATALIE CURTIS

PARTNER

[Singapore](#)

Natalie advises financial institutions and fintech clients on both contentious and non-contentious regulatory and compliance matters.

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BACKGROUND

Natalie is qualified in Hong Kong, Australia and New Zealand and is a registered foreign lawyer in Singapore. She holds a bachelor of law and a bachelor of management studies.

KEY SERVICES

Financial Services Regulatory
Anti-money laundering

KEY SECTORS

Banks and other Financial Institutions
Asset and Wealth Management

EXPERIENCE

With more than 14 years' experience, Natalie leads the firm's financial services regulatory practice in Singapore, which also covers Southeast Asia.

Natalie is valued by the industry for her '*multi-jurisdictional experience*' and her '*proactive approach*'. The team she leads is described as '*forward thinking and proactive*' and has '*a generally unique offering in its relationship with regulators and know-how of the market which it shares with clients and industry players*'. **Asia-Pacific Legal500 2019**

Natalie has extensive experience advising on a broad range of regulatory and compliance matters, including financial services licensing, senior management accountability, culture and conduct issues, anti-money laundering (AML) regulation and compliance, suitability of investment products, cross-border marketing, M&A involving regulated entities, and the cross-border and local impact of regulatory change. She has also advised a number of fintech clients, including in relation to robo-advice, online distribution platforms, cryptocurrency exchanges, payments and acquiring business and initial coin offerings.

Her contentious experience includes advising clients on internal and regulatory investigations and enforcement, including in relation to insider trading, conflicts of interest, employee conduct issues, systems and controls breaches, IPO sponsorship conduct, misleading financial advice fees, mis-selling and breaches of AML regulations.

Natalie regularly interacts with key regulators, including the Monetary Authority of Singapore, and works closely with industry bodies such as the Asia Securities Industry and Financial Markets Association (ASIFMA) on financial services reform and developments. Natalie is also a member of the Alternative Investment Management Association's Singapore Regulatory Committee.

Natalie's recent experience includes advising:

- the Hong Kong branch of a global investment bank and an international bank on separate investigations by the Hong Kong Monetary Authority (HKMA) into alleged breaches of AML regulations
- a global investment bank on investigations by the Hong Kong Securities and Futures Commission (SFC) and the Commercial Crime Bureau in relation to the bank's role as an IPO sponsor
- a Malaysian bank on an SFC investigation into conflicts of interest, employee dealing and Chinese walls
- a global asset management group on the acquisition of SFC-regulated entities
- a Malaysian bank on principal adviser conduct and due diligence standards
- a Malaysian bank on the sale of SFC-regulated entities
- the Singapore branch of a global financial services company and a Singapore-based investment manager on the Hong Kong financial services licensing regime and restrictions on conducting certain transactions and marketing certain investments in

Hong Kong

- a number of global financial institutions on culture, conduct, corporate governance and compliance with the senior management accountability regimes in Hong Kong, Australia, Singapore and Malaysia
- ASIFMA on the impact of the forthcoming EU Benchmark Regulation on financial services firms operating in Asia Pacific
- ASIFMA on senior management accountability, proposed mandatory reference checks and changes to misconduct reporting requirements
- a number of global financial institutions on the application of the Hong Kong professional investor regime
- a number of global financial institutions on suitability and client agreement requirements under the SFC's Code of Conduct
- a Korean corporation on the setup of cryptocurrency exchanges globally, including in Singapore, Hong Kong and Luxembourg
- a Singapore blockchain company on its initial offering and listing on the Gibraltar Blockchain Exchange
- a cryptocurrency exchange on its AML policies and controls, privacy policy and client agreements
- a fintech company on the Hong Kong financial regulatory requirements applicable to its business model
- a payments services and fintech company on various commercial arrangements for the provision of payments processing services to merchants globally