



Michelle J. Ng

Associate

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Overview

Michelle Ng is an associate in the Financial Services Regulatory practice in JSM's Hong Kong office. Michelle has experience in advising and assisting clients on issues relating to a variety of banking, securities and data privacy laws and regulations. Clients that she advises include reputable banks and financial institutions, listed companies, multinational corporations, land developers and high net-worth individuals. Michelle previously worked in the Washington DC office of an international law firm and has experience in assisting companies in the US and Asia in handling international trade disputes and investigations.

Experience

- Assisted financial institutions in setting up banking, loan, securities and other regulated businesses, including review and preparation of standard client documentation and provided advice on the relevant licensing and regulatory implications, including advised on the interpretation of the Banking Ordinance and codes, guidelines, modules and circulars issued by the Hong Kong Monetary Authority.
- Advised financial institutions and corporations in other industry sectors (such as land developers) on issues relating to data privacy laws and regulations, and review and preparation of related documentation (such as Personal Information Collection Statement, Privacy Policy Statement, and various agreements).
- Advised financial institutions and corporations in other industry sectors (such as land developers) on digitalization including online client on-boarding, operating customer loyalty programs, provision of services using mobile applications and robo-advisory functions.
- Advised clients on regulation of virtual asset services and stablecoins.

- Advised clients on regulation of stored value facilities (SVF) and mobile/e-wallets.
- Advised clients on regulation and licensing of money lenders and money service operators.
- Assisted clients with ongoing compliance requirements, including advice in connection with enquiries by regulators.
- Acted for a wide array of major Chinese, British and international banks and corporations in fraud and debt recovery cases, including enforcement of Mainland judgments in Hong Kong.
- Assisted various US and Asian companies in U.S. Department of Commerce and U.S. International Trade Commission antidumping and countervailing duty investigations and enquiries by U.S. Customs.

Qualifications

Education

- The University of Hong Kong, PCLL
- The University of Hong Kong, JD
- Brown University, AB

Admissions

- Hong Kong
- New York

Languages

- Cantonese
- English
- Mandarin

Professional & community involvement

Member, Women's White Collar Defense Association

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