



# JUSTICIA

**PAUL G. MORCOS, PhD.**

*Attorney at Law & Legal Consultant*

*University Professor*

[www.justiciabc.com](http://www.justiciabc.com)

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## R E S U M E

### Latest university degree

*PhD. in Law, with honors, Nancy II University, School of Law, Nancy, France* 2006

### Professional experience

- *JusticiaBeirutConsult Law Offices, Beirut, Lebanon* Since 2008  
([www.juticiabc.com](http://www.juticiabc.com)), Owner
- *Union of Arab Banks* 2013-2018  
([www.uabonline.org](http://www.uabonline.org)), Legal Consultant
- *Bank of Beirut and the Arab Countries Bank (BBAC), Beirut, Lebanon* Since 2001  
([www.bbacbank.com](http://www.bbacbank.com)), Legal Consultant
- *Byblos Bank, Beirut, Lebanon* 1998-2001  
([www.byblosbank.com.lb](http://www.byblosbank.com.lb)), Legal Consultant

### Academic experience

- *American University of Beirut, School of Business, Beirut, Lebanon* 2007-2013  
Lecturer, Lebanese & U.S. Business Law
- *Université Saint-Joseph, CEB, Beirut, Lebanon* Since 2011  
Lecturer, Banking Law
- *The Beirut Bar Association, Beirut, Lebanon* Since 2011  
Trainer at the Lawyers Institute
- *La Sagesse University, Beirut, Lebanon* 2003-2010  
Professor, D.E.S.S. and Bachelor degree
- *Université Saint-Joseph, Faculty of Religious Sciences, Beirut, Lebanon* Since 2008  
Lecturer, Human Rights, Professional sessions
- *Lebanese University, School of Law, Jal El Dib and Hadath, Lebanon* 2008-2010  
Lecturer, Corporate Law

### Legal, public activities and projects

- *Justicia Foundation for Development & Human Rights* Since 2008  
([www.justiciadh.org](http://www.justiciadh.org)), President and founder
- *Lebanese Parliament, Legal Consultant* 2009-2012
- *Lebanese Parliament & UNDP's Human Rights Action Plan,* 2007-2009

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|--|-------------|
| National Coordinator   | & 2011-2012 |
| • <i>Ministry of Parliamentary Affairs, Legal Consultant</i>   | 2010-2011   |
| • <i>Ministry of Interior and Municipalities Committee for Amending Law on of Association, Member</i>  | 2010-2011   |
| • <i>Syndicate of Medias, Legal Consultant and incorporator</i>  | 2012        |
| • <i>High Council of the Catholic Church (presided by the Patriarch)</i>   | 2009-2011   |
| Member of the Executive Committee and Head of the Legal Committee  |             |
| • <i>Justice Professionalization Project, EU Project in Lebanon, Legal expert</i>  | 2011        |
| • <i>“Strengthening the Fair Process and Access to Justice in Lebanon by better guarantying the Right of Defense and improving the Legal Assistance/Legal Aid – LRDLA”, project funded by the American Bar Association (ABA – Rule of Law Initiative), Coordinator</i> | 2011        |
| • <i>MEPI Alumni Community Ambassador “in recognition of outstanding contribution to his field”, LAA-MEPI, American Embassy, Beirut</i>  | 2012        |
| • <i>“Justice Sector Studies”, project funded by the World Bank, Project Manager</i>   | 2011        |
| • <i>Aljazeera T.V, Mina el Nas Program, Legal Consultant</i>  | 2010        |
| • <i>Restructuring and bylaws redrafting of the Agro Food Institute in Qab Elias, EU project</i>   | 2009        |
| • <i>Ministry of Justice Committee for Improving the Judiciary, Member</i>   | 2008        |
| • <i>Ministry of Justice &amp; UNDP’s Access to Justice Project, Legal Expert</i>  | 2007        |
| • <i>U.S. State Department’s Rule of Law &amp; Judicial Reform—International Visitors Leadership Program (IVLP), Participant</i>   | 2007        |
| • <i>Lebanese Foundation for Permanent Civil Peace (LFPCP), Researcher and member</i>  | Since 1998  |
| • <i>LFPCP &amp; National Endowment for Democracy, Lebanese Legislation Monitor (NGO’s, MPS and Media Advocating for Democracy and Human Rights), Coordinator</i>  | 2004-2006   |
| • <i>LFPCP &amp; Middle East Partnership Initiative, Lebanese Magistracy Monitor: Monitoring Lawful and Bold Sentences, Coordinator</i>  | 2005-2008   |
| • <i>La Sagesse Center for Studies on Economic and Social Rights, Organizer and Researcher</i>   | 2000        |
| • <i>European Union MEDA Democracy Program in Lebanon Project, Executive Coordinator</i>   | 1997-1998   |
| • <i>Joseph &amp; Laure Moghaizel Foundation for Democracy and Human Rights, Executive Consultant</i>  | 1996-1998   |

## **Books**

### ***Public Law, Human Rights & Democracy***

1. Military Court. Beirut: Justicia and Konrad Adenauer publications, 191 p, 2016.
2. *Les éléments de la démocratie dans les pays du bassin de la Méditerranée*, collective work managed by Prof. Claudio Zanghi, *Ordine Internazionale E Diritti Umani, Editoriale Scientifica*, 265 p., Napoli, 2018.

3. *The Lebanese Constitution: the articles, their interpretation and amendments proposal*, JUSTICIA publications, 100 p. Beirut, 2018.
4. *Banking Challenges & Developments in Lebanon and the Middle East*, JUSTICIA publications, 208 p., Beirut, 2018.
5. *Politics and the rule of law*, JUSTICIA publications, 316 p., Beirut, 2017.
6. *Civil Marriage. Beirut: Justicia publications with the support of Mr. Moussa Frieji, 103p, 2013.*
7. *Expanding the Jurisdiction of the Constitutional Council in Lebanon.* Beirut: Constitutional Council and Konrad Adenauer, 248 p., 2016.
8. *The military Court and the fair trial.* Beirut: Konrad Adenauer & JUSTICIA publications, 191 p., Beirut, 2016.
9. *Women rights in social security*, Beirut: Search for Common Ground Publications, 46 p., 2015.
10. *Dangers threatening the Lebanese State and the means to confront them.* Beirut: Cultural Mouvement –Antelias Publication, collective work, 188 p., 2015.
11. *Strategic plans for Lebanon (Health, Environment, Education, Labor, Industry, Agriculture, Oil&Gaz, Tourism...)*, Beirut: Justicia Publications, 163 p., 2015.
12. *La Psychotérapie aujourd’hui, Construction et Technologie aux temps modernes malaises ou Bonheur?*, Beirut: *published in société des praticiens en psychothérapie et consultants*, collective work, 103 p, 2014.
13. *Lebanese Constitutional Council in law and jurisprudence:* Beirut, Lebanese Constitutional Council and UNDP publications, 139 p., 2014.
14. *Guide of the Constitutional Court in Lebanon*, Beirut: Constitutional court & UNDP publications, collective work, 100 p., 2014.
15. *Civil Marriage: study and mechanism due to the Lebanese State failure to vote a law.* Beirut: *Justicia and the Lebanese organization for the Civil Rights*, 103 p., 2013.
16. *Living Unity in Diversity: Practical Cases in Coexistence.* Beirut: Saint-Joseph University, Faculty of Religious Sciences Publications, collective work, 255 p., 2014.
17. *Enabling Palestinians to establish their NGOS under the supervision of the Lebanese authorities*, Project for the Council of Ministers, Lebanese Palestinian Dialogue Committee (LPDC), 40 p., September 2012.
18. *“La psychothérapie aujourd’hui: le crime et les crises des sociétés aux temps modernes”*, Beirut: *published in société des praticiens en psychothérapie et consultants*, collective work, 140 p, 2012.
19. *Building the culture of Human Rights*, Beirut: JUSTICIA publications, www.justiciadh.org, 476 p., 2013.
20. *Municipal Rights.* Beirut: JUSTICIA publications, www.justiciadh.org, 166 p., 2011.
21. *Patients’ Rights.* Beirut: JUSTICIA publications www.justiciadh.org, 87 p., 2010.
22. *“Loi instrumentale et normes de droit: Perspective d’une évolution au Liban”*, published in *Les paradigmes démocratiques et les droits de l’Homme dans le bassin de la*

- Méditerranée (Democratic Paradigms and Human Rights on the Mediterranean Coast), collective work, p. 333-367, 540 p., Giappichelli Editore Publications, Torino, Italy, 2010.
23. *Practicing Unity in Diversity: Practical Cases in Coexistence*. Beirut: Saint Joseph University Faculty of Religious Sciences Publications, collective work, 387 p., 2010.
  24. *Local Governance: Norms for Democratic Municipal Work in Lebanon*. Beirut: Librairie Orientale, collective work, 480 p., 2009.
  25. *Doha Agreement*, Beirut: LFPCP Publications, Doha: Arab Democracy Foundation, 377 p., collective work, 2009.
  26. *Economic and social rights monitor*, Beirut: Librairie Orientale, 395, p. 2008.
  27. *Death Penalty*, Beirut: Lebanese Parliament and UNDP Publications, 71 p., 2008.
  28. *Rights of Persons with Disabilities*. Beirut: Lebanese Parliament and UNDP Publications, 40 p., 2008.
  29. *Information Ethics: the Right of Access to Information and the Responsibility for their Management and Use*. Beirut: UNESCO Publications, 98 p., 2008.
  30. *Freedom of Expression, Opinion and Information*. Beirut: Lebanese Parliament and UNDP Publications, 47 p., 2008.
  31. *The Right to Information*, Beirut: International Christian Council for Media, Middle East Section, collective work, 151 p., 2008.
  32. *Lebanese Magistracy Monitor: Building the Judicial Tradition of Courageous Judgments Defending Democracy and Human Rights in Lebanon*. Beirut: Librairie Orientale, coauthored with Prof. Antoine Messarra, LFPCP, 496 p., 2007.
  33. *Magistracy in the Arab Countries (Jordan, Lebanon, Morocco, Egypt)*. Beirut: Arab Center for Integrity and the Rule of Law, collective work, 768 p., 2007.
  34. *Lebanese Magistracy Monitor: Monitoring Lawful and Bold Sentences*. Beirut: Librairie Orientale, coauthored with Prof. Antoine Messarra, LFPCP, 152 p., 2006.
  35. *Lebanese Legislation Monitor: The Principle of Legality in Law Making and Law Policies*. Beirut: Librairie Orientale, collective work, 596 p., 2005.
  36. *NGO's, MPS and Media Advocating for Democracy and Human Rights, Lebanese Legislation Monitor*. Beirut: Librairie Orientale, collective work, 515 p., 2005.
  37. *Strengthening Local Governance - Norms for Democratic Municipal Work in Lebanon*. Beirut: LFPC Peace Publications, collective work, 540 p., 2004.
  38. *Electoral Geography in Lebanon*. Beirut: LFPCP Publications, collective work, 622 p., 2004.
  39. *The Economic and Social Rights Today in Lebanon: Cultural and Legislative Fundamentals and Perspectives of Planning*. Beirut: CEDESS Publications, collective work, 182 p., 2001.
  40. *Democracy Monitor in Lebanon*. Beirut: Joseph & Laure Moghaizel Foundation with the European Community, collective work, 758 p., 2000.
  41. *The Civil Regime of the Personal Status in Lebanon: Thesis*. Beirut: La Sagesse University, 132 p., 1999.

### ***Legal Corporate & Banking***

42. Property right and housing right: social implications, Psychotherapy and citizen's issues, p 21, Beirut, 2017.
43. *Lebanon: The Road Map, strategic plans for the future of Lebanon (Health, Industry, Agriculture, Oil and Gaz, Tourism)*, 134 p, 2016.
44. *Lebanese Banks facing Legal & Global Challenges*, Justicia publications, www.justiciadh.org, 295 p., 2013.
45. *Taxpayers' Rights*. Beirut: Justicia publications, www.justiciadh.org, 80 p., 2011.
46. *Bank Customer Rights*. Beirut: Justicia publications, www.justiciadh.org, 134 p., 2011.
47. *Islamic Banking*, Introduced by the Governor of the Central Bank. Beirut: *Al Baraka* Publications, 120 p., 2010.
48. *Businessmen Rights*. Beirut: Justicia publications, www.justiciadh.org, 94 p., 2010.
49. *Employee's Rights*. Beirut: Justicia publications, www.justiciadh.org, 69 p., 2010.
50. *Facing the Challenges of Banking Secrecy* (Comparative Study: Lebanon, France, Switzerland, Luxembourg and Middle East). Bruylant- Brussels and Sader-Beirut Editions, 608 p., 2008.
51. *Fighting Money Laundering: the Lebanese Situation*. Beirut: Lebanese Parliament & UNDP Publications, 64 p., 2008.
52. *Banking Secrecy in Lebanon, Fighting Money Laundering and Terrorist Financing: a Legal and Banking Study (English and Arabic)*. Beirut: BBAC s.a.l. Publications, 80 p., 2003.
53. *Fighting Money Laundering in Light of Law 318/2001 and the Central Bank's Decision No7818/2001*. Beirut: BBAC s.a.l. Publications, coauthored with Judge Abbas el-Halabi, 9 p, 2001.

### **Studies**

54. Drafting a study for the Lebanese Parliament on following-up the *implementation of the disability law 220/2000* (2019).
55. Drafting a comparative study on rules of *custody for children* in Lebanon with a number of countries for the Lebanese Parliament (2019).
56. Study on all laws and regulations in Lebanon that contain *anti-discrimination* provisions for the Lebanese Parliament (2019).
57. *Enabling Palestinians to register their NGOs*, Project of Council of Ministers and Lebanese Palestinian Dialogue Committee (LPDC), September 2012.
58. *Emerging Good Practices in Enhancing Delivery of Justice Sector Services to the Poor in MNA—Lebanon*, World Bank, 25 p., 2011.
59. *Emerging Good Practices in Resolving Land-Related Disputes in MNA—Lebanon*, World Bank, 16 p., 2011.
60. *Whistle-Blowing* (English), UNDP – POGAR, 43 p., 2010.
61. *Allowing minors to travel with their mothers*, The Institute of Progressive Women (IPW) & MEPI, 22 p., 2011.

62. *Political Parties*, ACRILI (Arab Center of the rule of Law and Integrity) & EU, 22 p., 2009.
63. *Allowing Mothers to open Bank accounts for their Children*, The Institute of Progressive Women (IPW) & Amideast – USAID, 2010.
64. *Freedom of Association*, ACRILI & EU, 45 p., 2009.
65. *Towards Improving Access to Justice by Enhancing Transparency and Efficiency in the Administration of Justice*, co-authored with Me. Walid Nakib, UNDP, 49 p., 2007.
66. *Derogations on the Lebanese Banking Secrecy: Thesis*. Beirut: La Sagesse University, 132 p., 1999.
67. *The ICC Uniform Customs and Practice for Documentary Credit: Thesis*. Beirut: La Sagesse University, 130 p., 1999.

### **Scientific Publications**

Author of multiple studies that analyze legal, economic, banking and cultural queries published in periodical scientific magazines both in Lebanon and the Arab world. Some of these studies include:

68. Lebanon's commitment to implementing laws on food safety and water pollution, Human and Health Magazine (Hospital Syndicates Magazine), n°49, p.14, autumn 2019.
69. Health informatics in Law, Human and Health Magazine (Hospital Syndicates Magazine), n°48, p.16, summer 2019.
70. General Cleanliness and its impact on the health of citizen, Human and Health Magazine (Hospital Syndicates Magazine), n°47, p.14, spring 2019.
71. The impact of legislative and regulatory restrictions on the prevention of bank bankruptcy, Lebanese Banks Association Magazine, p. 48, 12/2018- 1/2019.
72. The Legal Right of the Patient to get Treatment and Medicine, Human and Health Magazine (Hospital Syndicates Magazine), n°46, p.22, winter 2019.
73. Responsibility of Hospitals for catching the infection inside, Human and Health Magazine (Hospital Syndicates Magazine), n°45, p.18, autumn 2018.
74. The Common Reporting Standard: Loopholes and solutions, Lebanese Banks Association Magazine, p. 50, August 2018.
75. The General Data Protection Regulation (GDPR): A revolutionary data protection concept, Lebanese Banks Association Magazine, p. 61, June- July 2018.
76. Combating Money Laundering and Terrorist Financing: International Cooperation Means, Lebanese Banks Association Magazine, p. 66, March- April 2018.
77. Towards ensuring aged population in Lebanon. Human and Health Magazine, (Hospital Syndicates Magazine), n°42 p.14, winter 2018.
78. “Healthy Swimming” as per the Lebanese law requirements, Human and Health Magazine, ( Hospital Syndicates Magazine), n°41 p.16, Autumn 2017.
79. OFAC’s role in Anti-money laundering and counter terrorism financing, Lebanese Banks Association Magazine, n°7-8 p. 54, July – August 2017.

80. Responsibility for the illegal use of bank cards, Lebanese Banks Association Magazine, n°4-5 p. 64, April – May 2017.
81. The liability resulting from the vaccination, Human and Health Magazine, (Hospital Syndicates Magazine), n°38, p. 24, Winter 2017.
82. GATCA: Background, concept and implementation, Lebanese Banks Association Magazine, n°12 p. 57, December 2016.
83. *“The doctor treats and God heals: But how the law be held accountable for medical error*, Human and Health Magazine, (Hospital Syndicates Magazine), n°35, p. 22, April 2016.
84. Medical Error as for traditional and modern medicine, Human and Health Magazine, (Hospital Syndicates Magazine), n°37, p. 12, Autumn 2016.
85. The correspondent banks approach on compliance towards local banks, Lebanese Banks Association Magazine, n°7 p.49, July 2016.
86. *Lebanon’s compliance and constraints*, Lebanese Banks Association Magazine, n°4 p.54, April 2016.
87. Approach correspondent banks to comply with the rules in their dealings with local banks.
88. *The Mindset of Financial Investigations: an “Out of the Box “Approach*; Lebanese Banks Association Magazine (Hospital Syndicates Magazine), n°3 p.56, March 2016.
89. *How the medical staff is accountable for its errors*, Human and Health Magazine, (Hospital Syndicates Magazine), n°35, p. 22, April 2016.
90. *New financial laws voted by the Lebanese parliament*, Lebanese Banks Association Magazine, n°11, p.53, January 2016.
91. *E-Services: Requirements, and observations on the draft Laws proposed*, Lebanese Banks Association Magazine, n°9-10, p.59, September-October 2015.
92. *Stress testing and capital planning for a better performance of the banking sector*, Lebanese Banks Association Magazine, n°8, p.53, August 2015.
93. *Countries have begun the rules governing the conduct of banking business – Arab-American banking meeting*, Lebanese Banks Association Magazine, n°413, p.29, June 2015.
94. *Banking ISIS: How can banks contribute in global security?* Lebanese Banks Association Magazine, n°3, p. 46, March 2015.
95. *Electronic cash transfers: comparative study*, Arab Banking Review, p.121, March 2015.
96. *Compensation for work-related accidents: Lebanese law and international legislation*, Human and Health Magazine, (Hospital Syndicates Magazine), n°31, p. 22, April 2015.
97. *Compliance with the legislations and the international banking systems”*, Union of Arab Banks Magazine, n°409, p. 59, December 2014.
98. *Protecting the electronic payments by filling the shortages in the legislation*, Union of Arab Banks Magazine, n°411, p. 126, February 2015.

99. *The importance of the patient legal awareness*, Human and Health Magazine (Hospital Syndicates Magazine), n°30, p. 28, January 2015.
100. *Building US-MENA Corresponding Banking Relationships within an Effective AML/CFT Program*, Lebanese Banks Association Magazine, n°11, p.53, November 2014.
101. *Compliance: what are the new guidance of FinCEN?* Lebanese Banks Association Magazine, n°9-10, p.55, September-October 2014.
102. *BNP Paribas case and similar cases with US Authorities: legal compliance lessons learned*, Lebanese Banks Association Magazine, n°7, p.49, July 2014.
103. *Banking supervision and the extent of compliance with the standards of Basel Committee for banking supervision*, Lebanese Banks Association Magazine, n°5, p.47, May 2014.
104. *Compliance in Lebanese banks*, Lebanese Banks Association Magazine, n°3, p. 61, March 2014.
105. *Health coverage systems in Lebanon*, Human and Health Magazine, (Hospital Syndicates Magazine), n°27, p. 34, April 2014.
106. *FATCA: an American singularity or an example to be followed?* Lebanese Banks Association Magazine, n°1, p. 60, January 2014.
107. *Child labor: International Standards and Lebanese Legislation*, Human and Health Magazine, n°26, p. 20, January 2014.
108. *Banking syndicate: complicated architecture in absence of legislation*, The Certified Accountant (The Lebanese Association of Certified Public Accountants), n°50, p. 107, December 2013.
109. *Electronic funds transfer*, The Certified Accountant Magazine, n°49, p. 12, 2013.
110. *Non-Performing Loans: approach to solutions and suggestions*, Lebanese Banks Association Magazine, n°11, p. 67, November 2013.
111. *Legal aid in Lebanon*, Human and Health Magazine, (Hospital Syndicates Magazine), n°25, p. 20, October 2013.
112. *Compliance department in Banks*, Lebanese Banks Association Magazine, n°9, p. 45, September 2013.
113. *Banking operation from a legal point of view*, The Certified Accountant Magazine, n°47, p. 20, 2013.
114. *Medical Equipment*, Human and Health Magazine, (Hospital Syndicates Magazine), n°24, p. 17, July 2013.
115. *Electronic transactions, comparative study*, Lebanese Banks Association Magazine, n°4, p. 54, April 2013.
116. *Environmental Legislation*, Human and Health Magazine, (Hospital Syndicates magazine), n°23, p. 26, April 2013.
117. *Banking & Financial crimes*, Lebanese Banks Association Magazine, n°2, p. 48, February 2013.
118. *Internet crimes and their influence on the Lebanese banking sector*, Lebanese Banks Association Magazine, n°1, p. 46, January 2013.



119. *Storing mothers' placenta through commercial companies*, Human and Health Magazine, (Hospital Syndicates Magazine), n°22. p. 28, January 2013.
120. *Banking Pools*, Lebanese Banks Association Magazine, n°12. p. 52, December 2012.
121. *FATCA, Executive Instructions*, Lebanese Banks Association Magazine, n°11. p. 56, November 2012.
122. *Legal approach of the law on domestic violence*, Human and Health Magazine, (Hospital Syndicates Magazine), n°21. p. 16, October 2012.
123. *Obstacles facing the banking sector in protecting economy during periods of crisis*. Lebanese Banks Association Magazine, n°9-10. p. 27, September-October 2012.
124. *Problematic of closing a current account in texts and in jurisprudence*, Lebanese Banks Association Magazine, n°8. p. 50, August 2012.
125. *FATCA, Foreign Accounts Tax Compliance Act*, Lebanese Banks Association Magazine, n°6 -7. p. 58, June - July 2012.
126. *Legal approach on Euthanasia and Palliative Care*, Human and Health Magazine, (Hospital Syndicates Magazine), n°20, p. 40, July 2012.
127. *Observation on the Draft Law on retirement and social security in Lebanon*. Human and Health Magazine (Hospital Syndicates Magazine), n°19, p. 26, April 2012.
128. *Bank guarantee in the Lebanese law and its evolution in the jurisprudence*. Lebanese Banks Association Magazine, n°3, p. 44, March 2012.
129. *The rules governing documentary credit*. Lebanese Banks Association Magazine, n°12, p. 60, December-January 2011- 2012.
130. *Administration of National catastrophes in Lebanese Law*, Human and Health Magazine (Hospital Syndicates Magazine), n°18, p. 24, January 2012.
131. *Addiction in Lebanese Law*. Human and Health Magazine (Hospital Syndicates Magazine), n°17, p. 30, October 2011.
132. *Banking Proxy in Lebanese and comparative law*. Lebanese Banks Association Magazine, n°7, p. 57, July 2011.
133. *System of accreditation of hospitals in Lebanese law*. Human and Health Magazine (Hospital Syndicates Magazine), n°16, p. 22 & pp, July 2011.
134. *Organ Donation in Lebanese Law*. Human and Health Magazine (Hospital Syndicates Magazine), n°15, p. 31, April 2011.
135. *Responsibility of the Bank in the terms of credit*. Lebanese Banks Association Magazine, n°4, p. 58, April 2011.
136. *School Health: The Social and Legal Context*. Human and Health Magazine (Hospital Syndicates Magazine) n°14, p. 18 &pp, January 2011.
137. *To what extent does the law regulate medicine?* Human and Health Magazine (Hospital Syndicates Magazine), n°13, p. 34 & pp, October 2010.
138. *Patient Rights and Medical Liability*. Human and Health Magazine (Hospital Syndicates Magazine), n°12, p. 23 & pp, July 2010.
139. *The Law Approach to Health*. Human and Health Magazine (Hospital Syndicates Magazine), n°11, p. 26 & pp, April 2010.

140. *Islamic and Traditional Banks.* Lebanese Banks Association Magazine, n°10, p. 57, October 2009.
141. *The Doctors should not do cosmetic surgery if it was estimated that its results do not sit its Benefits.* Health and Human Magazine, n°6, p. 36 & pp, January 2009.
142. *Combating Criminal Acts.* Lebanese Banks' Association Magazine, n°4, p. 67, April 2008.
143. *The Intersection Between FATF Group and Basel Commission in International Standards—Guidance on Regulations on Risk Based Approach (RBA).* Association of Lebanese Banks Magazine, p. 48 & pp, August 2008.
144. *Banking Operations from a Legal Point of View.* Al Adl Magazine (Beirut Bar Association Magazine) —Special Edition, p. 120, 2007.
145. *Medical Error: How Does the Lebanese Law Deal with It and If There Are Any Judicial Decisions?* Human and Health Magazine (Hospital Syndicates Magazine), n°1, p. 52 & pp, October 2007.
146. *Banking Secrecy.* Lebanese Banks Association Magazine, n°12, p. 71, December 2006.
147. *Necessary Legislations for e-Commerce & Banking Operations.* Al Adl Magazine (Beirut Bar Association Magazine) (Ed. Sader & Association de l'informatique juridique), n°7, p. 2, October 2006.
148. *Legal Banking Operations from a Legal Point of View.* Lebanese Banks Association Magazine, n°10, p. 67, October 2006.
149. *E-Signature.* The Certified Accountant (The Lebanese Association of Certified Public Accountants), n°27, p. 17, October 2006: 3<sup>rd</sup> quarter.
150. *E-Banking laws and Regulations.* Union of Arab Banks Magazine, n°309, p. 75, August 2006.
151. *E-Commerce.* Union of Arab Banks Magazine, p. 33, June 2006: 2<sup>nd</sup> quarter.
152. *Banking Secrecy & Fighting Money Laundering.* Al Hayāt al Niābiyya (Lebanese Parliament Magazine), n°58, p. 11, March 2006.
153. *Fighting Money Laundering & Terrorist Financing.* Union of Arab Banks Magazine, n°304, p. 95, March 2006.
154. *Arab Legislations for e-Commerce.* The Arab Magazine for Doctrine & Jurisprudence (General Secretariat for the Arab League, Counsel for Arab ministers of Justice), n°32, p. 183, October 2005.
155. *How to reconcile Banking Secrecy and Anti-Money Laundering?* Union of Arab Banks Magazine, n°297, p. 122, August 2005.
156. *Fighting Corruption.* The Certified Accountant (The Lebanese Association of Certified Public Accountants), n°24, p. 6, 2005: 4<sup>th</sup> quarter.
157. *Anti-Money Laundering.* Lebanese Banks Association Magazine, n°7, p. 7, August 2005.
158. *Fighting Money Laundering & Terrorist Financing.* Union of Arab Banks Magazine, n°293, p. 54, April 2005.

159. *Fighting Money Laundering & Terrorist Financing. The Certified Accountant* (The Lebanese Association of Certified Public Accountants), n°20, p. 8, October 2004.

### **Drafting legislations**

1. Drafting amendments to the *Social Security Law* for the Lebanese Parliament (2019).
2. Drafting amendments to the *Penal Code* for the Lebanese Parliament (2019).
3. Drafting laws for the Lebanese Parliament to protect *children* (2019).
4. Drafting a law for the Lebanese Parliament, the purpose of which is to establish the right of Lebanese Women to grant the *nationality and civil rights of their children* (2019).
5. Revision of draft law, the purpose of which is to cancel Article 845 Procedure Code regarding the *custody of children* for the Lebanese Parliament (2019).
6. Drafting the law on protecting the high mountains, upon the request of T.E.R.R.E association, 2019.
7. Drafting the law protecting the small merchants- providers, 2018.
8. Review *the Libyan draft constitution* with the support of the Danish Institute for Human Rights, 2015.
9. Co-drafting the law on *Petroleum resources*, 2010.
10. *Draft law enabling Lebanese women to grant nationality to their children*, National Committee for the Follow up of Women's Issues, UNDP project, 2009.
11. Coordinating the *Human Rights Action Plan*, 23 topics, Lebanese Parliament, UNDP & OHCHR (2007-2012) including the following topics:
  - *Women's Rights*
  - *Children's Rights*
  - *Labor Law and Social Security*
  - *Right to Culture*
  - *Right to Education*
  - *Rights of Migrant Workers*
  - *Right of Residence*
  - *Rights of People with Disabilities*
  - *Right to Health*
  - *Right of a Safe Environment*
  - *Enforced Disappearance*
  - *Independence of Justice*
  - *Phone Tapping*
  - *Torture*
  - *Juveniles Justice*
  - *Freedom of Expression*
  - *Freedom of Association*
  - *Penal Code*
  - *Criminal Instruction Procedures*
  - *Death Penalty*
  - *Prisons*
  - *Economic and Social Rights of Palestinian Refugees*
  - *Economic and Social Rights of Non Palestinian Refugees*
12. Abolishing "*Honor crimes*" (article 562 of the Penal Code), 1998.

## Conferences

### *In Lebanon*

1. Co-organizer and moderator, conference on the “Freedom of press international day”, May 2, 2019 with UNESCO regional office, Beirut.
2. Lecturer, *Cooperation and coordination between the organs and institutions concerned with security and national defense*, Lebanese Army, Fouad Shehab College for Command and Staff, Beirut, June 19, 2017.
3. Lecturer, Union of Arab Banks forums and conferences (2002-...).
4. Lecturer, *Fighting Money Laundering and Combating terrorism*, Ministry of Defense & Ministry of Finance, Beirut, March 13, 2013.
5. Lecturer, *Freedom of press: indicators in the Arab Countries*, UNESCO regional office, Beirut, October 17, 2011.
6. Trainer, *Legal and Banking Training Sessions*, BBAC Bank: Beirut, 2001-2011.
7. Trainer, *Legal and Banking Training Sessions*, Baraka Bank: Beirut, 2010 and 2017.
8. Trainer, *Media Role for Human Rights*, An Nahar Newspaper Center, October 2010.
9. Lecturer, *United Nations Youth Capacity Building Camp*, UNDP/UNV: Hammana, August 4, 2005.
10. Lecturer, *Legal & Practical Issues in Everyday Work*, Beirut Bar Association: Beirut, April 27, 2005.
11. Trainer, *Legal and Banking Training Session*, Intercontinental Bank: Beirut, December 9, 2005.
12. Lecturer, *Banking Issues and Fighting Money Laundering*, Islamic University: Khaldeh, June 1, 2004.
13. Lecturer, *Fighting Money Laundering and Terrorist Financing*, St. Joseph University: Beirut, March 11, 2004.
14. Lecturer, *Banking Secrecy, Fighting Money Laundering and Terrorist Financing*, Chamber of Commerce, Agriculture & Industry: Tripoli, February 15, 2002 & April 30, 2004.
15. Lecturer, *Money Laundering and Terrorist Financing through Insurance Companies*, SNA Insurance and Reinsurance: Hazmieh, Lebanon, March 25, 2004.
16. Lecturer, *Legal Issues in the Banking Domain*, Central Bank's Auditors (Banking Control Commission): Beirut, December 9-11, 2003.
17. Others.

### *Abroad*

18. Trainer, Workshop for the high council of judges organized by the Danish Center for Human Rights, Amman – Jordan, February 15 2019.
19. Speaker and moderator, *Counter Terrorist Financing*, US-MENA private sector dialogue (PSD) on *Combating Terrorism & Enhancing Relations With Correspondent Banks*, Union of Arab Banks and the Federal Reserve Bank of New York, New York City, United States, October 16, 2017.
20. Trainer, Workshop for the Arab NGOA involved in human rights organized by the Danish Center for Human Rights, Tunisia 15 - 19 May, 2017.
21. Lecturer, Union of Arab Banks forums and conferences (2002-...).
22. Session moderator, *US MENA Dialogue*, Bank of New York Mellon & UAB: New York City, United States, 2014.

23. Lecturer, *FATCA implementation*, Union of Arab Banks, Dead sea, Jordan, March 1&2, 2014.
24. Trainer, *Legislative drafting and civil campaigning* for Moroccan jurists and NGOs, American Bar Association (ABA), Rabat, Morocco, February 21 & 22, 2013 - June 7 & 8, 2013.
25. Lecturer, *The role of women in a change Arab World*, Middle East Council of Churches, Larnaca, Cyprus, March 10, 2012.
26. Participant, *Open Forum on Gender: Getting to Equal*, Online Discussion, World Bank & International Monetary Fund Annual Meetings, September 21, 2011.
27. Lecturer, *Towards a Healthier Relationship between Religion and State*, Istanbul, Turkey, March 25-28, 2010.
28. Participant, *Fighting Money Laundering and Terrorist Financing*, U.S. Treasury Department, Federal Reserve Bank of New York & Union of Arab Banks: New York City, United States, December 11-13, 2006.
29. Lecturer and National Rapporteur, *The Improvement of the Legal Systems in the Mediterranean Countries*, Réseau Méditerranéen de Formation et de Recherche (INTERCENTER): Messina, Italy, June 9-11, 2006.
30. Participant, *Islam & Christianity: Mutual Perspectives*, Arab Working Group for Muslim Christian Dialogue: Amman, Jordan, September 17-21, 2005.
31. Lecturer, *Fighting Money Laundering and Terrorist Financing*, United Arab Banks and Mena FATF and the U.S. Treasury Department: Charm el Sheikh, Egypt, September 1, 2005.
32. Participant, *Citizenship and Reforms*, Arab Working Group for Muslim Christian Dialogue: Cairo, Egypt, March 21-23, 2005.
33. Participant, *Good Governance for Development in the Arab Countries*, UNDP: Dead Sea, Jordan, February 6-7, 2005.
34. Participant, *Arab-Western and Christian-Muslim Relations*, Middle East Council of Churches: London, United Kingdom, October 23-25, 2003.
35. Participant, *Muslims and Christians Together Facing the Challenges*, Middle East Council of Churches: Cairo, Egypt, December 17-20, 2002.
36. Others.

### Awards

- Certificate of Appreciation for participation in the LCPA Forum on the Procedure of Compliance in Fighting Money Laundering and Terrorist Financing #professional-Responsibility, organized in collaboration with the *Special Investigation Commission (SIC)* under the high patronage by the Lebanese Prime Minister Mr. Saad Hariri 2019
- Trophy from the *Association of Certified Public Accountants in Lebanon and the Special Investigation Commission / Bank of Lebanon* 2019
- Trophy from the *Syndicate of Certified Public Accountants, ESA, Beirut* 2019
- Trophy from Nazareth School (NDN) College Notre Dame de Nazareth 2019
- Trophy from *The Canadian International Institute (OPES)* for my role in fighting tax invasion 2018
- Trophy from ACFE - Lebanon Chapter 2nd 2018
- Trophy from Fouad Shehab College for Leadership and Staff 2017- 2019

- Merit Title from the *Syndicate of Certified Public Accountants*, Beirut 2017
- Merit Tile from the *Ministry of Defense*, Beirut. 2013
- Trophy from *MEPI*, Lebanon Alumni Association, US Embassy 2012
- Merit Title from the *U.S. Department of State*, IVLP, Washington, D.C. 2007
- Trophy from the *Institute of Judicial Studies*, Nevada 2007
- Trophy from the *Alternative Dispute Resolution Center*, Washington D.C. 2007
- Trophy from the *Middle East Council of Churches* 2006
- Merit Title from the *Beirut Bar Association*, Beirut 2005
- Trophy from the *Toufic Assaf Cultural Center*, Beirut 2005
- Trophy from the *Banking Control Commission—Central Bank of Lebanon* 2003
- Trophy from the *Military Court*, Beirut 2001
- Merit Title from the *Chief Commandant of the Lebanese Army* 2000

### **Languages**

Fluency in speaking and writing Arabic, English, and French.