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## ARTICLES

**Sovereign Green Bonds and the Sustainability Agenda: Insights from the Recent Australian SGB Issue** – *Tony Ciro, Rebecca Leshinsky, Sugumar Mariappanadar, Victoria Obeng and Alexander Campbell*

Climate change has been described as an existential threat to humanity. For some, the threat is a real and present danger to their very existence. Several initiatives have been developed to mitigate the climate risks which have involved a collaboration between the private market and as well as government green bond programs. The Australian Government has recently committed itself to the inaugural issue of a Sovereign Green Bond (SGB). The SGB heralds a significant shift in the direction of climate change policy in Australia, which had been dominated for decades by ideological battles involving the major political parties including the Australian Labour Party, the Coalition, the Greens and more recently the Teal Independents. Although there have been several international SGB issues, existing research have revealed several gaps worthy of further research and investigation. The aim of this article is to shed light on SGBs and to provide further insights on the impact of the recent SGB by the Commonwealth Government in its pursuit of net zero. .... 163

**An Inquiry into FinTech Research: Analysis of Methodologies and Investigative Foci** – *Randall Valentine, J Ken Corley, Zack Jourdan and Arthur M Tran*

In this project, the researchers undertake the meticulous task of gathering, synthesising, and scrutinising both the methodological approaches and thematic nuances encapsulated within the corpus of literature pertaining to FinTech. Furthermore, they embark upon a discourse aimed at delineating a prospective trajectory for forthcoming investigations within the realm of FinTech scholarship. The pursuit entailed a comprehensive examination of FinTech literature spanning the past two decades, encompassing a meticulous analysis of 146 articles disseminated over the last six years (2016–2022). These articles were meticulously culled from esteemed academic journals categorised within the distinguished ranks of the A\*, A, and B tiers as designated by the Australian Business Deans Council. The findings of this inquiry unveil a discernible surge in scholarly activity across the designated time frame, alongside an observable skew towards exploratory methodologies and legal implications within the gamut of analysed FinTech literature. .... 178

**More Data and Greater Consistency? Assessing the Intersections between Mandatory Credit Reporting, Responsible Lending and Financial Hardship** – *Evgenia Bourova, Nicola Howell and Jeannie Paterson*

This article examines the complex relationship between the statutory regimes regulating credit reporting, responsible lending and financial hardship in Australia. While the credit reporting regime was recently the subject of review, we argue that the opacity of the role of credit reporting in credit providers' loan assessment decisions – as well as the lack of information about borrowers' use of the hardship protections contained in the National

Credit Code – makes it difficult to ascertain whether the recent reforms to these regimes are achieving their intended objectives. More data – particularly about credit providers’ internal assessment practices and their impacts on borrowers in hardship – is needed to allow for a more robust evaluation of the effectiveness of these regimes. Reforms to harmonise these overlapping regimes may also be needed to address the inconsistencies between their underlying policy objectives. .... 201

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