

November 2016

PERSONAL INFORMATION EUGENIA MACCHIAVELLO

- University of Genoa, "Dipartimento di Giurisprudenza – Sezione di Diritto Commerciale e dell'Economia", Via Balbi 22, 16126, Genova, Italy and Di.Gi., Department of Economics and Business, II floor, suite 8, Via Vivaldi 5, 16126, Genova, Italy (academic addresses)
- "Studio Legale Vigotti", Via Corsica 19/5, 16128, Genoa, Italy (professional address)
- Telephone: (+39)0102095449; (+39)0102099951 [academic]
- Fax: (+39)0102099890 (academic); (+39)010592834 (law firm)
- E-Mail: eugenia.macchiavello@unige.it

Gender: Female

Date of birth: 12 May 1982

Nationality: Italian

DESIRED EMPLOYMENT / OCCUPATIONAL FIELD Legal Research and Education

WORK EXPERIENCE

- Dates: 16 September 2013 – ongoing
 Occupation or position held: Lecturer/Adjunct Professor in Banking Law
 Main activities and responsibilities: Taught a course in Banking Law at the University of Genoa, Department of Economics and Business, assistance to graduating students for their final theses and participation as member in exams (banking law and corporate and business law) and graduation commissions. Participated to European research projects (MiFID II working group and Capital Markets Union working group - University of Nijmegen/CLFGE; 'Regulating Finance in a Post-sectoral world' project lead by Prof. Veerle-KU Leuven) and National working group (Green paper on Fintech Consob – Italian Universities).
 Name and address of employer: Department of Economics, University of Genoa, Via Vivaldi 5, 16126, Genoa, Italy
 Type of business or sector: Academic Education
- Dates: 19 October 2006 – ongoing
 Occupation or position held: Associate (15 Sept. 2010 – 1 Oct. 2012; consultant/part-time: 15 Sept. 2014-ongoing); Consultant/counsel (4 Nov. 2008 – 31 July 2009); Trainee Attorney (19 Oct. 2006 – 20 Oct. 2008)
 Main activities and responsibilities: Participated in arbitration proceedings and panels. Drafted proceedings, briefs and legal opinions and in public hearings before the Courts of First Instance and the Court of Appeal in the Private Law and Corporate Law fields (company acquisitions, representations and warranties, breach of competition limitation clauses, asbestos litigation, investor litigation for breach of fiduciary duty by the bank, life insurance policies, torts in case of accidents involving oil industries).
 Name and address of employer: Studio Legale Vigotti, Via Corsica 19/5, 16128, Genoa, Italy
 Type of business or sector: Legal practice
- Dates: 19 November 2016
 Occupation or position held: Lecturer/teacher in Financial Markets
 Main activities and responsibilities: Taught a five-hours class about investment services, recent Italian legal cases and supervisory and regulatory responses about complex and illiquid products at the Altalex Master in banking and finance course (Milan).
 Name and address of employer: Altalex Formazione, Via di Vorno, 12 T, 55060 Guamo di Capannori (LU), Italy
 Type of business or sector: Professional Education
- Dates: 14 March 2014

Occupation or position held: Lecturer/teacher
Main activities and responsibilities: Lectured in Corporate law
Name and address of employer: Master in Commercial Law, University of Genoa, Dipartimento G.L.M. Casaregi, Via Balbi 22, 16126, Genoa, Italy
Type of business or sector: Academic education

Dates: 2 October 2012 – 16 August 2013
Occupation or position held: Visiting Research Fellow
Main activities and responsibilities: Conducted research for a book project about Microfinance and Financial inclusion regulation (author E. Macchiavello). Participated in Faculty Workshops and colloquia. Guest speaker about Microfinance Regulation at the Law and Business of Microfinance course (Professor Ana Demel).
Name and address of employer: Center for Financial Institutions, New York University School of Law, 40 Washington Sq. South, NY, NY, 10012, USA
Type of business or sector: Legal research

Dates: 9 –17 March 2012
Occupation or position held: Lecturer/teacher
Main activities and responsibilities: Lectured in Corporate law and assistance to graduate students for their final theses
Name and address of employer: Master in Commercial Law, University of Genoa, Dipartimento G.L.M. Casaregi, Via Balbi 22, 16126, Genoa, Italy
Type of business or sector: Academic education

Dates: 2 January 2007 – 7 August 2009; 15 May 2010 – 15 October 2010
Occupation or position held: Research Assistant/Researcher (Ph.D. candidate)
Main activities and responsibilities: Conducted Legal research and provided assistance for undergraduate students; lectures in Financial Markets, Banking, Corporate and Commercial Law. Presented speeches at Conferences. Compiled scientific papers on the following topics: Tobacco Litigation, Takeover and mandatory bid rule, anatocism and usury, underwriters' liability on the primary market, Banking Sector and Ethics. Conducted research (collected data and information; written papers) in the context of projects funded by the Italian Ministry of Education, European Union and Hague Institute for the Internationalisation of Law-HiiL, University of Genoa and New York University (lead by Professors Guido Ferrarini, Geoffrey P. Miller, Paolo Giudici: Financial Scandals in Europe and U.S.; Takeovers Regulation; by Professors Miller and Fabrizio Cafaggi: "The Governance and Regulation of International Finance").
Name and address of employer: University of Genoa, Dipartimento G.L.M. Casaregi, Via Balbi 22, 16126, Genoa, Italy
Type of business or sector: Academic education; Legal research

Dates: 7 June – 6 August 2010
Occupation or position held: Intern
Main activities and responsibilities: Legal consultancy in the microfinance and financial fields; drafted documents and reports to be filed with financial supervisors and investors; interviews and support of micro-entrepreneurs in the New York city area; contacted organizations and individuals with interests in microfinance investment funds.
Name and address of employer: PlaNet Finance US, 195 Broadway, 12th fl, c/o MPG, New York, NY 10007, USA
Type of business or sector: No profit, microfinance, research

Dates: 1 February 2010 – 12 May 2010
Occupation or position held: Research Associate to Professor Kevin Davis
Main activities and responsibilities: Research in the field of microfinance and financing development (in particular, P2P lending platforms and different regulatory regimes applicable to them)
Name and address of employer: New York University, School of law, 40 Washington Sq. South, NY, NY, 10012, USA

Type of business or sector: Legal research

Dates: 9 October 2006 – 15 December 2006

Occupation or position held: Tutor in Private Law and Tutor for foreign students

Main activities and responsibilities: Assistance to students in the preparation of their exams

Name and address of employer: University of Genoa, School of Law, Via Balbi 5, 16126, Genoa, Italy

Type of business or sector: Education

EDUCATION AND TRAINING

Dates: 1 January 2007– 1 August 2009 and 15 May 2010–15 October 2010 (dissertation on 1 April 2011)

Title of qualification awarded: Ph.D. in Corporate Governance. Academic Advisor: Professor Guido Ferrarini. Thesis on “Microfinance, alternative finance and regulation”.

Honours and memberships: University Scholarship based on merit (best entry result)
Member of the *Genoa Centre for Law and Finance* (www.clfge.org) and of the *European Corporate Governance Network* (CEPR - Marie Curie Actions, www.ecgtn.org).

Principal subjects/skills covered: Banking law, financial markets, corporate governance, business law, comparative law, international law, EU law. Research and teaching skills. Participation to international courses and conferences.

Name and type of organisation: University of Genoa, School of Law, Doctoral School

Dates: 8 August 2009 – 12 May 2010

Title of qualification awarded: LL.M. in General Studies

Honours and memberships: N.Y.U. Dean's Graduate Award (based on merit)
Foundation “*Felice Gianani*” Scholarship (*Associazione Bancaria Italiana* – Italian Banking Association) (based on merit; best result in national competition among lawyers and economists)
Member of the NYU Law and Social Entrepreneurship Association (LSEA) and of the NYU Microfinance Initiative

Principal subjects/skills covered: Banking law and financial regulation, corporate law, financing development, microfinance, law and development, law and economics and behavioural science

Name and type of organisation: New York University, School of Law

Dates: October 2004 - July 2006

Title of qualification awarded: *Laurea Specialistica in Giurisprudenza* (Advanced degree in Law/J.D./Master). Academic Advisor: Professor Giovanna Visintini. Thesis in Tort Law on Tobacco Litigation in Italy and US (“*Risarcibilità dei danni da fumo – Vecchi strumenti, nuove esigenze di tutela*”).

Honours and memberships: Final grade of “110/110 e lode con dignità di stampa” (110 *magna cum laude* and award “right to be published” out of 110)

Principal subjects/skills covered: Contracts, torts, public law, International law, EU law, legal theory, legal history, corporations, business law, comparative law, criminal law, civil and criminal procedures.

Name and type of organisation: University of Genoa, School of Law

Dates: September 2001 - October 2004

Title of qualification awarded: *Laurea Triennale in Scienze Giuridiche* (First degree in Law/3-years bachelor). Academic Advisor: Professor Giuseppe Florida. Thesis in Comparative Constitutional Law concerning Spanish Federalism (“*Il regionalismo nella seconda repubblica spagnola*”).

Honours and memberships: Final grade of “110 e lode” (110 *magna cum laude* out of 110)
University Scholarship based on merit (2003)
Visiting student, “*Universitat de Valencia*” (Spain), Erasmus Program (European Commission Fellowship) (2003/2004)

Principal subjects/skills covered: Contracts, torts, Constitutional law, administrative law, International law, EU law, law and economics, legal theory, legal history, corporations, commercial law, business law, comparative law, criminal law, civil and criminal procedures.

Name and type of organisation: University of Genoa, School of Law

PERSONAL SKILLS AND COMPETENCES

Mother tongue

Italian

Other language(s)

Self-assessment

European level ()*

English

French

Spanish

Understanding				Speaking				Writing	
Listening		Reading		Spoken interaction		Spoken production		Writing production	
C2	Proficient user	C2	Proficient user	C2	Proficient user	C2	Proficient user	C2	Proficient user
C2	Proficient user	C2	Proficient user	C2	Proficient user	C1	Proficient user	C1	Proficient user
C2	Proficient user	C2	Proficient user	C1	Proficient user	B2	Proficient user	B2	Independent user

(*) [Common European Framework of Reference for Languages](#)

Social skills/competences: Good ability to adapt to multicultural environments, gained through experience at working in multicultural context (Erasmus, LL.M. at NYU, intern, as visiting researcher, research associate, organizer and hostess for foreign visitors at the Festival of Science in Genoa, International seminars and conferences in Law).

Good communication and teaching skills gained through the experience at speaking at and actively participating in conferences, seminars and workshops as well as lecturing.

Good 'problem solving' and mediation skills thanks to the experience as lawyer in a law firm.

Organisational skills/competences: Wide experience in working in various types of teams especially in the research world (Ph.D., LL.M., PlaNet Finance US; research projects funded by the Italian Ministry of Education or NYU or EU) and in organizing classes (with seminars involving students' presentations on practical cases), research work and conferences (organizer of the June 2008 and June 2009 cycles of lectures by Professor Geoffrey P. Miller, NYU School of Law at the Genoa Ph.D. School in Corporate Governance and in Private, Commercial and International Law and of other many conferences, seminars and workshops for the Doctoral school; my banking course). Used to work simultaneously on multiple assignments and independently, thanks to the experience of being at the same time a researcher, teacher and a lawyer and of conducting research on different and multiple topics.

Technical skills/competences: Outstanding research skills and developed critical and analytical reasoning skills acquired during various years of research in academic contexts, both at national and international levels and as attorney-at-law. Ability to conduct research about foreign legal systems and compare among them (J.D. thesis, Ph.D. dissertation and various papers involving the comparison of many different legal systems; LL.M., research activity and courses abroad). Multi-disciplinary skills gained through the study and research in different fields (private law, finance, comparative law, law and economics, development studies, etc.)

Computer skills/competences: Good command of Microsoft Office™ tools (Word™, Excel™ and PowerPoint™). Good skills with legal research through various types of databases (LexisNexis, Heinonline, libraries, EURLex, etc.)

Memberships:

Italian Bar Association (November 2009)

Genoa Centre for Law and Finance (www.clfge.org)

European Corporate Governance Network (CEPR - Marie Curie Actions)

NYU Law and Social Entrepreneurship Association (LSEA)

NYU Microfinance Initiative

Interests/hobbies:

Active community volunteer in numerous organizations. Finalist in junior journalistic and poetry competitions. Enjoy reading and writing fictions, cinema, cooking Italian and foreign specialities. Avid taekwondo player (black belt, 2nd DAN), nationally ranked in "poomse" competitions. Enjoy playing tennis, volleyball, swimming, skiing.

ADDITIONAL INFORMATION

Academic presentations:

- 26 February 2016: speaker at the Annual Conference of "*Orizzonti del Diritto Commerciale*" Association (Business Law, Corporate Governance and Financial Markets Association), Rome (Italy), speech and paper "*Marketplace investing ed innovazione finanziaria: una sfida per MiFID II, Capital Markets Union e gli spazi di discrezionalità residuale dei paesi membri*" (about investment-based crowdfunding regulation in Europe in the light of recent EU financial regulation)
- 28-29 January 2016: speaker at the "International Working Group on MiFID II", Nauta Dutilh-University of Nijmegen, Amsterdam, speech and paper "Investment-based Crowdfunding: Is MiFID II enough?" (with G. Ferrarini)
- 20-21 February 2015: speaker at the Annual Conference of "*Orizzonti del Diritto Commerciale*" Association (Business Law, Corporate Governance and Financial Markets Association), Rome (Italy), speech and paper "P2P lending and information: the protection of the user/investor and financial innovation, disintermediation and new technologies".
- 14 June 2014: speaker at the continuing education course for journalists about start-up and social enterprises (presentation about new and alternative instruments of financing for SMEs), Liguria Region building, Via Fieschi 15, Genoa, Italy
- 25 March 2013: guest speaker about Microfinance Regulation at the "Law and Business of Microfinance" course (Professor Ana Demel), New York University School of Law and Stern school
- 11 February 2012: speaker at the Annual Conference of "*Orizzonti del Diritto Commerciale*" Association (Business Law, Corporate Governance and Financial Markets Association), Roma (Italy), 10-11 February 2012 (speech and paper on microfinance regulation in Italy and EU, efficiency and equity)
- 16 September 2011: speaker at the Annual European Financial Law Network (EFLN) Ph.D. Conference, Imperia (Italy), (speech on a proposal for a Microfinance legal framework for Europe: "Microfinance Regulation: trends and opportunities with special reference to the EU")
- 15 April 2011: speaker at "Rethinking financial institutions and their regulation. Public and private approaches to risk and instability in a post-crisis world" Conference, EUI Florence, 14–16 April 2011 (speech: "Private Regulation and Enforcement in Microfinance")
- 29 September 2007: speaker at the *Lago di Garda* Convention (in Gardone Riviera, Italy) on Professional Liability (speech on Prospectus Liability)
- 30 March 2007: speaker at the Convention on Toxic Torts ("*Danni da sostanze tossiche: tutela della persona e profili di responsabilità civile*"), University of Florence, Political Science School "Cesare Alfieri", Florence, Italy (speech on causality in Tobacco Litigations)

- Other relevant courses:
- Seminar “Expressive Function of Law”, Professor Richard McAdams (University of Chicago), 5 -7 July 2010, Swiss Federal Institute of Technology, Zurich
 - Course “Bank Regulation in Crisis” by Professor Geoffrey P. Miller (New York University – Law School), 3-12 June 2009, Genoa Ph.D. School in Corporate Governance, International and Private Law.
 - Intensive Course in Microfinance, “The actors of Microfinance”, 17 -18 April 2009, ISPI School – *Fondazione Giordano dell’Amore*, Milan.
 - “Introduction to Empirical Legal Studies” by Professor Kathy Zeiler (Georgetown University), 15–17 July 2008, ZTH, Zurich.
 - “Introduction to Law, Economics and Business”, by Professor Robert D. Cooter (Berkeley University), 9 –13 June 2008, Study Centre Gerzensee (Switzerland)
 - Law and Economics Course by Professor Donohue (Yale Law school), 18–22 June 2007, Study Centre of Gerzensee (Switzerland)
 - Tort Law Course, January–March 2007, University of Genoa, Law School

Publications:

- “Microfinance and Financial Inclusion: the challenge of regulating alternative forms of finance”, book (Routledge, forthcoming 2017)
- “*La modifica al regolamento Consob in materia di equity crowdfunding alla luce dell’evoluzione del diritto finanziario europeo e delle tendenze di regolazione dell’investment-based crowdfunding in Europa*”, forthcoming in *Banca, impresa e società* 2017 (about the most recent regulatory reforms in Italy targeting equity-crowdfunding in comparison with other national approaches to financial-return crowdfunding and possible implications from Capital Markets Union reforms)
- (with G. Ferrarini) “Investment-based Crowdfunding: Is MiFID II enough?”, chapter in D. Busch and G. Ferrarini (eds.), *Regulation of EU Financial Markets: MiFID II*, (Oxford University Press, forthcoming 2017)
- “Peer-to-peer lending and the “democratization” of credit markets: another financial innovation puzzling regulators”, (2015) 21(3) *Columbia Journal of European Law* 521
- “*Peer-to-peer lending ed informazione: la tutela dell’utente online tra innovazione finanziaria, disintermediazione e limiti cognitivi*”, in *Diritto della banca e del mercato finanziario*, 2015, 2, 221 (about regulatory trends and issues in regulating P2P lending with special reference to the role of disclosure in the wake of the financial crisis and consequent reforms)
- “*Una nuova frontiera del settore finanziario solidale: microfinanza e peer-to-peer lending*”, in *Banca, Impresa e Società* 2, 2013, 277 (about peer-to-peer lending platforms, their role as Microfinance Institutions’ funders and regulatory concerns).
- “*Il ricorso alla forma societaria per il trasferimento ed il godimento di immobili*”, in Giovanna Visintini (ed.), “*Trattato di diritto immobiliare*”, (Cedam 2013) (about the deploy of corporations for the transfer and use of real estate)
- “Private Regulation and Enforcement in Microfinance: a Multi-Layered and Polycentric Puzzle”, in Fabrizio Cafaggi and Geoffrey P. Miller (with Tiago Andreotti, Maciej Borowicz, Agnieszka Janczuk, Eugenia Macchiavello and Paolo Saguato), “The Governance and Regulation of International Finance”, (Edward Elgar Publishing Ltd 2013)
- “Microfinance Regulation and Supervision: a multi-faced prism of structures, levels and issues”, 9(1) *NYU Journal of Law and Business* 125 (2012) and available at SSRN

- "Securitisation in microfinance and global financial crisis: innovation or Trojan horse?", 28(3) *Journal of International Banking Law and Regulation* 109 (2013) and available at SSRN.
- "La regolazione della microfinanza tra equità ed efficienza", in *Diritto della Banca e del mercato finanziario*, 2012, 2, 319 (about microfinance regulation in Italy and EU)
- "Leasing di nave e le annose questioni in materia di risoluzione anticipata", in *Il Diritto Marittimo* 2011, 113/2, 458 (about leasing contracts)
- "La responsabilità da prospetto degli intermediari finanziari", in Giovanna Visintini (ed.), "Trattato della Responsabilità contrattuale", (Cedam 2009) (on underwriters' prospectus liability and the recent Italian reform on the topic)
- "Anatocismo e usura nei contratti bancari", in Giovanna Visintini (ed.), "Trattato della Responsabilità contrattuale", (Cedam 2009) (concerning anatocism and usury in banking contracts)
- "La responsabilità da prospetto degli intermediari finanziari tra passato, presente e futuro", in *Contratto e impresa*, 2009, 4/5, 911 (about prospectus liability in Italy)
- "L'Etica nel mercato finanziario e bancario ed il caso di Banca Etica: mercato, specificità e regolamentazione" (on Ethics in Banking and Financial Markets sectors, microfinance and alternative banks), December 2008: paper for the annual Ph.D. School conference, available at: <http://www.giuri.unige.it/corsistudio/documents/Macchiavello.pdf>
- "Mancato lancio di OPA obbligatoria. Il puzzle SAI – Fondiaria alla luce di alcune esperienze europee", in *Giur. Comm.*, 2008, 5, I, 908 (with G.G. Peruzzo) (analysis of a recent Italian case – SAI Fondiaria – regarding mandatory bid rule and of French, English and German experiences and Law in the same field)
- "La Cassazione si pronuncia sul caso Stalteri: da leading case in potenza sui danni da fumo a sentenza sul «nuovo» danno non patrimoniale", in *Giur. It.*, 2008, 6, 1391 (comment on a recent decision of the Italian Supreme Court on Tobacco Litigation)
- "Risarcibilità dei danni da fumo attivo: le diverse facce del nesso causale", in F. Alcaro, C. Fenga, E. Moscati, F. Pernice, R. Tommasini (eds.), "Valori della persona e modelli di tutela contro i rischi ambientali e genotossici: esperienze a confronto", (Firenze University Press 2008) (regarding the evaluation of causation in tobacco litigation)
- "La responsabilità da prospetto tra interpretazione, creazione e lacune", December 2007 (on prospectus liability in Italy), paper for the annual Ph.D. School conference, available at: www.giuri.unige.it/corsistudio/dottdiritto/interpretazione.html
- "I «segnali di fumo» delle Corti statunitensi: class actions, nodi gordiani e responsabilità dei produttori di sigarette", in *Giur. It.* 2007, 6, 1570 (paper concerning class actions and the Engle case decision by the Supreme Court of Florida in relation with the Italian system)

Working papers:

- "Financial-return crowdfunding and regulatory approaches in the shadow banking, Fintech and collaborative finance era", (November 2016)
- "La problematica regolazione del peer-to-peer lending: un difficile equilibrio tra inclusione finanziaria, tutela dell'investitore e democratizzazione della finanza nello scenario delle riforme post-crisi e nuove tecnologie", (January 2016).
- "Microfinance Investment Vehicles disclosure guidelines and the role of CGAP", NYU Directed Research Paper (supervisor: Professor Kevin Davis), Spring 2010.
- "A new European Financial Architecture and the Integration process. Alternative path to decide EU's future", NYU Banking Regulation and Supervision Seminar (Professor Gerard Hertig) paper, Spring 2010.