



**Brigitte Goulard**

*Senior Counsel*

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**Education**

LLB, 1987, University of Ottawa

**Bar Admission**

Ontario, 1989

**Practice**

Brigitte is co-head of the firm’s Consumer Protection Practice. She has more than 25 years of experience working in the financial services sector, including the banking, insurance, and financial cooperative sector. Her practice focuses on consumer protection matters and regulatory issues relating to financial institutions and government-related matters.

Brigitte’s role as the former Deputy Commissioner of the federal regulatory agency, the Financial Consumer Agency of Canada, and her extensive experience in public policy and advocacy with various associations gives her significant insight and knowledge in legislative and regulatory processes, and in the workings of government in general.

**Professional Involvement**

Prior to joining Torys, Brigitte was the Deputy Commissioner of the Financial Consumer Agency of Canada. In this capacity she oversaw the Agency’s Supervision and Enforcement division. She has also held senior roles in the financial services industry in Canada, including having been General Counsel and Chief Compliance Officer at TD Meloche Monnex, Vice-President, Pan-Canadian Development at Desjardins Group and Vice-President, Policy at Credit Union Central of Canada.

Brigitte taught financial institutions legislation and securities regulations while a sessional lecturer at the Law Faculty of the University of Ottawa and lectured on the Canadian banking system at the Law Faculty of Palacky University in the Czech Republic.

Brigitte was a member of the OECD/G20 Task Force on Financial Consumer Protection and in this capacity participated in the implementation of the G20 High-level Principles on Financial Consumer Protection.

## Insights

Capturing the potential of the world's accelerating digital payments ecosystem

July 22, 2020

American Bar Association, International Law Section: 2020 Virtual Annual Meeting

June 16, 2020

Understand the new FCAC Provisions

May 21, 2020

"A leader and innovator in financial consumer protection": the Financial Consumer Agency of Canada's 2020-21 Business Plan

May 14, 2020

Mandatory naming, greater penalties and clarified objectives: the new FCAC provisions

April 30, 2020

Amendments to Department of Finance Regulations

April 14, 2020

"No going back" on consumer-directed finance: Advisory Committee report on open banking

February 10, 2020

Sustainable finance gaining traction

January 28, 2020

Torys in 10: What Canada can learn from international financial consumer protection developments

December 19, 2019

The new whistleblowing provisions and what they mean for your business

November 21, 2019

Financial institutions should expect more enforcement

October 31, 2019

Consumer protection in the digital era

October 31, 2019

Responsible business conduct: Interpreting the Bank Act's new obligations

October 24, 2019

The challenge of consumer disclosure

September 19, 2019

Canada must take action on open banking: Senate committee  
July 10, 2019

Public naming now mandatory for violations of anti-money laundering laws  
July 4, 2019

Consumer data: asset, responsibility and potential liability  
June 26, 2019

Be careful what you advertise: new *Canada Elections Act* requirements  
June 24, 2019

Compliance for a new era of anti-money laundering enforcement  
June 18, 2019

The new consumer protection regime in Québec  
May 28, 2019

FCAC enforcement: the new context  
April 23, 2019

Canada's new consumer protection code  
April 2, 2019

Open banking, retail innovation and other Budget 2019 highlights for Canada's financial sector  
March 22, 2019

FINTRAC's new AMP policy: Does it solve issues only to create others?  
February 21, 2019

Stronger financial consumer protection and credit contract requirements ahead  
January 24, 2019

## Media

January 7, 2020: *Torys Quarterly* on FCAC enforcement picked up by *Financial Post*