

PANEL 1: Financial innovation, new regulatory challenges

Moderated by Mr. Brian Tang, Founder of Asia Capital Markets Institute and LITE Lab@HKU, Co-Chair of Regtech Committee of Fintech Assocation

As founder of Asia Capital Markets Institute (ACMI), Brian provides inclusive global thought leadership, industry-wide consensus building and transformational support for technology, educational and policy solutions. ACMI's current Fintech focus relates to online capital marketplaces, Regtech and artificial intelligence governance. Brian previously spent more than 15 years at global investment bank Credit Suisse in Hong Kong and at law firm Sullivan & Cromwell in New York and California, where he advised on some of the world's largest and first-ever financial services and technology capital markets and M&A deals, project bonds and microfinance.



Nelson Chow, HKMA, Fintech Facilitation Office, Chief Fintech Officer

Nelson Chow has been appointed to the present position from 1 September 2016 with responsibilities for facilitating the healthy development of the fintech ecosystem in Hong Kong and promoting Hong Kong as a fintech hub in Asia. He joined the HKMA in 2004 and was responsible for the supervision of banks'

technology risk management and business continuity planning as well as the formulation of related policies and guidelines. He was the Deputy Chief Representative of the New York Office in 2010. After returning to Hong Kong in 2013, he took up responsibilities to supervise banks' operational risk management and perform macro-prudential data analysis. Prior to joining the HKMA, Mr Chow was a Vice President of JPMorgan Chase Bank, N.A. responsible for information risk management of the Asia Pacific region.

Arthur Moraglia, ACPR FinTech Innovation, Fintech Innovation Expert

Arthur MORAGLIA entered the Autorité de contrôle prudentiel et de résolution (ACPR) as a supervisor in 2016. Initially in charge of post-market infrastructure supervision, he has been seconded to the General Inspection, within the modelled risks team. Before integrating the Fintech-Innovation Unit in 2019, he was in charge of investment firms, market and post-market infrastructure supervision within ACPR.

Arthur MORAGLIA holds a double degree from the École des Mines de Douai (Master of engineering) and Institut d'Études Politiques de Lille (Master of Political Science). He is also graduated from the College of Europe (Master in European Economics).

Karen Contet Farzam, Founder of Angel Hub et WHub

Karen Contet Farzam is the co-founder of WHub.io, Hong Kong biggest startup community, and co-founder & CEO of AngelHub, Hong Kong's first SFC regulated startup investment platform. Karen is also the founding board member of the FinTech Association of Hong Kong and the board sponsor for the Policy and Advocacy Committee. She co-lead the Best Practices on Token Sale published end of 2017 and updated end of 2018. Karen is Immersed in the startup scene, Community Leader for Techstars, Accelerator Programs Mentor, International Conference Speaker (InspireFest2018 in Dublin, JS conference in Singapore, Vivatech in France, RISE in Hong Kong), FrenchTech Ambassador and WomenWhoCodeHK Founder.







Ken Lo, Head of Strategic Partnership of ZA International

Ken Lo is currently the Head of Strategic Partnership of ZA International. He has more than 10 years of financial industry experiences, ranging from banking, consulting and Fintech spaces. He worked in HSBC, McKinsey and Ernst and Young advisory previously and currently serves as the Board Member of Fintech Association of Hong Kong and adjunct assistant professor for the Master of Fintech Program at Hong Kong Chinese University.

PANEL 2: Boosting the Fintech Ecosystems, France & Hong Kong experiences

Moderated by Marc Entwistle, Co-Founding Board Member of Fintech Association

Senior manager and founding member of EY's global FinTech consulting team. Marc covers strategy and operations for Asia-Pacific across digital / virtual financial services, with a particular focus on innovation and ecosystem strategy. International consulting experience spent with EY, Accenture and Alfa based out of London, Edinburgh, Paris & Hong Kong with project engagement across much of Asia. Mark is a co-founding member of Fintech Association.

Thierry Bedoin, Banque de France LAB, Chief Digital Officer

Thierry Bedoin is the Chief Digital Officer of Banque de France since 2016, in charge of leading the central bank's Digital Transformation. He supervises the digitalization of business processes, data management and the development of new digital usages and a digital culture at Banque de France. He also manages the development of an Innovation Center for digital experimentation known as "Le LAB" Banque de France. Prior to this, Thierry was the Head of Information System Transformation Directorate (Banque de France 2012-2016). He is also French representative at the Eurosystem IT Committee and chairman of the Eurosystem Architecture Task-Force. Banque de France was distinguished as "Pioneer Central Bank" at the Central Banking Fintech & Regtech Global Awards 2019 and Thierry Bedoin received the award in Singapore in September.







François Martin, CEO of Hong Kong Branch, Crédit Agricole Corporate and Investment Bank

François Martin as CEO of Hong Kong Branch leads the overall business development and strategy of the Bank's activities in Hong Kong and is the Head of Coverage for clients based in Hong Kong, Macau, Philippines and Vietnam. As the Head of Structured Finance for Asia, Francois supervises the business development and strategy of the bank's Structured Finance activities across Asia (Asset Finance Group, Energy and Infrastructure Group, Leverage and Telecom Finance Group). Francois has over 30 years of experience in the corporate and investment banking industry and has been working at Crédit Agricole Corporate and Investment Bank since 1986 and has held various senior positions in Paris, New York and Warsaw.

Donald Lacey, Managing Director & COO Ping An, Global Voyager Fund

Donald Lacey is Chief Operating Officer and a managing director at Ping An Global Voyager, a growth stage fintech and healthtech venture fund formed by Ping An Group. Mr. Lacey joined Ping An from Citigroup, where he worked as a managing director in a variety of corporate and investment banking roles across Asia Pacific. While at Citigroup, he led the bank's advisory efforts on numerous high profile cross-border M&A and capital raising transactions for Asian insurance, banking and technology firms. Mr. Lacey commenced his career as a financial analyst at Goldman Sachs in New York. He has an SB from the Massachusetts Institute of Technology and a JD from Harvard Law School. Mr. Lacey serves as chairman of FinLeap GmbH, the European fintech company builder.

Benjamin Petit, CEO & Co-Founder, Chekk

After having co-founded a boutique M&A in Paris supporting SMEs and startups, Benjamin came to Asia and gained 14 year-experience in structured finance and business development across Asia. Benjamin is the co-founder and Head Business Development of Chekk, a leader in eKYC and Digital Identity space.







Pascal Gauthier, Chief Executive Officer, Ledger

Pascal started his career at Kelkoo, a price comparison service acquired by Yahoo for EUR 475 million in 2004. He then joined the advertising company Criteo in 2008 where he worked for five years as COO, being instrumental in the pivot to advertising, which led to the company's global expansion towards a EUR 2.17 billion market capitalisation. Before being CEO at Ledger, Pascal worked as Venture Partner in Mosaic Ventures, a London based venture capital firm focusing on Series A stage companies. Pascal is also non-executive chairman of Kaiko, a financial data website on Bitcoin.

PANEL 3: Innovating in the insurance sector

Moderated by Helene Li, General Manager of Fintech Association Hong Kong (TBC)

Seasoned finance industry executive in leadership positions. Top 5 Financial Services Influencer in APAC, (Thomson Reuters Refinitiv), LinkedIn Power Profile, Top 2 Sustainable Finance Influencer globally (Onalytica). A leading voice on Impact, Sustainable Finance, DigitalTransformation, Fintech, WealthTech, Insurtech, Podcast host of GoImpact Chats - management consultant by training, alumni of Willis Towers Watson; seasoned banking professional with experience gained through top management roles at bulge bracket financial institutions, such as JPMorgan Private Bank, Lombard Odier, and BNP Paribas Wealth Management.

With a stellar network across prominent family businesses and key players in the public plus private sectors in Sustainable Development, Helene has been actively involved in spearheading and developing the industry recognized and highly rated Next Generation program for BNP Paribas Wealth Management for the past 5 years. She is a regular contributor to Family Business and Entrepreneurship research throughout her banking and consulting roles and an enthusiastic advocate for Sustainable Finance and Impact Investment.





MM Lee, Associate Director General Business, Insurance Authority of Hong Kong

Before joining IA, MM worked for A.M.Best Asia-Pacific as Managing Director of Analytics. MM received his bachelor's degree in economics from Chung Ang University and his master's in economics from Seoul National University.



Sebastien's career has been dedicated to healthcare and new businesses. With an academic background in pharmaceuticals and business, Sebastien Gaudin worked as business development and marketing leader on multiple therapeutic and geographic markets at Sanofi for twelve years, taking a management position within Sanofi China in 2011. Working with Chinese Ministry of Health representatives and hospital leaders, Sebastien soon noticed how wary Chinese patients were of their national healthcare system. Thinking of how over the past decade in China online consumer reviews has solved trust issues prevailing in other sectors, he founded The CareVoice, a Shanghai-based start-up, with the mission of transforming healthcare experience to be more consumer-centric. Thanks to a successful pivot into health insurtech and its unique mobile-based SaaS platform digitizing healthcare and insurance journey, CareVoice has been working with multiple insurers to unleash their value. They can finally become true health partners of insured members. More recently, after graduating from Ping An first accelerator program and soft-launching the first health benefit and insurance for start-ups in China, Sebastien also co-founded StartupCare a new insurtech dedicated to insurance and benefits for start-ups so that entrepreneurs and their teams can devote their energy to successfully grow their businesses!

Mr. Ambroise Fargère, International Development Director, + Simple

Ambroise Fargere leads +Simple international development since 2018. Headquartered in France, +Simple is one of the largest European insurtechs and has developed the robo-broker technology for small business insurance. Previously, Ambroise founded the Sharing Economy partnerships team within AXA in France and launched cooperations between AXA and digital giants such as UBER or Deliveroo.







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Sarah Tam, Vice-President and Head of Customer, Blue

Sarah Tam is Vice-President and Head of Customer at Blue, Hong Kong's first digital life insurer. She is responsible for the development and implementation of the firm's customer growth strategies, including affinity marketing, brand and reputation management, media relations, advertising and philanthropic initiatives.

Before joining Blue, she was Global Head of Communications for Chubb Life, the international life insurance division of Chubb, where she led the firm's global marketing and communications strategies. Before Chubb, she worked for Swiss Reinsurance. She initially joined the company as Vice-President of Communications for its life and health business, but later moved to the regional strategy team as a digital consultant, where she helped develop the firm's strategy to enhance the customer experience leveraging technology.

Tam has held a range of marketing positions over the past 15 years, supporting diverse businesses in sales and marketing optimisation, public affairs, reputation management, crisis communications, as well as digital transformation.

She was awarded chartered marketer status from the Chartered Institute of Marketing, UK. She also holds a master of arts in online journalism from Birmingham City University, UK as well as a bachelor's degree from the University of Hong Kong.



