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Nota di contenuto	Marketplace Lending and its Development in Australia / Pelma Rajapakse -- Key Participants in Australia and Comparison of Peer-to-Peer Lenders with Traditional Banks / Pelma Rajapakse -- Challenges for P2P Lending Business Models and Banks / Pelma Rajapakse -- Development of Virtual Currency and ICOs in Australia / Shanuka Senarath -- Regulatory and Policy Reforms in P2P Lending in Australia / Pelma Rajapakse -- Law and Practice of Crowdfunding and P2P Lending in China -- Marketplace Lending and its Development in China / Yinxu Huang -- Virtual Currencies, ICOs and Central Bank Digital Currencies in China / Yinxu Huang -- New Financial Regulatory Mode and Regulatory Technology in China / Chenliang Hou -- Law and Practice of Crowdfunding and P2P Lending in Japan -- Marketplace Lending and its Development in Japan / Hatsuru Morita -- Regulation of Crowdfunding and P2P Lending in Japan / Hatsuru Morita -- Regulatory and Policy Reforms in Japan / Hatsuru Morita -- Unique Features of Crowdfunding and P2P Lending Regulation in Australia, China and Japan / Yinxu Huang, Chenliang Hou.
Sommario/riassunto	"FinTech (the revolution in financial technology) is growing up and moving into the mainstream of finance over the last decade. The authors explore what Australia, China, and Japan are planning and doing in the field of crowdfunding and peer-to-peer lending. In addition to peer-to-peer lending, the book focuses on laws and

practices related to central bank digital currencies, cryptocurrency, Bitcoin, and Initial Coin Offerings (ICOs). For example, peer-to-peer lending in Japan is mostly for small and medium enterprises. It was popular in China but the authorities cracked down a few years. It provides an alternative fundraising channel for the capital market in Australia. We also see a set of regulatory approaches among jurisdictions. Some countries draft new regulations, while others amend existing laws. The mechanism of the regulatory sandbox was introduced"--Adapted from the publisher's description.

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