

YOU KYUNG HUH

16401 NW 37th Ave, Miami Gardens, FL 33054

EDUCATION

- UNIVERSITY OF VIRGINIA SCHOOL OF LAW** Charlottesville, VA, USA
Doctor of Juridical Science December 2020
Dissertation: “Does the Institutional Structure of Financial Regulation Matter? The Twin Peaks Model and Consumer Protection in the United States and the United Kingdom”
- GEORGETOWN UNIVERSITY LAW CENTER** Washington, D.C., USA
Master of Laws in Securities and Financial Regulation May 2014
Thesis: “Establishing a Consumer Financial Protection Bureau in Korea: Lessons from the CFPB”
- HARVARD LAW SCHOOL** Cambridge, MA, USA
Master of Laws (Concentration in International Finance) May 2013
Thesis: “The Structure of Financial Supervision in Korea After the Global Financial Crisis: Focus on Consumer Protection” (*Honors*)
- SEOUL NATIONAL UNIVERSITY** Seoul, Korea
Master of Laws February 2012
Thesis: “The Gatekeeper Liability of Underwriters in the Korean Securities Market”
- JUDICIAL RESEARCH AND TRAINING INSTITUTE, SUPREME COURT** Goyang, Korea
Certificate of Completion (program focused on civil and criminal procedural laws) 2004-2006
- EWHA WOMANS UNIVERSITY** Seoul, Korea
Bachelor of Law (*Soseulkwon* scholarship: full tuition 1997-2000; *magna cum laude*) 1997-2000

PUBLICATIONS

Book Chapters

Regulatory Structure and the Revolving Door Phenomenon in South Korea - Evidence From the 2011 Savings Bank Crisis (with Hongjoo Jung), in *THE CAMBRIDGE HANDBOOK OF TWIN PEAKS FINANCIAL REGULATION*, Andrew Godwin & Andrew Schmulow (eds.) (2021, Cambridge University Press).

Financial Consumer Protection in Korea (with Hongjoo Jung & Misoo Choi) in *AN INTERNATIONAL COMPARISON OF FINANCIAL CONSUMER PROTECTION*, Chen, Tsai-Jyh (ed.) (2018, Springer).

Articles

Financial Regulatory Agency Behavior: Oscillating Priorities, 7 *The George Washington Business & Finance Law Review* 1 (2024)

International Financial Regulation and Financial Consumer Protection, 41 *Korean Commercial Law Journal* 341 (2022) (in Korean).

Legal Implications of Financial Supervision with Artificial Intelligence (AI), 23 *Korean Journal of Securities Law* 221 (2022) (in Korean).

Digital Financial Supervision and Financial Consumer Protection - International Review of Suptech Uses and its

Challenges, 19 Korean Journal of Financial Law 171 (2022) (in Korean).

Towards Regulatory Mass Redress Schemes – Mass Redress in Financial Mis-selling Scandals in the U.S., the U.K. and South Korea, 30 Indiana Int'l & Comp. L. Rev. 99 (2019).

- Reprinted in INNOVATION AND THE TRANSFORMATION OF CONSUMER LAW NATIONAL AND INTERNATIONAL PERSPECTIVES, Wei, Dan, Nehf, James, Marques, Claudia Lima (eds) (2020, Springer).

Consumer Friendly Financial Consumer Redress - A Comparative Case Study on Consumer Redress in Large Scale Mis-selling Scandals, 32 Korea Business Law Review 317 (2018) (in Korean).

Gatekeeper Liability of Securities Underwriters- With a Focus on Recent Court Cases, 80 Business Finance & Law, 23 (2017) (in Korean).

Commissioned Reports

Maximizing Consumer Voices in Digital Financial Regulation, Commissioned by Consumers International as a part of Fair Digital Finance Accelerator, Commissioned by Consumers International, funded by the Bill and Melinda Gates Foundation (forthcoming 2024).

Interest Rate Caps in Consumer Money Lending Markets - Historical and International Comparisons-, Commissioned by the Korea Finance Consumer Loan Association (2022) (in Korean).

Comparative Review of Consumer Contracts for National and International Value-Added Common Carriers (Internet Platforms), Commissioned by the Korea Information Society Development Institute (2021) (in Korean).

Review of Consumer Contracts and Privacy Notices of Mobile Payment Services (Payment Apps and Remittance Apps), Commissioned by the Korea Fair Trade Commission (2019) (in Korean).

POSITIONS

ST. THOMAS UNIVERSITY BENJAMIN L. CRUMP COLLEGE OF LAW
Assistant Professor

FLORIDA USA
Aug. 2024 - Present

NEW YORK UNIVERSITY SCHOOL OF LAW
Hauser Global Post-Doctoral Fellow

NEW YORK USA
Sep. 2021- May 2022

- Conducted academic research on the comparative institutional structure of financial regulation
 - “Beyond Twin Peaks Financial Regulation: Consumer Protection, Political Control, and Digital Finance” (Book proposal)
 - “Regulatory Independence or Regulatory Politics? Consumer Financial Protection Enforcement Trends at the CFPB, the FTC, and the Prudential Regulators”

Program on Corporate Compliance and Enforcement Fellow

Sep. 2022-May 2023

CONSUMERS KOREA

Director of Digital and Financial Regulatory Policy
Legal Counsel/Expert in Financial Regulation

Seoul, Korea
2019-present
March 2018–March 2019

- Lobbied for consumer protection laws in financial markets, which resulted in changing government initiatives and the enactment of Korea’s Financial Consumer Protection Law, 2020.
- Engaged in consumer advocacy, advising lawmakers and regulators on fintech, mobile payments, privacy, personal data, and artificial intelligence.
- Mentored and advised Seoul National University Law School students on the drafting of legislative proposals for amending e-commerce, privacy, and FinTech laws.
- Advised European Parliament members regarding Korean data protection laws, in their assessment of the implementation of GDPR in Korea.

CONSUMERS INTERNATIONAL

London, United Kingdom

Council Member

2019-present

Advisor of the Fair Digital Finance Accelerator Advisory Panel

2022-present

Independent Consultant

2023-2024

- Provide guidance to Consumers International on digital consumer rights in the metaverse, international personalized pricing research, an international comparative consumer protection index, and on consumer advocacy strategies for matters such as sustainable consumption, digital transactions, and consumer finance.
- Guide long-term strategic direction of consumer advocacy in lower-to-middle income countries, in terms of enhancing access to digital finance and protection from marketplace harms.
- Draft commissioned report on strategies to influence regulators for the Fair Digital Finance Accelerator for low-middle income countries.

KOREA COPYRIGHT COMMISSION

Seoul, Korea

Commissioner, Dispute Mediator

2019-2021

- Participated in major organizational decisions as commissioner of government agency overseeing protection of copyrights.
- Mediated disputes about copyright infringements, advised on amendments to copyright laws and regulations.
- Promoted MCST-WIPO Collaboration projects (Mediation for International Copyright and Content-related Disputes).
- Awards: Minister of Culture and Tourism (MCST) Award in recognition of promoting consumers' understanding of copyrights.

INTERNATIONAL MONETARY FUND

Washington, D.C. USA

Extern, Legal Department, Administrative Unit

January – April 2014

- Advised on the role of a compliance officer within the Fund to eliminate the appearance or actual conflict of interest with the investment activities of the Fund.
- Drafted international comparative report on the regulatory regimes of compliance officers.

FINANCIAL SUPERVISORY SERVICE

Seoul, Korea

Senior Manager, Legal Affairs Office

2010–2013

- Prepared legal opinions for a broad range of securities and finance laws as the basis for agency rulemaking and enforcement actions. Representative opinions included setting due diligence standards for underwriters, and determining types of unfair or fraudulent brokerage practices.
- Defended regulatory enforcement actions before Korean courts. Representative case included defending the agency from a former bank president's highly publicized challenge to its regulatory enforcement regarding banks' hazardous investments in credit default swaps.

HWANG MOK PARK P.C.

Seoul, Korea

Associate Lawyer, Securities and Finance Division

2006-2010

- Advised multinational financial institutions on securities compliance/transactions and banking/insurance laws.
- Advised domestic and overseas clients on foreign direct investment, joint ventures, and M&As; represented foreign companies in filing reports to Korean anti-competition and financial regulatory authorities.

LAW CLERK (Busan District Court, Seoul Eastern District Prosecutor's Office, Kim & Chang) January-June 2005**CONSUMERS KOREA**

Seoul, Korea

Summer intern

July-August 2004

- Handled consumer complaints and provided advice on consumer protection laws and procedures.

PROFESSIONAL ACTIVITIES

- Managing Director, Korea Financial Consumer Academy 2021-present
- Executive Committee Member, International Academy of Financial Consumers 2020-present
- Member, Insurance Broker Business Deposit Management Committee of the Financial Supervisory Service of Korea 2020-2022

- Member, Information Disclosure Review Committee of the Seoul High Court 2020-2022
- Member, Good Management Apartment Housing Selection Committee, Korean Ministry of Land, Transport and Maritime Affairs 2020-2022
- Mediator, Autonomous Mediation Committee, Korea National Council of Consumer Organizations 2020-2021
- Member, Insurance Policy Review Committee of the Financial Supervisory Service of Korea 2019-2021
- Member, Consumer-Faced Consumer Policy Improvement Competition, Korea Consumer Agency 2019-2021
- Member, Bar Exam Committee, Korean Ministry of Justice 2017-2019, 2021
- Member, Bonded Area License Committee, Korea Customs Service 2018-2020

• **LANGUAGES & PROFESSIONAL LICENSES**

- **Languages**: Korean (native); English (fluent) **Licenses**: Korean Bar Association, *Member* (2006-Present)

CONFERENCE AND PAPER PRESENTATIONS

CONFERENCES ORGANIZED

Organized, as program committee member, and served as the moderator of the 2021 Annual Global Forum for Financial Consumers (virtual), hosted by the International Academy of Financial Consumers and Seoul National University Business School, Seoul, Korea, August 6-7, 2021.

Organized, as executive committee member, the 2021 Seminar on Financial Consumer Protection Policies and Implementation, International Comparison (virtual), hosted by the International Academy of Financial Consumers, Seoul, Korea, June 18, 2021.

Organized, as program committee member, and served as the moderator of the 2020 Annual Global Forum for Financial Consumers (virtual), hosted by the International Academy of Financial Consumers and Seoul National University Business School, Seoul, Korea (onsite and virtual), August 7, 2020.

CONFERENCE AND PANEL PRESENTATION

Invited Speaker, “Unveiling the Crypto Conundrum: Navigating Global Crypto Landscapes for Consumer Protection,” Consumers International, Nairobi, Kenya, December 6-8, 2023 (invited).

Panelist, “Consumer Data Rights From Japan to the World,” 2023 Internet Governance Forum, Kyoto Japan, October 8, 2023 (invited).

Presenter, “Same Risk Same Regulation for Crypto Asset,” 2023 Annual Global Forum for Financial Consumers, Waseda University and the International Academy of Financial Consumers, Tokyo, Japan, August 4, 2023.

Panelist, “Why does the EU and the US regulate AI? Ensuring Consumer Safety and Data Rights in AI,” Policy seminar hosted by Korean National Assembly Member Chang Kyungtae et al, Korea National Assembly Building, Seoul, Korea, July 20, 2023.

Panelist, “Network Access Fees: Fair Share or the End of the Open Internet?” Euroconsumers (webinar), November 17, 2022.

Panelist, “The Importance of Data Protection & Privacy for Consumer Trust,” World Trade Organization (hybrid), Geneva, Switzerland, October 25, 2022.

Panelist, “Platform Futures Roundtable Series: Session #2 à 1+1=3: When Consumer Protection and Digital Rights Converge,” Digital Asia Hub, Held online at <https://www.platformfutures.asia/roundtables>, September 7, 2022.

Panelist, “Self-Regulating Crypto Assets and Digital Consumer Lending,” 2022 Annual Global Forum for Financial Consumers (virtual), Vietnam National University of Economics and Business, Banking Academy of Vietnam and International Academy of Financial Consumers, Hanoi Vietnam, August 4, 2022.

Panelist, “Building Consumer Safety for a Virtual World,” RightsCon Summit 2022 (virtual), June 8, 2022.

Panelist, “One Planet Network Forum - Changing How We Inform,” UN One Planet Network and Consumers International (hybrid), Stockholm, Sweden, May 31, 2022.

Invited Speaker, “Independence and Accountability of Financial Regulatory Structure – Comparison of the US, UK

and Germany,” Internal Seminar (virtual), Korea Institute of Finance, Seoul, Korea, April 25, 2022.

Panelist, “Crypto and the Consumer,” Fair Digital Finance Forum 2022 (virtual), Consumers International, London, U.K., March 17, 2022.

Presenter, “Regulatory Structure for Financial Consumer Protection,” World Consumer Rights Day 2022 (virtual, in Korean), Korea National Council of Consumer Organizations, Seoul, Korea, March 15, 2022.

Presenter, “Independence and Accountability of Financial Regulatory Structure – Comparison of the US, UK and Germany,” International Academy of Financial Consumers (virtual, in Korean), Korea National Assembly Building, Seoul, Korea, January 28, 2022.

Presenter, “Beyond Twin Peaks Financial Regulation: Consumer Protection, Political Control and Digital Finance,” Hauser Global/Emile Noël Forum, NYU School of Law, November 11, 2021.

Panelist, “Regulation of Artificial Intelligence and Governance,” 2021 Korea Internet Governance Forum (KrIGF), Korea Internet Security Alliance, Seoul, Korea (virtual, in Korean), August 20, 2021.

Moderator, Presenter and Panelist, 2021 Annual Global Forum for Financial Consumers (virtual, in Korean), Seoul National University Business School and International Academy of Financial Consumers, Seoul, Korea, August 6-7, 2021.

- Paper presentation, “International Financial Regulation of Consumer Protection”
- Panelist, “Implementation of Financial Consumer Protection, Global Perspectives”

Panelist, “FCP Act and Its Implementation.” Legal and Regulatory Requirements for Financial Consumer Protection: In Search of the Best Implementation Practices (virtual, in Korean). KDI School of Public Policy and Management and International Academy of Financial Consumers, Seoul, Korea, June 18, 2021.

Presenter, “The South Korean New Financial Consumer Protection Law: A Model Legislation?” 2020 Annual Global Forum for Financial Consumers (on site), Seoul National University Business School and International Academy of Financial Consumers, Seoul, Korea, August 7, 2020.

Presenter, “The FCP Act of 2020 in Korea: Same-function-same-regulation,” Online Seminar: Financial Consumer Protection Act and Its Implementation (virtual, in Korean), KDI School of Public Policy and Management and International Academy of Financial Consumers, Seoul, Korea, May 22, 2020.

Panelist, “Innovating the Regulatory and Supervisory System,” Market Economy and Insurance System Policy Seminar, Korea Insurance Academic Society, November 8, 2019.

Presentation, “The CFPB and Prudential Regulation: Unresolved Conflicts,” 2019 (commissioned by the Asian Development Bank Institute), 2019 Annual Conference Global Forum for Financial Consumers, Department of Economics and Business, Gadjah Mada University and International Academy of Financial Consumers, Yogyakarta, Indonesia, August 19-20, 2019.

Presentation, “Toward Regulatory Mass Redress Schemes - Mass Redress in Financial Mis-selling Scandals in the U.S., the U.K., and South Korea,” 17th Conference of the International Association of Consumer Law, Indiana University, Robert H. McKinney School of Law, Indianapolis, Indiana, USA, June 13-15, 2019.

Panelist, “De-regulating Credit Information in the Big Data Era” (in Korean), Office of Congresswoman Hye-Sun Chu and Citizens’ Coalition for Economic Justice, Seoul, Korea, March 20, 2019.

Presentation, “International Developments of Financial Consumer Protection: United States,” 2019 Korea’s Allied Economic Associations Annual Meeting, Seoul, Korea, February 14-15, 2019.

Presentation, “Korea Copyright Commission Mediation Case Studies,” WIPO-MCST Workshop for Mediators for Copyright and Content-related Disputes, WIPO ADR (World International Organization on Arbitration and Mediation Center) and Korean Ministry of Culture, Sports and Tourism, Seoul, Korea, May 21, 2019.

Presentation, “Financial Regulatory Structure: Defining Conflicts between Consumer Protection and Prudential Regulation,” 2018 Annual Conference Global Forum for Financial Consumers, School of Commerce, Waseda University and International Academy of Financial Consumers, Tokyo, Japan, July 27-28, 2018.

Presentation, “Consumer Friendly Redress for Financial Consumers,” Korea Financial Consumers Academy Conference (in Korean), Seoul, Korea, August 22, 2018.

Presentation, “Consumer Friendly Redress for Financial Consumers” (in Korean), Consumers Korea Advocacy Seminar, Seoul, Korea, June 22, 2018.