

STEP AUSTRALIA *NEWSLETTER*

CONTENTS

02 WELCOME
NEIL WICKENDEN TEP

03 DIGITAL ASSETS
ROD GENDERS TEP

06 WILL DRAFTING FOR
INTERNATIONAL CLIENTS
SUSAN FIELDING TEP

07 POLICY SUBMISSIONS
DAVID MARKS QC TEP

08 CALENDAR
UPCOMING EVENTS

NEWSLETTER SPONSORS



WELCOME FROM STEP AUSTRALIA CHAIR

Welcome to the third edition of the quarterly *STEP Australia Newsletter*

A 'Save the Date' for the STEP Australia 2019 Conference has now been released. The conference will be held from 15–17 May 2019 at the Stamford Plaza, Brisbane. Make a note in your diaries and be sure to look out for more information.

The STEP Australia Policy Sub-Committee, chaired by David Marks QC TEP, has been very active, recently preparing and lodging three submissions on behalf of STEP Australia. Head to page 7 to find out more. You can also read the submissions by logging on to your user account on the STEP Australia website and heading to the Technical Resource Library. If you have any suggestions for policy matters on which you think STEP Australia should comment, please email Dior Locke at dior.locke@step.org

STEP Australia has launched its first web event, 'Family Provision: Double or nothing – the two legged lottery' by Lindsay Ellison SC. This is an exciting initiative that enables you to view STEP branch seminars at your convenience – anytime, anywhere – and to view seminars from other branches around Australia. All STEP members are entitled to a discounted price, listed in the description for each web event.

I also invite you all to follow STEP Australia on LinkedIn: www.linkedin.com/company/step-australia

The STEP Australia Newsletter Sub-Committee, chaired by Andrea Olsson, welcomes expressions of interest from members. Please email any feedback or expressions of interest to Dior Locke.

With best wishes,

*Neil Wickenden TEP,
STEP Australia Chair*



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STEP AUSTRALIA CONFERENCE 2019

Save the date!

Wednesday, 15 May to Friday, 17 May 2019
Stamford Plaza, Brisbane, Australia

Registration will open soon at
www.step.org/australia2019

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Digital assets: Australia's chance to level the playing field

Rod Genders TEP, Managing Director, Genders and Partners

This year is when digital assets in Australian estate planning went mainstream. It was partly catalysed by two overseas legislative events – the *Clarifying Lawful Overseas Use of Data Act* (CLOUD Act) in the US and the General Data Protection Regulation (GDPR) in Europe – which have created some additional tensions between these global forces, leaving Australia to ponder its own destiny.

When a person dies or becomes incapacitated, a fiduciary is needed to deal with the person's personal or financial affairs, or make decisions for them. These fiduciaries are authorised to act under such instruments as a will, a grant of probate or letters of administration, a power of attorney, a personal directive, or a court order granting guardianship or trusteeship. In these cases, the fiduciary is seen as 'stepping into the shoes' of the person.

The overwhelming majority of relevant laws in this area are state-based in Australia, and because our population is highly mobile and prone to interstate movement, the author is strongly of the view that national model legislation is the best way forward. This is especially necessary given the international/global nature of the internet, and the difficulties that arise when attempting to define the 'proper law' of the contract between a local service user and a foreign service provider.

The NSW Law Reform Commission's inquiry into 'Access to digital assets upon death or incapacity' is now underway. STEP Australia has made a detailed submission recommending in favour of uniform model legislation in Australia, modelled on similar Canadian legislation.

CLOUD ACT

On 23 March 2018, the US government passed the CLOUD Act, which amended the US *Stored Communications Act* (SCA), which establishes procedures permitting the US government to seek data from service providers of electronic communication services, such as email, or remote computing services, including cloud computing (collectively, 'providers').

The CLOUD Act amended the mandatory disclosure provisions under the SCA to apply extraterritorially. Before the CLOUD Act, it was unclear whether the SCA could be applied to reach data that was stored outside the US. The Supreme Court was set to resolve this issue in *United States v Microsoft Corp*, where Microsoft had refused to comply with a federal warrant issued against it, demanding production of an individual's email

records in 2013. Microsoft challenged the warrant, arguing that the government could not compel the production of the records because the underlying data was stored in Ireland and the SCA did not apply extraterritorially. In response, the government argued that the SCA did apply extraterritorially because the SCA reached all records in the recipient's custody or control, no matter where the materials were located. On 17 April, the case was disposed of as moot, in light of the CLOUD Act.

The CLOUD Act amended the disclosure provisions to clarify that the provisions apply extraterritorially. In doing so, it enshrined the government's position in the *Microsoft* case. Specifically, it stated that providers must disclose all requested records within the provider's 'possession, custody, or control', whether or not the information sought is 'located within or outside of the United States'. This amendment permits the US authorities to seek data from providers – regardless of where the data is stored – so long as the data is within the provider's 'possession, custody, or control'. The broad definition of 'control' adopted by US courts provides US authorities with wide access to data from providers based or operating in the US.

The CLOUD Act has a significant impact on international data sharing. Australian governments, companies and individuals should be aware that the US government can now directly seek a warrant for data within the 'possession, custody, or control' of providers that are based or operate in the US, irrespective of where the data is stored.

GDPR

Becoming enforceable on 25 May 2018, GDPR (*Regulation (EU) 2016/679*) is a regulation in EU law on data protection and privacy for all individuals within the EU. It addresses the export of personal data outside the EU. GDPR aims primarily to give control to citizens and residents over their personal data, and to simplify the regulatory environment for international business by unifying the regulation within the EU.

Three of the most important regulations involve the right to be forgotten (as it is commonly known), consumers needing to opt-in in order for their data to be used, and heavy penalties should any of the regulations be breached.

The right to be forgotten has to do with the permanence of the internet and how data never dies, meaning everything online usually remains online. The right to be forgotten allows people to demand that personal data be removed.

Opting-in concerns the ability of companies like Facebook and Google to share personal data with marketers and others. Under GDPR, users must consent to the usage of their data before the companies can begin selling their information.

The fines for corporate misbehaviour are substantial: either 4 per cent of global turnover or EUR20 million, whichever is higher. The EU has shown its willingness to fine large companies for violation of EU law.

Overall, the EU is taking a far different approach to the US. Whereas the latter's laws have many provisions that favour the state, the EU has instead opted to have a more consumer-focused legislative philosophy.

There are tensions between US and EU laws, predominantly caused by the conflict of US enforcement efforts and the EU's focus on the right to data privacy. This means that governments and companies based outside the US must formulate laws and policies about how the CLOUD Act will impact their respective entities' data.

US AND CANADIAN POSITIONS

In August 2016, the Uniform Law Conference of Canada adopted the *Uniform Access to Digital Assets by Fiduciaries Act (2016)* (the Canadian Model Act), which draws on the 2014 US *Uniform Fiduciary Access to Digital Assets Act* (UFADAA), the precursor to the *Revised Uniform Fiduciary Access to Digital Assets Act* (RUFADAA). However, while RUFADAA addresses provisions of American privacy legislation, the Canadian law does not treat fiduciary access to digital assets as a 'disclosure' of personal information. Hence, under Canadian law, the impact on privacy legislation by fiduciary access to digital assets is relatively limited.

Similarly, unlike RUFADAA, the Canadian Model Act does not authorise custodians of digital assets to choose the fiduciary's level of access to the digital asset. Instead, it states that a fiduciary's right of access is subject to the terms of the instrument appointing the fiduciary, being the power of attorney for property, last will and testament, or court order.

Further, unlike RUFADAA, the Canadian Model Act has a 'last-in-time' priority system. The most recent instruction concerning the fiduciary's right to access a digital asset takes priority over any earlier instrument. For example, an account holder with a pre-existing last will and testament who chooses to appoint a

Facebook legacy contact is restricting their executor's right to access their Facebook account after death pursuant to the will.



'The US often pushes other countries to open up on their privacy laws, while the US itself has relatively lax policies'

STEP Australia has submitted to the NSW Law Reform Commission that the Canadian model is preferable to the US model.

RELEVANCE TO AUSTRALIA

It is worth noting that both American model laws (UFADAA and RUFADAA) were created before the CLOUD Act and before GDPR. Australia, therefore, has the opportunity of further addressing tensions relating to privacy and data sovereignty issues that have been raised in other jurisdictions.

It is important to be mindful of the increasing globalisation of trade and commerce, and to address and minimise the potential difficulties that could arise from substantially different policies, laws and protocols between Australian jurisdictions.

The author believes that it would be highly desirable if the NSW Law Reform Commission inquiry resulted in model (uniform) laws that could be easily adopted by other Australian states and territories.

Here are some of the issues catalysed by end-user licence agreements (EULAs) and terms of service agreements typically mandated by service providers:

- **Inequality of bargaining position:** it might be said that end-users are often placed in a 'take-it-or-leave-it' position by large corporations with extensive resources at their disposal, where the end-user may be compelled to agree to terms against their interests.
- **Anti-competition (anti-trust) considerations:** consideration of Australian consumer law protections that cannot or should not be ousted by EULA.
- **Right to be forgotten:** should local legislation 'read into' EULAs on behalf of Australian users some inalienable rights – such as the right to be forgotten – that cannot be varied or extinguished by EULA?
- **Fine print:** many EULAs comprise multiple pages of small-print text, beyond the ability of most ordinary individuals to comprehend.
- **Ease of click-through:** the rights of individual clients (and potential customers of corporate clients) are potentially affected by careless agreement to the terms of the EULA. How much emphasis and importance should be conveyed to the user about potential rights displaced?
- **Lack of understanding of rights dispossessed:** should plain English drafting be required? Similarly, the use of simple language and short (non-compound) sentences? If EULAs can potentially affect property rights and testamentary considerations of users, what is the appropriate way of dealing with incapacity issues – i.e. can/should the EULA be upheld against the interests of a user if it can be demonstrated that the user lacked capacity at the time of agreeing the EULA?
- **Data sovereignty:** the US is ubiquitous when it comes to data traffic on the internet/cloud, and its national security apparatus (The National Security Agency/PRISM)¹ can have an impact

on how business is conducted – especially within the cloud, where data is circulating across the globe. The US also often pushes other countries to open up on their privacy laws, while the US itself has relatively lax policies concerning how companies like Google and Facebook can use the data they gather online.

- **Hidden transfer of jurisdiction/data:** a service provider can be located anywhere in the world, and yet still attract CLOUD Act complications, such as if the provider contracts with Amazon Web Services (AWS) for the storage of the user's data. Even if the AWS data centre is not located in the US, the mere fact that AWS has a connection with the US would be sufficient nexus for US authorities to demand production of Australian data. Some providers' EULAs reserve the right to require that data be transferred to the US (such as Trello), i.e. if their employees and contractors need access to data stored in Australia or the EU from the US for technical and support-related reasons. Should Australian legislation mandate a commitment to ensuring such transfers are compliant with applicable data-transfer laws, including GDPR?
- **Data security (protection):** what rights are afforded to the end-user? Should common-law compensation for breaches be permitted to be ousted or varied in the EULA, and, if so, should quantum of damages be permitted to be varied according to the nationality of the user (e.g. US users are typically entitled to higher damages in some types of claims)?
- **Geo-blocking:** many US-based service providers wish to restrict services based on the location/nationality of the user – e.g. Netflix. However, Australian laws might not necessarily prevent circumvention mechanisms (such as a virtual private network), which would otherwise be impermissible under US law. Should Australian laws seek to prevent an EULA enshrining effective penalties for Australian users doing something that would be lawful within Australia?
- **Data portability (pain of disconnect):** once data has been captured by the service provider, can it be easily accessed, migrated and transferred to an alternative provider, or is it locked to proprietary formats (walled garden)? Australian laws protecting the consumer's right to take their own data elsewhere should be considered.
- **Privacy and confidentiality:** Facebook's Cambridge Analytica issue has emphasised the need for caution when considering how and to what extent EULAs are permitted to displace the Australian Privacy Principles. EULAs that absolutely prevent sharing of passwords (even to trusted agents and fiduciaries) require consideration. It is desirable to enshrine in local legislation the ability to displace or make unenforceable any terms in EULAs that interfere with a local fiduciary's ability to lawfully deal with their principal's affairs and assets.
- **Displacement of local laws and customs by overseas companies:** most Australians would expect that their local power of attorney legislation would permit an

agent to operate the digital accounts of their principal under a power of attorney; however, most American EULAs preclude this.

In recognition of these and other considerations, the author is campaigning for law reform in Australia to achieve the following outcomes:

- the creation of Australian uniform model legislation in this area for ease of consistent adoption throughout Australian states and territories;
- preference being given to the Canadian uniform model legislation, as opposed to the US model legislation, as it is more consistent with Australian values;
- addressing the tension between the CLOUD Act and GDPR by prioritising consumer rights, such as the inclusion of the right to be forgotten;
- considering the introduction of Australian legislation that regulates the proper law of internet/cloud contracts as the law of the user's domicile to prevent the ability of EULAs to oust local laws and customs;
- the introduction of Australian legislation preventing the ability of EULAs to oust the ability of fiduciaries to step into the shoes of their principal; and
- the introduction of Australian legislation mandating that the fiduciary must act in the utmost good faith and in the best interests of the principal.

Ultimately, it is up to the government of each state and territory in Australia to determine how best to address these issues, which are likely to assume increasing prominence in the thoughts of many STEP members in their efforts to advise their clients.

In 2013, Rod Genders TEP founded the STEP Digital Assets Working Group, which he chaired for five years. Its prime focus was to raise awareness around issues involving fiduciary access to digital assets following death or incapacity. This group became the STEP Digital Assets Special Interest Group in 2017.

The author acknowledges and thanks Kimberley Martin and Adam Steen, who co-authored STEP's submission to the NSW Law Reform Commission, from which this paper is partially extracted.

1. PRISM is the US National Security Agency programme that collects emails and other data hosted by cloud service providers without notifying the data owners. Cloud service providers such as Microsoft, Google and Yahoo are required to turn over customer data to the US government. PRISM raises immediate privacy and confidentiality issues and differs from existing legislation, such as the *Electronic Communications Privacy Act* and the *USA Patriot Act*, in some key respects. The PRISM programme:

- operates in secret with limited or no transparency;
- provides no mechanism for customers to know that their data has been accessed; and
- can be used to data mine all corporate emails.

The issues raised by the PRISM programme create a significant tension between privacy advocates and attempts to enhance US national security. For corporations, the issues are even more complex. Unlike individuals, corporations have fiduciary obligations, legal requirements and other business responsibilities to ensure corporate data is not only secure, but also private and confidential.

The PRISM programme raises many questions for corporations considering migrating to the cloud. Maintaining ownership and control of corporate data is a separate and distinct requirement, apart from the hosting, processing and traditional security features that leading cloud providers offer as part of their service.

Wills for testators holding assets in different jurisdictions

Susan Fielding TEP, Senior Consultant, Jackson McDonald



Forty years ago, the likelihood of a deceased person owning assets in different jurisdictions was not very high. This is no longer the case.

ONE WILL OR TWO, OR AN INTERNATIONAL WILL FORM?

Where there are assets in more than one jurisdiction, it is usually better to have more than one will. The exceptions to this would be if a will is needed urgently, or the other jurisdiction is one that will reseal a grant from an Australian court.

A will on an international will form may be useful in circumstances where a will must be prepared quickly, but the witnessing requirements must be adhered to strictly.

The disadvantages of an international will form are many: there are strict requirements as to form, the authorised person must complete and retain a detailed certificate, and the lawyer must check that the countries where the assets are situated have ratified the Convention.¹

The international will form is only valid as to form and does not change the succession law in the relevant country.

The testator may be incurring unnecessary taxes as a result of not obtaining specialised tax advice in the foreign jurisdiction.

Legislation provides that a foreign will is taken to be properly executed if it conforms to the internal law of the place where it was executed, if that was the testator's domicile or habitual residence, or of the place in which the testator was a national, either at the date of execution of the will or at the testator's death. An affidavit made by a person conversant with the law in

the foreign jurisdiction to prove that the will complies with the foreign law insofar as it relates to execution is required when proving the will. If an international will form is used, this affidavit is not required.

WHY IS DOMICILE IMPORTANT?

In common-law countries, the concept of domicile is still relevant. In Australia, the common law relating to domicile has been modified by the Domicile Acts.

At common law, the law of the domicile applies to movable property and the *lex situs* applies to immovable property.

In civil-law countries, the concept of domicile is not used. The test for the application of law may be 'residence', more often 'habitual residence' or nationality. In some countries there will be different laws for persons of different religions or different sections of the community.

In international conventions the test is usually (but not always) 'habitual residence'.

CHOICE OF LAW UNDER BRUSSELS IV

The EU has endeavoured to simplify succession between Member States by *Regulation (EU) No 650/2012* (Brussels IV), the main part of which came into operation on 17 August 2015. The UK, Ireland and Denmark did not adopt Brussels IV.

The general rule is that the succession laws of the state where the deceased had habitual residence apply to their succession as a whole.

A person can choose the law of the state of which they are a national to govern their succession if they have the nationality at the time of the election or at death. This can be a country that is not a member of the EU, although there are restrictions in respect of certain immovable property.

Brussels IV is complicated and advice should be sought where necessary from a practitioner who specialises in this area.

DRAFTING THE WILL

After obtaining detailed instructions as to what assets are owned or controlled by the testator, a decision should be made as to whether one or more wills are required.

If more than one will is required (and this is usually desirable), a decision should be made as to which will should deal with the other worldwide assets that are not mentioned specifically. This is done to prevent

'All lawyers who draft wills and advise on succession need to be alert to the problems that may arise in this area'

an intestacy if the testator acquires later assets in a different country and does not update the succession plan to deal with these assets.

Care should be taken when drafting revocation clauses where there is more than one will so that if, for example, the foreign will is made at a later date, it doesn't inadvertently revoke the Australian will or vice versa.

The lawyer should obtain details of the testator's origin, residence or nationality and intention to remain in a country, as it may be desirable to include a declaration of domicile in the will.

The wills should be drafted to act independently of each other.

Advice should be taken with regard to the preparation of the foreign will.

In some cases, the testator will need to go to the foreign country, as the formal requirements of the will may include appearing before a notary public or a court

official. The will might have to be registered with the court or some other register.

When drafting a will containing ongoing trusts, it is useful to include in the will a statement of the law that is to apply to the trusts.

Tax advice should always be obtained from a person conversant with the tax laws in the foreign jurisdiction.

This tax advice is relevant not only to the drafting of the foreign will, but may also be relevant to the drafting of the Australian will.

CONCLUSION

All lawyers who draft wills and advise on succession need to be alert to the problems that may arise in this area and know how to assist their clients by obtaining specialised advice when it is needed.

1. *Convention Providing a Uniform Law on the Form of an International Will 1973*, www.unidroit.org/status-successions

POLICY SUBMISSIONS DAVID MARKS QC TEP

STEP Australia policy submissions

David Marks QC TEP



The STEP Australia Policy Sub-Committee, chaired by David Marks QC TEP, has recently lodged three submissions on behalf of STEP Australia:

- submission to the Minister for Revenue and Financial Services on the *Treasury Laws Amendment (Reducing Pressure on Housing Affordability Measures No. 2) Bill 2018*;

- submission to the Australian Taxation Office on the PCG 2017/D12; and
- preliminary submission to the NSW Law Reform Commission on 'Access to digital assets upon death or incapacity'.

To read the submissions, log in to your user account on the STEP Australia website and head to the Technical Resource Library.

JUDICIAL MEMBERS - ANNOUNCEMENT

A significant event in the life of STEP in Australia has occurred. The STEP Honorary and Judicial Members Panel has approved as Judicial members the Hon Justice Ann Lyons SJA, the Hon Justice Roslyn Atkinson AO and the Hon Justice Debra Mullins from the Queensland Supreme Court; and the Hon Justice Philip Hallen SC from the New South Wales Supreme Court. Their Honours are to be commended for their ongoing contributions to this area of the law.



UPCOMING EVENTS

The STEP branches provide forums in which professionals from different areas can collaborate and share knowledge and experience. We welcome all professional advisors, educators and students with a trusts and estates focus in their practice, whether for private or corporate clients. We are committed to building strong links between our local, national and international STEP colleagues.

CONFERENCES

FRI 7 September 2018	QLD	THU 25 October 2018	VIC	FRI 26 October 2018	WA
9am to 5pm STEP Queensland Branch Trusts and Estates Conference Speakers: Justice Roslyn Atkinson, Rebecca Treston QC TEP, Peter Bobbin TEP, Justice Martin Daubney, Jeff Otto TEP, Angela Rae, Michael Liddy, Michael Klatt TEP, Angela Cornford-Scott TEP, Renee Bennett TEP and Neil Wickenden TEP <i>Peppers Salt Resort, Kingscliff</i>		1:45pm to 6:30pm STEP Victoria Branch Conference Speakers: Margaret Harrison, Cumpston Sarjeant Actuaries and Michael Flynn QC <i>RACV, 501 Bourke Street, Melbourne</i>		8:45am to 4:45pm STEP Western Australia Branch Conference on Incapacity Program to be advised <i>The Westin, 480 Hay Street, Perth</i>	

EVENTS

MON 10 September 2018	VIC	THU 13 September 2018	WA	WED 19 September 2018	SA
5:30pm to 7pm Members' Meeting Cyber Security: What it means for you and your clients Speaker: Phil D'rozario <i>Hall and Wilcox, 525 Collins Street, Melbourne</i>		5:30pm to 7:30pm Evening Seminar Topic to be advised Speaker: Maree-Louise van der Kwast TEP <i>Perpetual, Perth</i>		5:30pm to 7pm Seminar Aspects of Elder Law Speaker: Prof Wendy Lacey <i>Naval Military and Air Force Club, 111 Hutt Street, Adelaide</i>	
WED 19 September 2018	NSW	TUE 9 October 2018	QLD	WED 10 October 2018	WA
5:30pm to 7pm Seminar Digital Assets in Estates Speaker: Ines Kallweit TEP <i>Banco Court, Supreme Court of NSW</i>		12:30pm to 2pm Lunchtime Seminar Fiduciary Obligations – A practical perspective Speaker: The Hon Justice David J Jackson <i>Queensland Law Society, 179 Ann Street, Brisbane</i>		5:30pm to 7pm Evening Seminar ‘HELP! There’s a problem with my trust’ Speaker: Grahame Young TEP <i>Central Park Conference Centre, Perth</i>	
WED 17 October 2018	NSW	TUE 23 October 2018	SA	WED 21 November 2018	NSW
5:30pm to 7pm Seminar Oppression in the Context of Trusts and Unitholders Speaker: Louise McBride TEP <i>Banco Court, Supreme Court of NSW</i>		5:30pm to 7pm Seminar The Use of Citations Speaker: Pam McEwin TEP <i>Naval Military and Air Force Club, 111 Hutt Street, Adelaide</i>		5:30pm to 7pm Seminar Topic to be advised Speakers: The Hon Justice Philip Hallen TEP and Dr Hayley Bennet <i>Banco Court, Supreme Court of NSW</i>	

We welcome all STEP members to attend events hosted by other branches. For more information on the STEP Australia events calendar, contact Dior Locke at dior.locke@step.org

Keep informed on upcoming STEP events online:

- STEP Australia events – www.stepaustralia.com/events
- STEP Worldwide events – www.step.org/events

Register your interest to be a speaker at STEP Australia events by emailing Dior Locke at dior.locke@step.org

Can't make an event? Many speakers provide a paper for members. Get in contact to find out more.

STEP AUSTRALIA NEWSLETTER SUB-COMMITTEE

CHAIR: ANDREA OLSSON

COMMITTEE MEMBERS: DAVID GIBBS, ROB CUMMING, PAMELA SUTTOR, FIONA FAGAN, CHRIS OSBORN, CLAIRE HAWKE-GUNDILL

THE SUB-COMMITTEE WELCOMES EXPRESSIONS OF INTEREST FROM MEMBERS. PLEASE EMAIL

ANY FEEDBACK OR EXPRESSIONS OF INTEREST TO DIOR LOCKE AT [DIOR.LOCKE@STEP.ORG](mailto:dior.locke@step.org)