17th International Association of Consumer Law
2019 CONFERENCE
June 13–15, 2019
Indianapolis, Indiana

Hosted by Indiana University
Robert H. McKinney School of Law

Co-sponsored by:
Americans for Financial Reform Education Fund
Center for Consumer Law and Economic Justice,
University of California, Berkeley School of Law
Welcome,
to the 17th International Association of Consumer Law Conference
proudly hosted by Indiana University Robert H. McKinney School of Law

The goal of this conference is to provide a forum where leading international scholars, practitioners, representatives of consumer organizations, public authorities and business can gather together to present and discuss issues relevant to consumer protection in many sectors and from various perspectives.

RESTROOMS
All restrooms are located on the northwest corners on each floor. There are directional signs.

PARKING

Practical information for the Conference:

CONNECTING TO FREE WIFI
To connect, make sure your device's wireless networking (Wi-Fi) is turned on, and select "IUGUEST," enter your e-mail address and agree to terms.
Parking is available for a nominal fee (credit/debit card only) at the campus Gateway Garage, located on the corner of Michigan and California Streets. (Address is 525 Blackford Street). Parking is also available for a nominal fee at the IUPUI Sports Complex Garage, two blocks west of the law school (875 West New York Street).

There is no smoking anywhere on the IUPUI Campus.

CONTINUING LEGAL EDUCATION (CLE)
If you attended this event for CLE credit, please make sure you sign and return the forms you received at check in.

RECYCLING IN INLOW HALL
Recycle bins (along with trashcans) are located in the hallway near the restrooms on the first floor of Inlow Hall.

WEDNESDAY, JUNE 12

18:30-20:30  WELCOMING RECEPTION
6:30-8:30 p.m.
Stardust Terrace Café - Indiana Historical Society, 450 W. Ohio Street (enter through the building, street level; free parking on site). Casual attire. Meet and greet your fellow conference participants. Drinks and light appetizers provided.

DAY 1: THURSDAY, JUNE 13

8:00  REGISTRATION AND MORNING RECEPTION
Law School Atrium
8:45  **WELCOME** (Wynne Courtroom)

*James Nehf*, Professor of Law and Cleon H. Foust Fellow  
Indiana University Robert H. McKinney School of Law

*Karen Bravo*, Vice Dean, Indiana University Robert H. McKinney School of Law

*Michelle Kelly-Louw*, President of the IACL

9:00 – 10:50  **KEYNOTES** (Wynne Courtroom)

*Lesley Fair*, Senior Attorney, Federal Trade Commission, Washington, DC  
“Consumer Protection Challenges in the Modern Economy”

*Scott Barnhart* and *Cory Voight*, Special Counsel of Complex Litigation, Office of the Indiana Attorney General  
“An Opportunity for Opioids: Reaching Consumers in Untraditional Ways”

*Geraint Howells*, City University of Hong Kong  
“Post-Brexit Consumer Law”

*Claudia Lima Marques*, Federal University of Rio Grande do Sul  
“Control, Time and Space as Innovative Legal Elements of Consumer Law: Rethinking Consumer Effective Protection in the Service Societies”

10:50 – 11:10  **COFFEE BREAK**  
Law School Atrium

11:10 – 12:40  **CONCURRENT MORNING WORKSHOPS**
WORKSHOP 1 (Wynne Courtroom): CONSUMER CREDIT, INDEBTEDNESS AND FINANCIAL SERVICES

Chair: Kathleen Engel, Suffolk University Law School

Speakers:

*Andressa Jarletti Oliveira* and *Antonio Carlos Efing*, Pontifical Catholic University of Paraná
“Community Banks and Financial Technologies: Strategies for Credit Consumption”

*Creola Johnson*, Ohio State University, Moritz College of Law
“The Weaponization of Technology Facilitates Student Loan Relief Scams”

*Josje de Vogel*, Erasmus School of Law
“Private Lease a Consumer Credit in Disguise?”

WORKSHOP 2 (Room 245): CONSUMER REDRESS

Chair: Ashok R. Patil, National Law School of India University

Speakers:

*Youkyung Huh*, University of Virginia
“Towards Regulatory Mass Redress - Financial Mis-Selling Scandals in the U.S., the U.K. and South Korea”

*Zhen Chen*
University of Groningen
“Jurisdiction and Choice of Law in Foreign-Related Tourist-Consumer Disputes in China Under the One Belt One Road Initiative – Based on Case Analysis in the Chinese Judiciary”
Anne Fleming, Associate Professor of Law Georgetown University Law Center
“The Transformation of U.S. Consumer Bankruptcy in the 1930s”

WORKSHOP 3 (Room TBA): OPEN

Chair:

Speakers:

WORKSHOP 4 (Room 259): ARTIFICIAL INTELLIGENCE AND CONSUMER LAW

Chair: Michelle Kelly-Louw, University of South Africa

Speakers:

Julia Bottini and Karlo Vettorazi
PUCPR/UNIFACEAR
FAE Centro Universitario
“A.ISPLAINING: The Influence of Artificial Intelligence in the Consumption Habit”

Tjakie Naude and Elizabeth de Stadler
University of Cape Town
“The Regulation of Automated Financial Advice: A Perspective From South Africa and Beyond”

Christopher G. Bradley, University of Kentucky College of Law
“Transactions in Consumer Information: An Emerging Asset Class and the Limits of Current Regulatory Tools”
12:40 – 13:40 **LUNCH**
12:40-1:40 p.m.
Law School Atrium

13:40 – 15:10 **CONCURRENT AFTERNOON WORKSHOPS**
1:40-3:10 p.m.

**WORKSHOP 5 (Wynne Courtroom): CONSUMER CREDIT, INDEBTEDNESS, AND FINANCIAL SERVICES**

Chair: Gail Pearson, University of Sydney

Speakers:

*Káren Rick Danilevicz Bertoncello* and *Patrícia Antune Laydner*
Federal University of Rio Grande do Sul
“Specialized Courts and Consumer’s Defense: The Overindebtedness Case”

*Marc Lacoursière*
Université Laval, Quebec
“Protecting the Personal Information of Consumers in the Context of Banking Transactions”

*Marte Eidsand Kjørven*
University of Oslo
“Liability for Online Financial Fraud in Scandinavia - The Role of Loss Allocation Rules to Enhance Consumer Protection in a Digitalised Financial Market”

**WORKSHOP 6 (Room 245): INFORMATION, DISCLOSURE AND TRANSPARENCY**

Chair: Marco Loos, University of Amsterdam
Speakers:

Caroline Goncalves  
Trench Rossi Watanabe Advogados  
“Best Practices in Brazil: Access to a Fair Legal System in Consumer Relations and the Technology”

Kara Nottingham and Izabel Cardozo  
Philip Morris International  
“The Role of International Consumer Policy in Fostering Innovation and Empowering Consumers to Make Informed Choices”

Joasia Luzak  
University of Exeter Law School  
“The Enigma of Transparency: Dilemmas of Enforcing Traditional Concepts in Modern Times”

15:10 – 15:30  **COFFEE BREAK**  
3:10-3:30 p.m.  
Law School Atrium

15:30 – 17:00  **CONCURRENT AFTERNOON WORKSHOPS (CONT’D)**  
3:30-5:00 p.m.

**WORKSHOP 7 (Wynne Courtroom): LAW REFORM**

Chair: Ted Mermin, Center for Consumer Law & Economic Justice, UC Berkeley School of Law

Speakers:
Jacolien Barnard and Stefan Renke
University of Pretoria
“The Transformation of Consumer Protection Law in South Africa: A holistic Overview”

Kim, Do-Nyun
Korea Consumer Agency
“The Change of The Framework Act on Consumer and The Activities of the Consumer Policy Committee in South Korea”

Eileen Webb
University of South Australia
“Responses to the Banking Royal Commission - Will We See the Transformation of Banking, Superannuation and Financial Services Regulation in Australia and How Will This Impact Australian Consumers?”

Koji Hirose
National Institute of Technology, Kitakyushu College
“A Behavioral Economic Analysis of Consumer Withdrawal Rights in the USA, EU, and Japan”

**WORKSHOP 8 (Room 245): CONSUMER TRANSACTIONS IN E-COMMERCE**

Chair: Olivia Hess, Indiana International & Comparative Law Review

Speakers:

Ezequiel Mendieta
University of Buenos Aires
“Toward Tourists Protection in the Digital Age”

Herve Jacquemin
University of Namur (Belgium)
“Blockchain and Consumer Protection at the EU Level: Focus on Some Legal Issues Raised by Smart Contracts”

Jasper Vereecken and Jarich Werbrouck
“Treatment of Embedded Software Bought By Consumers in the European Union”

Kailiang MA
University of Paris-Saclay
“The Challenges of Smart Insurance Contracts to Consumers: Based on the Chinese Law”

WORKSHOP 9 (Room 259): CONSUMERS ONLINE

Chair: Delainey Burnette, Indiana International & Comparative Law Review

Speakers:

Anjanette Raymond, Jonathan Schubauer, and Dhruv Madappa
Indiana University, Department of Business Law and Ethics, Kelley School of Business
“Over-Privileged Permissions: Using Technology and Design to Create Legal Compliance”

Annette E. Redmon
University of Cincinnati - Blue Ash College
Patrick Redmon
Berkeley Research Group, LLC
“Implications of Medical Liability for Improved Access to Health Care through Telemedicine and its Impact on Consumers”

Byung Jun Lee
“A Study on the Regulation of the Exclusion Reason and Procedure of the Right of Withdrawal in Online Digital
DINNER

Westin Hotel, 241 W. Washington Street, Indianapolis

Celebrate the end of the first day with dinner and drinks at the Westin Hotel, with a short program to keep things interesting. Business casual attire. Bar opens at 6:00 p.m. Dinner starts around 6:30 p.m.

Presentation of the Udo Reifner Prize for best abstract by a young scholar

“The IACL: Past, Present, and Future”

Gail Pearson, Immediate Past President of the IACL

University of Sydney
DAY 2: FRIDAY, JUNE 14

8:00 a.m.  REGISTRATION AND MORNING RECEPTION

Law School Atrium

8:45 a.m.  WELCOME/ANNOUNCEMENTS (Wynne Courtroom)

James Nehf, Professor of Law and Cleon H. Foust Fellow
Indiana University Robert H. McKinney School of Law

If you wish to make a brief announcement about an upcoming event that might be of interest to attendees, this will be an opportunity to do so.

9:00 – 10:50  KEYNOTES (Wynne Courtroom)

Kathleen Engel and Prentiss Cox
Suffolk University Law School
“Transforming U.S. Student Loan Servicing”

Michelle Kelly-Louw
University of South Africa
“Does a Lower Maximum Interest Rate on the Second Short-Term Loan Taken Within a Year from the First Loan Truly Provide Relief to a Consumer?”

Marco Loos, University of Amsterdam
Felicia Monye and Phebean O.S. Arumemi
University of Nigeria Nsukka
Standards Organisation of Nigeria (SON)
“Developing Micro, Small and Medium Enterprises in Nigeria Through Standardisation”

10:50 – 11:10 COFFEE BREAK

Law School Atrium

11:10 – 12:40 CONCURRENT MORNING WORKSHOPS

WORKSHOP 10 (Wynne Courtroom): CONSUMERS ONLINE AND CONSUMER REDRESS

Chair: Geraint Howells, City University of Hong Kong

Speakers:

Dayoung Jeong
Yeungnam University, Republic of Korea
“Smart Contracts and Consumer Protection”

Martien Schaub
Vrije Universiteit Amsterdam
“The Responsibility of Online Intermediary Platforms for Information Duties of Professional Suppliers under EU Law”

Heeseok SEO
Pusan National University
“Experimental Challenge for Redress of Collective Consumer Damage in Korea”

Lais Bergstein  
Federal University of Rio Grande do Sul  
“Planned Disregard in Consumer Relations: A Proposition to Redress Consumers' Lost Time”

**WORKSHOP 11 (Room 245): OPEN**

**WORKSHOP 12 (Room 259): PRODUCT SAFETY**

Chair: Claudia Lima Marques, Federal University of Rio Grande do Sul

Speakers:

*Karunanidhi Reddy*  
Durban University of Technology South Africa  
“Obesity Among Children and the Regulation of Food and Beverage Products in South Africa: A Consumer Protection Perspective”

*Corlia Van Heerden*  
University of Pretoria South Africa  
“Product Liability in the Age of Innovation: Should South Africa Adopt a Development Risk Defence?”

*Jean Karim Coly and Luis Alexandre Carta Winter*  
Pontificia Universidade Catolica of Parana (PUCPR)  
“Consumer Law in Senegal and What Potential Threats to the Welfare of Consumers in the Ecowas Region”
Monray Botha and Jacolien Barnard
University of Pretoria
“Responsible Suppliers and Product Recalls: The Disconnect Between Food Safety Standards, Listeriosis Outbreak and Communication Channels with Consumers”

WORKSHOP 13 (Room 245): CONSUMER LAW AND THEORY

Chair: Jerry Bepko, Indiana University Robert H. McKinney School of Law

Speakers:

Fiona Jennifer Unz
School of Law, Erasmus University Rotterdam
“Blurred Lines: Consumer or Prosumer?”

Henrico Cesar Tamiozzo
PUCPR
“Beneficiency in Contemporary Society by Blockchain Technology”

Malo Depince
Faculte de Droit et de Science Politique
“Freedom of Contract and Economic Models”

12:40 – 13:40  LUNCH
12:40-1:40 p.m.
Law School Atrium
13:40 – 15:10  **CONCURRENT AFTERNOON WORKSHOPS**
1:40-3:10 p.m.

**WORKSHOP 14 (Wynne Courtroom): TRADE PRACTICES AND MARKETING**

Chair: Marco Loos, University of Amsterdam

Speakers:

*Lauren Willis*
Loyola Law School, Los Angeles
“Digital Deception: When the Methods of Proof Are Obsolete”

*Kurt Eggert*
Chapman University School of Law
“Consumer Protection in the Gambling Industry”

*Samuel Becher and Uri Benoliel*
Victoria University of Wellington
“The Duty to Read the Unreadable”

*Jeff Sovern*
St. John's University School of Law
“Do Markets Provide Consumer Protection?”

**WORKSHOP 15 (Room 245): CONSUMER REDRESS**

Chair: Michelle Kelly-Louw, University of South Africa

Speakers:
Marianne Hundahl Frandsen
Aalborg University Denmark
“European Air Passengers’ Rights: The Concept of ‘Extraordinary Circumstances’”

Orhan Emre Konuralp
Bilkent University and University of Regensburg
“Role of Mandatory Arbitration in Monetary Claims Against Consumers Under Turkish Law”

Roberto Freitas Filho
Hector Valverde Santana
Instituto Brasiliense de Direito Público
“Consumers Health Rights Enforcement through Limited Cognition Procedural Tools: Limits and Extension (Writ of Mandamus and the Health Rights Case)”

WORKSHOP 16 (Room 259): CONSUMER TRANSACTIONS IN E-COMMERCE

Chair: Ashok R. Patil, National Law School of India University

Speakers:

Ugochi Amajuoyi
University of Essex

Pascale Chapdelaine
University of Windsor
“Consumer Law and Policy and Discriminatory Pricing in the Age of Algorithms and Big Data”
Camilo Alfonso Escobar Mora
JURIDIA
“The Theory of Preventive Consumer Law in Digital Advertising”

15:10 – 15:30  **COFFEE BREAK**
3:10-3:30 p.m.
Law School Atrium

15:30 – 17:00  **CONCURRENT AFTERNOON WORKSHOPS (CONT’D)**
3:30-5:00 p.m.

**WORKSHOP 17 (Wynne Courtroom): LAW REFORM**

Chair: Kathleen Engel, Suffolk University Law School

Speakers:

*Mark Budnitz*
Georgia State University College of Law
“Principles and Programs to Protect Consumers From the Deleterious Effects of Technological Innovation”

*Martina Lourdes Rojo*
Universidad del Salvador, Buenos Aires

*Mary Spector*
SMU Dedman School of Law
“Collaborative Efforts to Promote Access to Justice: A Work in Progress”

**WORKSHOP 18 (Room 245): CONSUMER CREDIT, INDEBTEDNESS AND FINANCIAL SERVICES**

Chair: Sebastian Barocelli, University de Buenos Aires

Speakers:

*Michael W. Pinsof*
Roosevelt University
“I Can't Get No Satisfaction: Singing Out the Need for Uniform Statutory Reform in the U.S.”

*Ogochukwu Monye*
University of Cape Town
“Identification Management in Nigeria: Innovations for Financial Inclusion”

*Marguerite Angelari*
Open Society Justice Initiative
“Combining EU Consumer and Human Rights Law to Help People in Mortgage Distress”

**WORKSHOP 19 (Room 259): CONSUMERS ONLINE**

Chair: Claudia Lima Marques, Federal University of Rio Grande do Sul

Speakers:

*Tycho de Graaf*
Universiteit Leiden
“Nullification Rights in the EU”
Maxime Peron
Lab-LEX, Université de Bretagne Occidentale; University of Sao Paulo
“Consumer Law Facing the Advent of the Child e-Consumer”

Simon Geiregat
Universiteit Gent
“Forthcoming European Data Consumer Law”

17:15 – 18:00  MEETING OF THE IACL (Wynne Courtroom)
5:15-6:00 p.m.

18:30  DEPART FOR DALLARA RECEPTION (buses leave from law school)
6:30 p.m.

19:00 – 21:00  RECEPTION
7:00-9:00 p.m.
Dallara Indycar Factory, 1201 Main St., Speedway, IN

The Dallara IndyCar Factory houses an “edutainment” center, where visitors can discover the secrets of the design and implementation of a modern IndyCar racing. The museum has an exhibition of cars from the past, and visitors have the opportunity to engage with what they’re learning, as the museum houses a small movie theater, interactive activities, and driving simulators. (Street-legal IndyCar Rides and framed photos may be purchased: $20/per ride and $10/per photo).
DAY 3: SATURDAY, JUNE 15

8:30 a.m.  REGISTRATION AND MORNING RECEPTION

Law School Atrium

9:15 a.m.  WELCOME/ANNOUNCEMENTS (Wynne Courtroom)

James Nehf, Professor of Law and Cleon H. Foust Fellow
Indiana University Robert H. McKinney School of Law

If you wish to make a brief announcement about an upcoming event that might be of interest to attendees, this will be an opportunity to do so.

9:30 – 10:50  KEYNOTES (Wynne Courtroom)

Sebastian Barocelli
Universidad de Buenos Aires – Universidad Del Salvador
“Consumer Protection and Sharing Economy”

Ashok R. Patil
National Law School of India University
“Consumer Protection in Electronic Commerce and Online Dispute Resolution Through Mediation”

James Nehf
Indiana University Robert H. McKinney School of Law
“The Future of Consumer Law”
10:50 – 11:10  **COFFEE BREAK**

Law School Atrium

11:10 – 12:40  **CONCURRENT MORNING WORKSHOPS**

**WORKSHOP 20 (Wynne Courtroom): CONSUMER LAW AND THEORY**

Chair: Felicia Monye, University of Nigeria

Speakers:

*Marcos Catalan*
UNILASALLE, Brasil
“The Spectacle of Life in Assisted Human Reproduction: A Necessary Reflection”

*Monika Jagielska*
University of Silesia in Katowice
“All of Us Are Users - The Problems and Consequences of a New Approach to Consumer Protection in the Digital Era”

*Marie Arbour*
Université Laval
“Consumer Product Safety Through the Lense of Normative Spirals”

*Shizuko Tanaka*
Momoyama Gakuin University

**WORKSHOP 21 (Room 245): OPEN**
WORKSHOP 22 (Room 259): LAW REFORM

Chair: Sebastian Barocelli, Universidad de Buenos Aires

Speakers:

Dr. Sushila
National Law University Delhi

Dr. iur. Won Jae Hwang
“Consumer Law Developments in Korea”

Carlos Eduardo Dieder Reverbel
Federal University of Rio Grande do Sul
“Consumer Protection in the Case of Public Service Provision: Innovations in Brazil”

12:40 CONCLUDING REMARKS (Wynne Courtroom)

James Nehf, Professor and Cleon H. Foust Fellow
Indiana University Robert H. McKinney School of Law
PARTICIPANT BIOS

Dr. Ugochi Amajuoyi
University of Essex

Ugochi Amajuoyi is a lecturer in the Law department at the University of Essex. She gained extensive experience of the consumer financial services sector whilst working at The Financial Ombudsman Service during the past six years.

Her current research interests include the implications of digital technologies on consumer protection law and regulation in general and the impact they have on the consumer concept; consumer rights and empowerment in developing and transitioning economies; commercial and financial law.

Marguerite Angelari
Senior Legal Officer, Open Society Justice Initiative, Berlin

Based in the Open Society Foundation’s Berlin office, Marguerite Angelari is a senior legal officer with the Justice Initiative where she leads a project on abusive lending practices in Europe. This project combines strategic litigation, advocacy, empirical research, and legal empowerment to ensure that states protect the human rights of borrowers in possession cases. Previously at the Justice Initiative, Angelari launched and/or provided technical support to over 60 university-based law clinics in 25 countries. She served as the Goedert Elder Law Professor from 2000 to 2009 at Loyola University in Chicago, where she developed and directed the University’s Elder Law Clinic.

Marie Arbour
Université Laval

Phebean O.S. Arumemi
University of Nigeria Nsukka
Head, Small and Medium Enterprises Desk, Standards Organisation of Nigeria (SON)

Prof. Jacolien Barnard  
University of Pretoria

Jacolien Barnard is an associate professor in the Department of Mercantile Law at the University of Pretoria (South Africa) and an admitted attorney of the High Court of South Africa. She is also a NRF-rated researcher (C2 rating). Apart from other scholarly work in her field of expertise, she is co-author of Van Eeden & Barnard “Consumer Protection Law in South Africa” 2nd edition (2018). Her main areas of interest are Consumer Protection Law (national and international); Law of Specific Contracts and Product Liability Law. She frequently liaises with the Department of Trade and Industry regarding systemic consumer protection issues such as the listeriosis outbreak in the food industry; product recall and the redress for consumers defective motor vehicles.

Scott L. Barnhart  
Special Counsel of Complex Litigation, Office of the Indiana Attorney General

Sebastian Barocelli  
UNIVERSIDAD DE BUENOS AIRES- UNIVERSIDAD DEL SALVADOR

Sebastian Barocelli is Professor of Civil Law Universidad del Salvador (USAL) Buenos Aires, Argentina, Associated Profesor of Civil Law and Contract Law. University of Buenos Aires (UBA) Argentina, Researcher at Institute for Law and Social Research “Ambrosio L. Gioja”, Faculty of Law – University of Buenos Aires (UBA) Buenos Aires, Argentina, Postgraduate Professor USAL-UBA-UCA, Board member International Association of Consumer Law, Miembro de la Mesa Directiva de la Asociación Internacional de Derecho del Consumidor (IACL). Academic Secretary Argentinian Institute of Consumer Law’s (IADC Codirector Argentinian Institute of Consumer Law’s (IADC)Law Review.

Samuel Becher  
Victoria University of Wellington

Professor Becher has earned his LLM and JSD from Yale Law School, and his LLB (magna cum laude) from Tel Aviv University. He specializes in economic and behavioral analysis of law and his research has been widely published in a variety of journals. He has
designed and taught a variety of courses in the areas of contract law, consumer protection law, law and economics, law and psychology, law and happiness, decision-making, and negotiation and conflict resolution.

**Stephanie Ben-Ishai**  
**Osgoode Hall Law School**

Professor Stephanie Ben-Ishai, a full professor at Osgoode Hall Law school in Toronto, is a devoted teacher, lawyer and internationally recognized expert on commercial law. During her sabbatical in 2018/9 she is serving as a Distinguished Visiting Fulbright Fellow at SUNY Plattsburgh and the Thomas Feeney Visiting Professor at the University of Ottawa Faculty of Law. For the last 16 years Professor Ben-Ishai has taught contract, commercial and bankruptcy law in multiple formats to undergraduate and graduate law students and lawyers from across the globe. Her research has been continuously funded by the Social Sciences and Humanities Research Council and other major Canadian and international funding agencies. Professor Ben-Ishai has a high degree of business acumen that she is able to blend with her academic expertise. She is successfully able to draw on her unique blend of skills on behalf of vulnerable groups, lawyers and law reform initiatives and bring this practical experience back to the classroom. Her publications include seven books and over fifty refereed articles in national and international journals, as well as numerous reports commissioned by governmental and non-governmental agencies. Her scholarship not only contributes to theoretical inquiry and practical solutions but also to public policy debate and law reform. Every level of Canadian court has cited Professor Ben-Ishai's research and she has been recognized as an expert by Ontario, Quebec, and American courts.

**Lais Bergstein**  
**Federal University of Rio Grande do Sul (UFRGS)**

Ph.D. in Consumer and Competition Law by Federal University of Rio Grande do Sul (UFRGS/Brazil). Master in Economic and Socioenvironmental Law by PUC/PR. Alumni of the Center for European and German Studies (CDEA) and the Université du Québec à Montréal (UQÀM/Summer 2016). Visiting researcher at Justus-Liebig-Universität Gießen (2018). Attorney at Law in Brazil.  
lais@dotti.adv.br.

**Káren Rick Danilevicz Bertoncello**

Judge in the state of Rio Grande do Sul (Jurisdiction of Canoas), PHD and Master in Civil Law by the Universidade Federal do Rio Grande do Sul, specialist in European Contrats by Université de Savoie, FR, member of the Research Group about overindebtedness
coordinated by Professor Dr. Cláudia Lima Marques and coordinator of the Department of the Consumer Law at the Center of Studies of AJURIS (School of Magistracy of the State of Rio Grande do Sul). Professor in Law School IMED, Porto Alegre/RS.

**Christoph Busch**

**University of Osnabrück, Germany**

Christoph Busch is Professor of European Private and Business Law at the University of Osnabrück, Germany. He is a member of the ISO Technical Committee 290 (Online reputation) and a reporter for the European Law Institute’s Working Group on Online Intermediary Platforms. He is a member of the European Commission’s Expert Group for the Observatory on the Online Platform Economy.

**Boeun Chang**

**Hankuk University of Foreign Studies**

Law school professor, Ph.D. in law (Seoul National University, College of law), LL.M (Harvard Law School), Attorney at law (in Korea / New York)

**Monray Botha**

**University of Pretoria**

**Christopher Bradley**

**University of Kentucky**

Christopher Bradley is Assistant Professor of Law at the University of Kentucky College of Law. Prior to entering academia, he clerked for a federal bankruptcy judge, a federal appellate judge, and practiced bankruptcy law at several law firms. He holds a JD and LLM (International Law) from the NYU School of Law, a bachelor’s degree from Princeton, and a doctorate in English Literature from the Univ of Oxford.
Mark E. Budnitz  
**Georgia State University College of Law**  
Mark E. Budnitz is Bobby Lee Cook Professor of Law emeritus at Georgia State College of Law. Previous positions include executive director of the National Consumer Law Center and teaching at Boston University and Emory University. Budnitz specializes in consumer protection, with a special interest in electronic payment systems. He has published over 35 articles and has written books on credit reporting, consumer payment systems, lender liability and bankruptcy. Budnitz is a member of the American Law Institute. He is on the board of directors of the National Consumer Law Center. He was a member of the Federal Reserve Board’s Consumer Advisory Council.

Marcos Catalan  
**UNILASALLE**  
PhD at Universidade de São Paulo. Permanent Professor in Unilasalle.

Dr. Pascale Chapdelaine  
**University of Windsor**  
Pascale Chapdelaine is Associate Professor at the University of Windsor, Faculty of Law. Her research looks at the interaction between intellectual property, property and contracts, as well as to how new technologies and automated business processes shape consumers' rights and expectations. Professor Chapdelaine is Chair of Windsor Law LTEC Lab: www.iteclab.com. Professor Chapdelaine holds an LL.B. & B.C.L. from Mc Gill University Faculty of Law, an LL.M from the K.U. Leuven Faculty of Law (Belgium) and a Ph.D. from Osgoode Hall Law School. She is called to the Bar of Ontario and le Barreau du Québec.

Zhen Chen  
**University of Groningen**  
LLM, Private International Law, Wuhan University, China; PhD researcher, Private International Law(Consumer Protection), University of Groningen, the Netherlands.

Jean Karim Coly  
**Pontifícia Universidade Católica of Paraná**
PhD student in Economic Law at the Pontifícia Universidade Católica of Paraná (PUCPR) / Brazil. Master in Economic Law at the Pontifícia Universidade Católica of Paraná (PUCPR) / Brazil. Bachelor degree in International Relations IMAN / Dakar. Researcher in the UNINTER scientific initiation program in the Contemporary Theory of Jurisdiction and Public Law, with the tripartite project of the Authority and the New World Order - Courts, Administration and International Parliaments. E-mail: jeankarino@gmail.com

Kim Do-Nyun
Korea Consumer Agency

Korea Consumer Agency(Government-funded Agency), Responsible for supporting the Consumer Policy Committee; Ph.D. in Law(civil law)

Antônio Carlos Efing
PUCPR


Malo Depincé
Université de Montpellier, Human at home project

Malo Depincé is Maître de conférences at the Faculty of Law and Political Science of Montpellier. Holder of the habilitation to direct research, he supported his doctoral thesis the precautionary principle in 2004, under the direction of Jean Calais Auloy. He directs the Master 2 consumers and competition Law, has been for many years Deputy Director of UMR 5815 Dynamiques du droit of which he is still a member. He is currently coordinating the interdisciplinary research project on HUT of connected housing (HUman at home projetT). Specialist in economic law (and more particularly in consumers affairs, competition and environment), he is also a member of the Advertising Ethics Jury (associate body of the Professional Advertising Regulatory Authority - ARPP), the Unfair Terms
Commission of French Government, the Working Group for Arbitration of the National Bar Council and also the French National Food Council where he chaired one of the groups of consultation (trade of foodstuffs by Internet). He conducts each year Serge Lazareff Contest, an international arbitration competition, organized in partnership with the National Council of Bars and the Mediation Center and Arbitration of Paris.

Mateja Durovic
Lecturer in Contract and Commercial Law at the Dickson Poon School of Law, Kings College London

Previous to this, he was an Assistant Professor at the School of Law, City University of Hong Kong. Dr. Mateja Durovic holds a PhD and LLM degrees from the European University Institute, Florence, Italy, LLM degree from the University of Cambridge, UK, and LLB degree from the University of Belgrade, Serbia, where he graduated as the first and best student of his class. Dr. Durovic was a Post-doc Research Associate at the European University Institute, Visiting Scholar at Stanford Law School, USA, and at the Max Planck Institute of Private International and Comparative Law, Hamburg, Germany. Dr. Durovic worked for the Legal Service of the European Commission, as well as a consultant for the European Commission, BEUC (European Consumer Organisation) and the United Nations.

Kurt Eggert
Chapman University School of Law

Kathleen Engel
Research Professor of Law at Suffolk University in Boston

Kathleen Engel studies mortgage finance and regulation, consumer credit, and housing and credit discrimination. Her publications include The Subprime Virus: Reckless Credit, Regulatory Failure and Next Steps (Oxford) and articles in Harvard Business Law Review, Harvard Journal of Law and Public Policy, and Texas Law Review. Professor Engel presents her research at fora around the world and is frequently quoted in the press. Among her various public service activities, Professor Engel sits on the boards of directors of Consumer Reports and the National Association of Consumer Advocates, and previously served on the Consumer Advisory Board of the CFPB and the Federal Reserve’s Consumer Advisory Council.
Camilo Alfonso Escobar Mora  
**JURÍDIA**


Lesley Fair  
**Senior Attorney, Federal Trade Commission’s Bureau of Consumer Protection**

Ms. Fair has represented the FTC in numerous investigations of deceptive advertising and consumer fraud. She has served on the adjunct faculty of the George Washington University, and the Catholic University School of Law. Before joining the FTC, Ms. Fair clerked for United States District Judge Fred Shannon and served as a staff counsel to the United States Court of Appeals for the Fifth Circuit.

Roberto Freitas Filho  
**Instituto de Direito Público de Brasília - IDP**

PhD in Jurisprudence - USP. Professor of Consumer Law and Sociology of Law. Judge at the State Supreme Court of de Brazilian Federal District.

Anne Fleming  
**Georgetown University**

Anne Fleming is an associate professor of law at Georgetown University. Her research interests include contract and commercial law, consumer finance, and American legal history, with a focus on the relationship between law and poverty. Her first book, City of Debtors: A Century of Fringe Finance (Harvard 2018), explores the growth and regulation of small-dollar lending institutions in
United States over the twentieth century.

**Simon Geiregat**  
**Universiteit Gent**

Dr. Simon Geiregat is a researcher at Ghent University (Belgium). In May 2019, he successfully defended his doctoral thesis on the application of the exhaustion (or ‘first sale’) doctrine to contemporary models for digital distribution. He also graduated as a Master (LL.M) of Intellectual Property and ICT Law at KU Leuven. He is a member of ALAI, the Association belge pour le droit d’auteur and the European Law Institute, where he joined the Digital Law Special Interest Group and the Members Consultative Committee on the ALI-ELI joint project on Principles for a Data Economy. He takes a great interest in copyright, neighbouring rights, IT and data law, as well as in consumer (contract) law. His research focuses on the legal challenges posed by digital technology, particularly from a European IP law and (consumer) contract law perspective.

**Dr. Tycho de Graaf**  
**Leiden University**

Tycho de Graaf is an assistant professor in civil law at Leiden University’s Institute of Private Law. His research and teaching covers civil law and focuses on ICT and e-commerce law. He is an editor of legal periodicals Maandblad voor Vermogensrecht (monthly periodical on civil law) and Computerrecht (computer law), a deputy judge at the district court in The Hague and an arbitrator at the SGOA (a foundation for the resolution of ICT disputes). Before joining academia, Tycho was a lawyer for twenty years at one of the Netherlands’s top tier law firms.

**Caroline Visentini Gonçalves**  
**Trench Rossi Watanabe Advogados**

Coordinator of the Consumer Law Department at Trench Rossi Watanabe Advogados. Post-graduated in Consumer Law by Escola Paulista da Magistratura. Master of Laws by Columbia Law School, Columbia University in New York, USA. Associated with Brasilcon and alumni of Instituto de Tecnologia e Sociedade do Rio (ITS Rio) and Université du Québec à Montréal. Panelist of the 16th Conference of the "International Association of Consumer Law" (IACL) and of the XIV Brazilian Congress of Consumer Law, Brasilcon. Appointed to Chambers Latin America in Product Liability as "Associate to Watch" (2018 and 2019). 
Corlia van Heerden
University of Pretoria

Corlia Van Heerden (B.Proc, LLB, LLM, LLD) is a professor in banking law and incumbent of the ABSA Chair in Banking Law in Africa. Her areas of expertise are banking law, credit law, insolvency law, consumer protection and competition law.

Koju Hirose
Kitakyushu College

Koju Hirose, Associate Professor, National Institute of Technology, Kitakyushu College, Japan. (Degrees: Master of Laws, Kanto Gakuin University, Japan, 1999. B.A. Laws, Nihon University, Japan, 1992.) My focus of research is consumer laws in Japan, Europe and the United States, and I also have a keen interest in economics and behavioral sciences. As economics and psychology have been utilized in the analyses of rationales of laws in recent research, I would like to apply these disciplines to the advanced study of consumer laws, in particular, behavioral economics and other relevant behavioral sciences.

Geraint Howells
Dean and Chair Professor of Commercial Law, City University of Hong Kong

Geraint has lectured to academics and practitioners in most regions of the world and regularly acts as a consultant for NGOs, the DTI and the European Commission. He is a member of the Acquis Group that is commissioned to advise the EC on European Contract Law Harmonisation.

He has previously worked at Hull, Keele, Sheffield, Liverpool and Lancaster Universities and held chairs at Sheffield and Lancaster. Previously Head of Law School at Lancaster. Visiting positions held at Wurzburg, Munster, Paris XI, Tennessee and Sydney Universities.

Youkyung Huh
University of Virginia

Youkyung HUH is a director of Consumers Korea. She sits as member of the Insurance Policy Review committee of the Korean Financial Supervisory Service (FSS) and as commissioner at the Korean Copyright Commission. Her work experience includes serving as legal counsel at the Korean FSS and private practice in one of the largest Korean law firms. Ms. Huh is a member of the Korean Bar Association and a doctoral candidate at the University of Virginia School of Law. Her research interests include consumer

Marianne Hundahl Frandsen
Aalborg University

PhD student from Aalborg University, Denmark. Marie Jull Sørensen supervises Marianne. Marianne is going to turn in her thesis in November this year. She is working with air passengers’ rights. Through her PhD-time, she has been a research visitor at Centre for European Legal Studies at Cambridge University for 6 months. She has also been a visitor at UCD Sutherland School of Law at Dublin University and at the Department of Private Law at Oslo University. Marianne has the pleasure of teaching master students on European passenger’s rights. After the PhD, Marianne will be working with in the area of intermediary platforms.

Dr. iur. Won Jae Hwang
Hankuk University of Foreign Studies

Senior Researcher, Law Research Institute of Hankuk University of Foreign Studies in Korea.

Hervé Jacquemin
University of Namur

Hervé Jacquemin is professor at the University of Namur, where he teaches Business Law (BA program) and eCommerce Law (advanced Master in IT and Law). He is specialized in Consumer Law and Business Law, especially in the digital environment. Hervé is also research Director at the Research Center on Information Law and Society (CRIDS, member of Namur Digital Institute). He is attorney-at-Law, member of the Brussels Bar, of Counsel at ULYS Law Firm.

Monika Jagielska
University of Silesia Faculty of Law

Monika Jagielska – Professor at the Department of Private Law and Private International Law of the University of Silesia in Katowice. A former member of the working groups of the Codification Commission on Civil Law at the Polish Ministry of Justice. The author of several books and numerous articles on EU private law, sales law, consumer protection, product liability and international family
law. Expert and reviewer in numerous EU and international projects, evaluator in EU H2020 and HRS4R initiatives and in the Polish National Science Centre.

**Da-Young Jeong**  
**Yeungnam University**  
Lawyer, Professor of Yeungnam University Lawschool(Contract Law, ICT Law), Ex-Deputy Director in Ministry of Government Legislation

**Creola Johnson**  
**Ohio State University, Moritz College of Law**

**Prof. Michelle Kelly-Louw**  
**University of South Africa**

A research professor of law at the University of South Africa. She has published widely in the fields of insolvency law, banking law and consumer credit law and her research has been cited with approval by the South African courts, including the Constitutional Court and the Supreme Court of Appeal, and a Namibian High court on several occasions. She has received various research awards. Throughout her career she has been involved in the drafting of South African legislation. She is the President of the International Association of Consumer Law and a member of various South African and international law journals.

**Marte Eidsand Kjørven**  
**University of Oslo**

Marte Eidsand Kjørven is Associate Professor in Commercial contract Law at the University of Oslo. Her legal competence and research interests lies within financial, contract and consumer law, as well as law of obligations and tort.

**Dr. Orhan Emre Konuralp**  
**Bilkent University**

Dr. Konuralp received his undergraduate degree from Ankara University in 2011, his LL.M. degree in law and economics from Bilkent University in 2013. He got his Ph.D. degree in private law from Bilkent University in 2018. He conducted his doctoral research in
Justus Liebig Universitaet, Gießen, Germany, between February 2015 and February 2016 for the doctoral dissertation on "Civil Liability of Arbitrators". He also participated in Vis Moot and FDI Moot as an arbitrator. Dr. Konuralp's researches mainly focus on Arbitration, Civil Procedure and Enforcement Law and currently he conducts his post-doc research in Universitaet Regensburg, Germany.

**Patricia Antunes Lacoursière**  
**UFRGS**

State Judge – Court of Justice of Rio Grande do Sul - Brazil, Doctor of Law, Université de Paris Sud – Sceaux. University Diploma in Contract Law and Consumer Law – Université de Savoie  

**Marc Lacoursière**  
**Université Laval**

Marc Lacoursière, LL.M., Ph.D., is a professor of law at Université Laval since 2000. He is a member of the Bar of Quebec since 1993. He is the cofounder and a member of the Centre d’études en droit économique, a research centre dedicated to business law, at the Faculty of Law, in Université Laval. He has completed a Ph.D. at Osgoode Hall Law School, in York University (Toronto, Canada) (2001), and a LL.M. at Université Laval (1996). Professor Lacoursière’s research projects concern banking law, consumer law and information technology Law.

**Patrícia Laydner**  
**UFRGS**

Byung Jun Lee  
Hankuk University of Foreign Studies

Marco B.M. Loos  
University of Amsterdam, Centre for the Study of European Contract Law

Professor Marco B.M. Loos is professor of Private Law, in particular of European consumer law, at the Centre for the Study of European Contract Law of the University of Amsterdam. He frequently publishes on Dutch and European contract law and consumer law, in particular with regard to sales law, digital content, consumer protection and standard terms. His working papers are published at http://ssrn.com/author=408348

Joasia Luzak  
University of Exeter

Joasia Luzak is an Associate Professor and the Director of the Center for European Legal Studies at the Law School of the University of Exeter, United Kingdom. She is also a Visiting Associate Professor at the Centre for the Study of European Contract Law at the University of Amsterdam, the Netherlands. She has more than 10 years of experience with research in the area of European consumer law and its implementation in Poland, the Netherlands, United Kingdom and Germany. In her comparative research she often includes insights from consumer behaviour science.

Kailiang Ma  
University of Paris-Saclay/University of Paris-Sud

Kailiang MA is a law PhD researcher funded by China Scholarship Council in the University of Paris-Sud/University of Paris-Saclay since 2017. His PhD dissertation focus on the shareholder protection regimes in financial holding companies, which will be a comparative study. He graduated from China University of Political Science and Law with a Master's degree in Economic Law. Up to now, he has published some papers which concentrated on Chinese stated-owned corporate reform and internet financing development. Kailiang insists that academic exchanges and discussions are the most effective ways to improve research capabilities.

Dhruv Madappa
Indiana University

Master’s Student, Cybersecurity Risk Management, Department of Informatics, Computing & Engineering, Indiana University

Claudia Lima Marques
Universidade Federal do Rio Grande do Sul (UFRGS)

Claudia is an expert in the fields of Consumer Law, Private Law and both Private and Public International Law. Having earned her Bachelor of Law at the Federal University of Rio Grande do Sul, she went on to study a Masters of Law at the University of Tübingen and a PhD. summa cum laude at the University of Heidelberg. Currently titular professor and coordinator of the post graduate Law Program of the Law School of UFRGS, Claudia holds a number of positions on national and international legal and consumer protection bodies. She has written and lectured extensively on private law, on conflicts of laws, over-indebtedness and consumer law issues and has published articles in Brazil, Argentina, Paraguay, Germany, Switzerland, Spain, UK and USA.

Julia de Mello Bottini
PUCPR/UNIFACEAR

Lawyer. Professor of Law at UNIFACEAR. Student of the Master's Degree in Socio Environmental Law at the Pontifical Catholic University of Paraná.

Ezequiel N. Mendieta
Universidad de Buenos Aires

Ezequiel N. Mendieta is a lawyer in Buenos Aires, Argentina. He is specialist in Tort law by Faculty of Law of the University of Buenos Aires, Argentina, master in Consumer law by Castilla-La Mancha University, Spain and postgraduate in Constitutional law in Faculty of Law of the University of Buenos Aires. He is a member of the Research Project of the DeCyT 2018-2020: “Consumers’ protection in the digital age” Faculty of Law, University of Buenos Aires, Argentina. Ezequiel is member of the International Law Association and of its Committee on International Consumer Protection of Consumers. He is the assistant of the professor Civil Law at the Faculty of Law of the University of Buenos Aires, Argentina. He has published different articles in Civil and Consumer law journals and he has presented papers in Civil and Consumer law conferences. Ezequiel had had his own legal firm and in the last years worked in the
Court of Appeal in Administrative and Tax Matters of the City of Buenos Aires.

Ted Mermin
Co-founder and Executive Director of the Public Good Law Center, and the Interim Executive Director of the Berkeley Center for Consumer Law & Economic Justice

For the past decade he has assisted local, state and federal agencies in the development and defense of innovative policies in public health and consumer law; has litigated consumer rights and public health cases in appellate and trial courts around the nation, including in the United States Supreme Court; and has written and spoken extensively on issues of free speech, preemption, tobacco control, marketing to children, deceptive advertising, and unfair competition. Ted teaches Consumer Protection Law at the UC Berkeley School of Law, where he also coordinates the Consumer Law Program. He is pro bono counsel to the Consumer Justice Clinic at the East Bay Community Law Center, and recipient of the Center’s inaugural Guardian of Justice award. Ted additionally serves as convener of the California Low-Income Consumer Coalition, a partnership dedicated to furthering the rights of vulnerable consumers through state and local policy advocacy. Before founding Public Good, Ted served for eight years as a Deputy Attorney General in the California Department of Justice, where he brought consumer cases against abusive loan companies, rental car outfits and telecom providers.

Felicia Monye
University of Nigeria Nsukka

Felicia Monye (LLB, LLM, PhD, BL) is a Professor of Law at the University of Nigeria. Felicia teaches the Law of Consumer Protection and Commercial Law. She is a consumer protection advocate and has presented numerous papers at national and international conferences on the subject. She has served as a consultant to some international organisations on consumer issues and enjoys a good working relationship with many consumer protection agencies in Nigeria. Professor Monye is the author of Law of Consumer Protection; Commercial Law; and many journal articles. She was Dean, Faculty of Law, from 2010 – 2012.

Ashfaq Mhamulal Naikwadi
District Consumer Disputes Redressal Forum, Satara, Maharashtra
Ashfaq Mhamulal Naikwadi, after completing the first graduation in Indian system of medicine in 1993, soon developed interest in consumer rights. His second graduation is in Law from Shahaji Law College, Kolhapur, Maharashtra in 2001. Since 2002, he was on the Medical Examiners panel of the Life Insurance Corporation of India. In 2007, he was service provider for a leading Mall chain in India ‘Big Bazaar’ at Kolhapur. In 2013, he applied for the post of Non-Judicial Member in the District Consumer Disputes Redressal Forum (DCDRF) in Maharashtra. He joined the DCDRF at Ratnagiri in 2014 and at present is serving at the DCDRF Satara. The Consumer Forums function under provisions of 'The Consumers Protection Act, 1986'. He did my Post Graduate Diploma in Consumer Law and Practice from The National Law School of India University, Bangalore in 2017. His services are in adjudicating complaints in the Consumer Courts called as Consumer Forums.

Tjakie Naude  
University of Cape Town

Tjakie Naude is a Professor of Private Law at the University of Cape Town, South Africa and an attorney of the High Court of South Africa. Her main fields of interest are Contract Law and Consumer Law. She is a co-editor of the most comprehensive and leading commentary on the South African Consumer Protection Act.

James P. Nehf  
Indiana University Robert H. McKinney School of Law

James P. Nehf is Professor of Law and Cleon H. Foust Fellow at Indiana University Robert H. McKinney School of Law. He has been teaching contracts, consumer law, and commercial law subjects for more than twenty years. He is an internationally recognized expert in consumer privacy and financial services law and serves as an executive board member of the International Consumer Law Association, a global society of consumer law scholars and policy makers. He has won numerous teaching awards and has been a frequent speaker at law conferences, CLE seminars, and law-related lecture series. Professor Nehf was the inaugural director of the law school's European Law Program and has held several university administrative positions, including a term as Associate Dean for Graduate Studies at the law school and as interim director of the Indiana University Center on Southeast Asia. His publications include several chapters in a leading commercial law treatise, Secured Transactions Under the Uniform Commercial Code (where he now serves as principal author and editor), an updated and revised edition of Corbin on Contracts—The Impossibility Doctrine, a book on privacy law, Open Book: The Failed Promise of Information Privacy in America, and numerous other book chapters and
articles on commercial law, consumer finance, privacy law, low-income consumer transactions, and international/comparative law subjects. He currently serves on the editorial board for the Markets and Law Series at Ashgate Publishing.

**Kara D. Nottingham, Legal Counsel**  
**Philip Morris International**

Kara D. Nottingham is Legal Counsel at Philip Morris International (PMI) in Switzerland. Her work at PMI focuses on global regulatory policy, illicit trade prevention, and anti-corruption. Kara started her career with Shearman & Sterling LLP in Washington, DC, specializing in litigation and anti-corruption matters. While at Shearman & Sterling she also worked for the United Nations International Criminal Tribunal for Rwanda, and participated in an extended Associate program with an international human rights organization based in Switzerland. Kara previously served as a Legal Officer for the United Nations Office at Geneva (UNOG) and World Intellectual Property Organization (WIPO) in Switzerland, acting as Counsel for the Respondent before the United Nations Dispute Tribunal and International Labour Organization Administrative Tribunal. A native of the Washington, DC area, Kara earned her BA in Political Science and Spanish from Hampton University, JD from William & Mary School of Law, LLM in International Dispute Settlement from the Graduate Institute of International and Development Studies – University of Geneva, in addition to completing an exchange program at the Instituto de Empresa in Spain. Kara is a member of the Maryland, Washington, DC, and International Bar Associations.

**Monye Ogochukwu**  
**University of Cape Town**

Monye Ogochukwu is a law business law lecturer at the University of Benin, Nigeria. She is also a PhD student at the University of Cape Town and exploring Digital Financial Inclusion in Nigeria. She received her LL.B from the University of Nigeria and an LL.M from Queen Mary University of London. She is focused on the interaction between ICT and finance law and has published technical reports and articles in reputable journals and reports. As a fellow of the Center for Comparative Law in Africa, UCT in 2018, she researched on E-commerce and trade liberalization under the ongoing CFTA.

**Andressa Jarletti Goncalves de Oliveira**  
**Pontifical Catholic University of Paraná**
PhD Candidate at Pontifical Catholic University of Paraná – Brazil (PUCPR). Master in Law from the Federal University of Paraná – Brazil (UFPR). Professor at Superior Law School in OAB/PR (Brazilian Bar Association, Section of Paraná) and in post-graduations at Positivo University, ABDConst (Brazilian Academy of Constitutional Law), FIEP – Federation of Industries in State of Paraná, Damásio Educacional, Unicuritiba and Univel. Lawyer.

Prof.Ashok R. Patil
National Law School of India University

Prof.Dr.Ashok R Patil completed his B.Sc. (Criminology & Forensic Science) (1993), LL.B(1996), LL.M. (Mercantile Law) (1998) with First Rank, Ph.D.(2006) in Consumer Law under UGC Fellowship, all from Karnataka University, Dharwad; NET, Diploma in Computer Application, Certificate Course on Cyber Law, NCC "C" Certificate, NSS Certificate, Accredited Mediator (IIAM). He is a Chair Professor of Chair on Consumer Law and Practice and Director, Online Consumer Mediation Centre, which are established by Ministry of Consumer Affairs, Government of India. He has conducted many training programs for consumer club teachers, Non-Governmental Organization, consumer forum members. He has published more than 25 articles and three books. He is a chief editor of ‘International Journal on Consumer Law and Practice’ and Bi-Annual Newsletter ‘March of Consumer Law and Practice’. He is also the Reviewer-in-charge of International Journal on Global Science and Technology Forum Journal of Law and Social Sciences. He has presented many research papers at the International and National Conferences, Seminars and Workshops. His area of specialization is Consumer Protection Laws, Law of Torts, Insurance Law and Alternative Dispute Resolution. He received the ASIAN LAW INSTITUTE’S FELLOWSHIP in 2010 and visited National University of Singapore for research in Consumer Protection Issues. He also received the prestigious National Award “LEGAL EDUCATION INNOVATION AWARD-2013” by a Jury appointed by Society of Indian Law Firms (SILF) and Menon Institute for Legal Advocacy and Training (MILAT). Under his leadership in 2014 Legal Service Clinic won a ‘International MacJannet’ Award. He is a member of Inter-ministerial Monitoring Committee on Issue of Misleading Advertisements and Review Committee on Consumer Protection Amendment Bill, 2011. He is a member of Drafting Committee on Consumer protection Bill, 2018. He is nominated as a member to the ‘Central Consumer Protection Council’ by the Ministry of Consumer Affairs, Government of India since 2015.

Gail Pearson
University of Sydney

She is a leading academic in the fields of financial services, commercial and consumer laws. She is the author of Pearson, G Financial
Maxime Péron
Lab-LEX, Université de Bretagne Occidentale ; Universidade de São Paulo

PhD Student in private Law and Human Rights, in France (Université de Bretagne Occidentale) and Brazil (Universidade de São Paulo). Teaching private Law (civil law, contract law and tort law) at the University of Bretagne Occidentale. Researching on vulnerable people, especially children and consumers, and about new technologies. Member of the Lab-LEX at UBO.

Michael W. Pinsof, J.D.
Roosevelt University, Chicago

Mike received his J.D. from DePaul University College of Law in 1979. In addition to his private law practice in the Chicago area, Mike has taught paralegal studies for 35 years, and currently serves as an adjunct professor at Roosevelt University in Chicago. His most recent publications have appeared in the Stetson University Journal of Advocacy and the Law; the Consumer Finance Law Quarterly Report; and the Quinnipiac Health Law Journal. Last fall, Mike presented a working draft of his current piece at the Central States Law Schools Association Annual Scholarship Conference at Texas A&M College of Law.

Anjanette (Angie) Raymond
Indiana University

Director, Program on Data Management and Information Governance, Ostrom Workshop; Associate Professor, Department of Business Law and Ethics, Indiana University, Kelley School of Business.
Karunanidhi Reddy
Durban University of Technology South Africa

Karunanidhi Reddy is an Associate Professor in the Department of Applied Law, Durban University of Technology, South Africa. He specializes in applied law and has conducted research, using a multi-disciplinary approach, in the areas of consumer protection law; social justice and the role of business in South Africa; and international trade law. His recent publications examined the implications of consumer protection legislation, firstly, with respect to food products and non-communicable diseases; and secondly, with respect to nanotechnology.

Annette E. Redmon
University of Cincinnati – Blue Ash College

Patrick Redmon
Berkeley Research Group, LLC

Director in the Clinical Economics practice at Berkeley Research Group in Baltimore, Maryland. Serve hospitals and health systems and professional associations with advise and analysis related to health economics, payment systems, and population health improvement activities. Served as Executive Director of Maryland's Health Services Cost Review Commission, as an Associate Professor at Xavier University's Master's Program in Health Services Administration in Cincinnati, and as a Senior Economist at the Government Accountability Office in Washington, DC.

Stéfan Renke
University of Pretoria

Stéfan Renke is an associate professor in the Department of Mercantile Law, University of Pretoria. He specialises in consumer credit law and presents courses on undergraduate and postgraduate level in this field. Stéfan has co-presented seminars and short courses on the National Credit Act 34 of 2005 and wrote various publications on the subject. He has also presented papers at national and international conferences. His doctorate is entitled “An evaluation of debt prevention measures in terms of the National Credit Act 34 of 2005”. Stéfan is a rated researcher and an admitted attorney.
Carlos Reverbel  
**UNIVERSIDADE FEDERAL DO RIO GRANDE DO SUL - UFRGS**

Professor of Constitutional Law in undergraduate and graduate Law School of the Federal University of Rio Grande do Sul (UFRGS). Master and Doctor of Constitutional Law by UFRGS. Doctor of State Law by USP (São Paulo University). Coordinator of UFRGS ‘s Specialization Program in State Law. Member of BRASILCON. Author of a number of books and publications including A Tridimensional Legal Vision of Federalism (Federalismo numa Visão Tridimensional do Direito); Political Reform and Elections (reforma política e eleições); Constitutional Jurisdiction in Latin-America (Jurisdição Constitucional na Ibero-América).

Martina Lourdes Rojo Universidad del Salvador (Buenos Aires, Argentina) Professor of Law (Profesora Titular), Director of International Affairs, Facultad de Ciencias Juridicas USAL. Guest professor at Université Lumiere Lyon 2, Université Paris 1 Pantheon-Sorbonne, guest lecturer at Université de Bordeaux, Université de Montpellier, George Washington University, The University of Georgia. Publications in Argentina, Belgium, Brasil, Colombia, France, USA. IACL member since 2005.

Martina Lourdes Rojo  
**Universidad del Salvador, Buenos Aires**

Professor of Law (Profesora Titular), Director of International Affairs, Facultad de Ciencias Juridicas USAL. Guest professor at Université Lumiere Lyon 2, Université Paris 1 Pantheon-Sorbonne, guest lecturer at Université de Bordeaux, Université de Montpellier, George Washington University, The University of Georgia. Publications in Argentina, Belgium, Brasil, Colombia, France, USA.

IACL member since 2005.

Hector Valverde Santana

M. Y. Schaub  
**Vrije Universiteit Amsterdam**

Martien Schaub studied Dutch Law and European Law. She wrote a multidisciplinary Phd-thesis on legal aspects of e-commerce (2004) at the University of Twente (Enschede). After a brief commercial carrier as an IT-law consultant, she broadened her research
to contract law in general with a focus on consumer protection (at the Molengraaff Institute of Private law, Utrecht University). She is currently an assistant professor Transnational Legal Studies at the VU Amsterdam. Her research interests include the interaction between European law and national law.

Jonathan Schubauer
Indiana University

Jonathan Schubauer is a current graduate student pursuing a master's degree in Cybersecurity Risk Management at Indiana University, Bloomington. His research areas include international privacy and data protection law, malicious domain detection techniques, and mobile application security. His current research focuses on mobile permission modeling in the Android application environment. In addition to his research with the Center for Security and Privacy, he is also an active affiliate scholar of the Ostrom Workshop in the Data Management and Information Governance discipline, where he studies consent & disclosure modeling for mobile applications.

Heeseok Seo
Korea Consumer Law Society / Pusan National University

Professor at School of Law in Pusan National University, Former President of Korea Consumer Law Society

Jeff Sovern
St. John's University School of Law

Jeff Sovern is a Professor of Law at St. John’s University in New York City where he has taught and written about consumer law for more than thirty years. He is the co-author of a consumer law casebook and has written numerous law review articles. His op-eds have appeared in The New York Times, Boston Globe, USA Today, Fortune, and elsewhere. He a co-coordinator of the Consumer Law and Policy Blog and editor of the Consumer Law Abstracts eJournal for the Social Science Research Network. The American Council on Consumer Interests awarded Professor Sovern the Russell A. Dixon Prize in 2002 and the 2010 Applied Consumer Economics Award.

Mary Spector
SMU Dedman School of Law
Mary Spector is Professor of Law and Associate Dean for Clinics at SMU Dedman School of Law. She received her B.A. from Simmons College and her J.D., cum laude, from Yeshiva University’s Benjamin N. Cardozo School of Law. She teaches Consumer Law and is the director of SMU’s Civil Clinic. She is a regular speaker on topics related to consumer credit, debt collection and credit reporting, as well as on tenants' rights and access to justice. She has served as an expert to the Department of Justice and has provided testimony to the House Subcommittee on Financial Institutions and Consumer Credit and in public hearings and roundtables hosted by the FTC and CFPB. Professor Spector and SMU’s Civil Clinic recently completed their second year working in collaboration with the Dallas County courts to provide on-site assistance to self-represented litigants. Professor Spector is currently serving as a Herbert Smith Freehills Visitor at the University of Cambridge, Faculty of Law, in a collaborative project designed to provide free legal assistance to UK consumers.

Elizabeth de Stadler
University of Cape Town

Dr. Sushila
National Law University Delhi

Dr. Sushila is working as Assistant Professor of Law at National Law University Delhi and is teaching Tort Law and Consumer Protection. She is Research Director of Center for Study of Consumer Law and Policy and is also in-charge of Chair on Consumer Law at National Law University, Delhi. She has worked on projects relating to Food Safety Law and Sexual Harassment at Workplace. She has attended two IACL conferences held at Porto Alegre, Brazil and Amsterdam, the Netherlands. Her areas of interest include human rights, gender justice, consumer protection laws, Law of Torts and competition law.

Henrico Cesar Tamiozzo
PUCPR

Shizuko Tanaka  
Momoyama Gakuin University

Her major was civil law at Meiji University, Tokyo, Japan (B.A. in Laws 1994). She also studied civil law at Meiji University Graduate School of Law, Tokyo, Japan (LL.M. in 1996 and completed doctoral studies, 1998 - 2004 & 2007 - 2009). She started her academic career at Aomori Chuo Gakuin University, Aomori, Japan (2004 - 2005). She joined Momoyama Gakuin University (St. Andrew’s University), Izumi, Osaka, Japan as Lecturer in 2005. She became Associate Professor (2007) and Professor of Civil Law (2014 – present).

Nezihe Tekman  
Near East University

N. Tekman currently is a lecturer and researcher of the Near East University in North Cyprus. Having completed her LL.M programme in Commercial Law at the University of Bristol, she has qualified as a lawyer in North Cyprus and started working in a private university in North Cyprus as a lecturer and acting Head of Department. Then, moved to the United Kingdom for pursuing her PhD at the University of Hull, regarding the effective protection of the vulnerable consumers under the European Consumer Law.

Matias Irigoyen-Testa  
Universidad Nacional del Sur, Bahia Blanca; Universidad Torcuato Di Tella, Buenos Aires

Professor of Civil Law at the Universidad Nacional del Sur and the Universidad Torcuato Di Tella. He obtained the highest academic record in his two masters degrees and his Ph. D. (summa cum laude). He has been a Visiting Doctoral and Postdoctoral Scholar at Harvard University. He received his Ph. D. from Universidad Complutense de Madrid. He holds a masters degree in Financial Analysis from the Universidad Carlos III de Madrid and another one in Law, Economics and Public Policy from the Instituto Universitario Ortega y Gasset de Madrid. He received his law degree from the Universidad de la Plata.

Fiona Jennifer Unz  
Erasmus School of Law
Fiona is a first year doctoral researcher focusing on consumer law. Following the completion of her Master studies in Maritime and Transport Law, she joined the department of Commercial Law at Erasmus School of Law as a researcher, tasked with a project for the European Commission. Fiona later became a lecturer in the specialization of Transport Law while conducting research on passenger transportation and platform economy which she has published in European Journals and an edited book. She decided pursue a full-time position as a PhD candidate in 2018.

Jasper Vereecken
University of Antwerp - Ghent University

After finishing a Master of Arts in History, Jasper successfully obtained an LL.M. degree at Ghent University Law School (Magna Cum Laude) in June 2018. He then worked as a scientific researcher at Ghent University on financial supervision. As of February 2019, he started a Joint PhD at the University of Antwerp and Ghent University within the Consumer Law Institute, an interuniversity research institute of both universities. His PhD research focuses on the 'Public Enforcement of Consumer Law in Belgium'.

Wouter Verheyen
Erasmus University Rotterdam/ University Antwerp

Wouter Verheyen is associate professor at Erasmus University Rotterdam where is he program director of the master commercial law and PhD coordinator of the graduate school. He was recently appointed research professor Platform economy and e-commerce at Antwerp University. Wouter held visiting positions at KULeuven, University Bayreuth and University Messina

Karlo Vettorazi
FAE Centro Universitário

Master's degree from the Pontifical Catholic University of Paraná - PUC-PR (2008) in the research line Society and Law. He is a professor at FAE Centro Universitário and teaches courses in Civil Procedure and Civil Law Practice, and in the FAE Law Experience Program, which teaches the subjects of Law and Creativity and Legal Clinic to advise on the opening of New Business. He was Coordinator of the Center of Legal Practice of this institution in the period from 2008 to 2013. And since January 2014 Coordinator of the Law Course of this institution.
Josje de Vogel, LLM
Erasmus University Rotterdam

She started her PhD in September 2018 at the Erasmus School of Law at the Erasmus University Rotterdam. She is working on consumer protection in sustainable (use-based) mobility business models within the circular economy. Before she started working as a PhD, she obtained her master’s degree in Commercial and Company Law earlier in 2018 at the Erasmus University Rotterdam.

Cory C. Voight
Special Counsel of Complex Litigation, Office of the Indiana Attorney General

Eileen Webb
University of South Australia

Professor of Law, The University of South Australia; Adjunct Professor of Law, Curtin Law School; Member, The Law Reform Commission of Western Australia

Jarich Werbrouck
Ghent University

Jarich Werbrouck (LL.M.) is a PhD Candidate at Ghent University’s Financial Law Institute. He is conducting research on the impact of EU Consumer Law on the Procedural Autonomy of the Member States.

Lauren E. Willis
Loyola Law School - Los Angeles

Lauren E. Willis is a Professor of Law at Loyola Law School Los Angeles and has held visiting appointments at Harvard, Cornell, and the University of Pennsylvania. Willis’s scholarship examines the intersection of consumer psychology, market structure, and law. Her recent work develops a new, performance-based approach to consumer law. Before entering academia, Willis worked at the U.S. Department of Justice and with the U.S. Federal Trade Commission. Willis co-founded the Consumer Law Scholars Conference and advises the American Law Institute’s Consumer Contracts Restatement project. She has lectured to audiences in North America, Europe, Asia, Australia, and Africa.
Luis Alexandre Winter Carta  
Pontifical Catholic University of Paraná

He holds a Bachelor's degree in law from the Federal University of Paraná (1984), specializing in philosophy of education, Pontifical Catholic University of Paraná (1988), master's degree in Latin American integration from the Universidade Federal de Santa Maria (2001) and PhD in integration of Latin America by the USP/PROLAM (2008). He is currently professor at the Pontifical Catholic University of Paraná on graduation (where he was coordinator between 1987 to 1989), in post lato sensu where he coordinates the specialization in law, logistics and international business, and the doctoral sensu, in master's and doctoral degrees. Former professor and former (2005-2010) of law school international school Curitiba, professor of the Centro Universitário Curitiba and FAMEC. This 1984 Attorney-at-law and legal consultant, working mainly on the following themes and areas: contracts, regional integration, MERCOSUR, international relations, maritime law, customs law, international economic law and international law. Coordinator of the NEADI (www.neadi.com.br). Member of Centre of Arts of Paraná and the Institute of Lawyers of Paraná.