

VÍCTOR ANDRADE

Curriculum Vitae

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TOPICS OF INTEREST

Consumer (contract) law, financial regulation, payment systems regulation, and (behavioral) law & economics.

EDUCATION

2005 - 2009 **LL.B / J.D. Law and Social Sciences**, *Universidad de Chile*, Chile.

◦ Final GPA 6.0 on a 7.0 scale (with highest distinction)

◦ Bar admission - Chile (2015)

THESIS

Title **Derecho del Consumo. 'Un breve relato sobre sus fundamentos teóricos, desarrollos y nuevas tendencias' (Consumer law: "A brief account of its theoretical foundations, developments and new trends")**.

Year 2014

Language Spanish

Advisor Prof. Nicole Nehme Zalaquett

Grade 6.5 on a 7.0 scale.

Available at <http://repositorio.uchile.cl/handle/2250/130041>

POSTGRADUATE COURSES

Summer 2016 **University of Chicago Law School.**

Coase Sandor Institute for Law and Economics *Summer Institute in Law and Economics*

AWARDS

2013 **1st Place in Student Paper Contest at III Civil Law Student Congress**, Universidad de Chile School of Law, Chile.

RESEARCH

2009-2010 **Observatorio Fucatel (NGO).**

Researcher in project on the legal framework of Digital Terrestrial Television for the Ministry General Secretariat of Government.

Fall 2010 - **Department of Industrial Engineering - Universidad de Chile.**

Summer 2012 Researcher in project entitled "*Web mining and privacy concerns*".

Fall 2014 **Center on Regulation and Competition - Universidad de Chile (RegCom).**
Researcher in comparative analysis of consumer protection policies for the Ministry of Economy.

TEACHING

Spring 2010 **Undersecretary of Telecommunications (SubTel).**
Teaching Assistant in Training Program entitled “*Economic Regulation applied to Telecommunication Industry*”.

Fall 2010 - **School of Law - Universidad de Chile.**

Summer 2011 Teaching Assistant, Economic Law (J.D. Program), professors Joaquín Morales and Boris Santander C.

Fall 2014 | Fall 2015 **School of Law - Universidad Adolfo Ibáñez.**
Teaching Assistant, Consumer Law (Master Degree Program), professor Nicolás Rojas C.

WORK EXPERIENCE

2010 - 2013 | **Sateler Depolo Diemoz Abogados (LLC Law Firm).**

2014 - 2015 Associate Attorney. My work was especially focused on providing legal advice to retailers, credit card issuers and fintechs companies on issues related to consumer protection, financial regulation and data privacy.

October 2015 **Superintendency of Banks and Financial Institutions (SBIF).**
- present Attorney at Legal Department. As part of my job, I have been assigned to a subordinate unit dedicated to the regulation of issuers and operators of payment cards (debit, credit and prepaid cards), credit unions, and other non-bank financial institutions (NBFIs). Additionally, given my experience in matters of financial consumer protection, I have assumed various tasks of regulatory coordination with the Chilean consumer protection agency (Sernac). Finally, I am also part of a special task force devoted to analyzing the modernization of payment systems in Chile.

AFFILIATIONS

◦ IACL (*International Association of Consumer Law*)

SKILLS

Languages Spanish (native), English (pre-advanced)

Computer Skills Ms. Office Apps (advanced), LaTeX (intermediate), Statistical tools (basic)

PUBLICATIONS

ANDRADE, Víctor. La protección al consumidor de tarjetas de crédito: ¿son suficientes los deberes de información?(the protection of credit card consumers: Are the information duties enough?). *The Protection of Credit Card Consumers: Are the Information Duties Enough*, 2013.

—-. Mandated Disclosures and Interest-rate Ceilings on Credit Cards: How the Patchwork of Legislation and the Design of Credit Card Contracts Undermine the Effectiveness of Regulation. En: Summer Institute in Law & Economics - Coase Sandor Institute in Law & Economics University of Chicago Law School. pp. 12. Chicago, IL (US). 2016.

——. Fintech revolution: Some challenges to chilean (financial) consumer law. En: International Association of Consumer Law 25th Conference, UFRGS Porto Alegre, Brasil. Porto Alegre, Brasil. 2017.