



**Michelle J. Ng**

**Associate**

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## Overview

Michelle Ng 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 has worked in our Washington DC office and also regularly assists in representing and advising companies in the U.S. and Asia in international trade disputes and investigations. Michelle is fluent in English, Cantonese and Mandarin.

## Experience

- Assisted financial institutions in setting up banking, loan, securities and other regulated businesses, including review and preparation of standard client documentation (such as Terms and Conditions, standard form agreements and account opening 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 clients on regulation of stored value facilities (SVF) and mobile/e-wallets.
- 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.

- Assisted various U.S. 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

## Professional & community involvement

Member, Women's White Collar Defense Association

## Related content

- HKMA issues cooling-off period requirements for unsecured consumer credit products, 12 November 2024
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- Hong Kong: Clarification on land registrar's right to withhold registration, 10 July 2023