

Daniel Knight

Partner

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OVERVIEW

Daniel Knight is a commercial and regulatory lawyer with a focus on the financial services industry. He advises clients across the industry, including fund managers, banks, financial advisers, FinTechs, superannuation fund trustees, regulated lenders and other financial services firms. He also advises major retail brands on the distribution of financial products.

Daniel is a member of the firm's IDEA Group and AI Solutions Group, examining ways we can best leverage emerging tools - including Generative AI - for the benefit of our clients. He is also involved in advising on regulatory responses to these technological developments, particularly in the financial services industry.

Assisting clients to navigate the Australian financial services and credit regulatory regimes Daniel helps them develop practical solutions to meet their licensing, disclosure and other compliance obligations.

An authority for fintech startups, incumbents and industry bodies, across a range of areas including open banking, blockchain solutions and payment systems, Daniel's clients appreciate his sound, pragmatic advice and assistance.

Daniel often advises local and international clients on a range of regulatory and compliance issues, including anti-money laundering (AML) laws, bribery and corruption issues and associated governance measures.

Fintech Australia chose Daniel to provide his knowledge and insights when they built a new tool for early-stage fintechs and global fintechs expanding into Australia, offering clear guidance on financial services licensing in Australia and which government bodies are responsible for managing them. Created in partnership with K&L Gates and Austrade, the regulatory map is a global first and aims to greatly ease overseas companies' expansions into Australia and assist early-stage businesses in understanding the regulatory regime.

ACHIEVEMENTS

- Recognised by *Chambers Asia-Pacific* for Financial Services Regulation in Australia, 2022-2026
- Recognised by *Chambers FinTech* in Australia
  - FinTech Legal, 2021-2026

  - Financial Services Regulation, 2022-2024
- Recognised by *The Legal 500 Asia Pacific* as a Recommended Lawyer for Fintech and Financial Services Regulatory in Australia, 2024-2026

PROFESSIONAL / CIVIC ACTIVITIES

- Law Institute of Victoria

SPEAKING ENGAGEMENTS

- "Digital Assets Regulatory Outlook Series - APAC", 4 July 2024, *AIMA (Alternative Investment Management Association)*
- “A Global Tour of Digital Assets Regulation - APAC,” 3 November 2021, *AIMA (Alternative Investment Management Association)*
- Panel member, "Open Banking: What this means for fintech startups", Tank Stream Labs Lunch & Learn Series, July 2020
- "Superannuation Fund Investment in Private Equity", K&L Gates Virtual Roundtable, June 2020
- Panel member, "Regulation post Royal Commission", Financial Services Council Summit, August 2019
- Presentation on GIRO, ASIC Regtech Financial Advice Files: Demonstration and Symposium, August 2019
- "Importance of Regtech in the New Reality of Banking" (panel moderator) - Fintech Australia's Intersekt Festival, October 2018.
- "RegTech Update" - Governance Institute, July 2018.
- "The Rise and Fall of Faster Payments Infrastructure" - Money20/20 Asia Melbourne Roadshow, November 2017.
- "Smart Contracting: Impact on Lawyers and Commercial Transactions" - University of NSW CPD Seminar, July 2017.
- "Regulatory Update" – AIMA's Mid Year Regulatory Update & Ops Workshop, June 2017.
- "Fintech Masterclass: AFSL Workshop For Fintech Startups", event hosted by NextMoney, April 2017.
- "FinTech and Smart Contracts", K&L Gates Melbourne CPD Sessions, March 2017.
- "FinTech – Industry Responses to Technology and Disruption", October 2015.
- "Financial Services 2.0 – A Regulatory Perspective", October 2014.
- "Financial Services Update", Australian Corporate Lawyers Association, Melbourne, October 2013.

EDUCATION

- B.Sc., Monash University, 2007
- LL.B., Monash University, 2007 *(Honours)*

ADMISSIONS

- High Court of Australia
- Supreme Court of Victoria

THOUGHT LEADERSHIP *POWERED BY HUB*

- 2 October 2026, Retailization of Alternatives
- 14 September 2026, Australia's Updated Financial Innovation Strategy
- 24 August 2026, Australia: New Protections in the Superannuation System
- 19 August 2026, "Breaches Will Occur. Preparedness Helps You Contain Them": Five Eyes Releases Statement on AI and Cyber Risk
- 17 August 2026, Capture the Flag, Capture the Company Data
- August 2026, Global Data Protection Insights
- 10 August 2026, Australia: Net Tangible Asset Requirement Set to Increase for Responsible Entities
- 16 June 2026, An AFS Licensee First: Receiving an Order to Pay AU$2.5 Million for Cybersecurity Failures
- June 2026, ESG and the Sustainable Economy Handbook
- 2 June 2026, Compensating Victims of Deep Fake Fraud: Global Responses
- 9 April 2026, Australia: Card Payments Costs and Surcharging Reforms – What It Means for the Payments Industry
- February 2026, Australian CPD Series 2026: Financial Sector Reforms
- 20 November 2025, Australia: INFO 225 is finally here!
- 3 September 2025, Australia: Crypto in the Courts – ASIC v Finder Update
- 7 August 2025, Australia: Changes Ahead for Australia's Payments Sector: The RBA Proposes to Ban Card Surcharging
- July 2025, HR Perspective: Artificial Intelligence in Human Resources: How AI Can Assist Your Organisation
- 26 June 2025, ASIC Appeals Full Federal Court's Finding in Favour of Block Earner: Key Takeaways for Crypto Companies

- 13 February 2024, Australia: ASIC Prepares Guidance Following the Release of BNPL Regulations
- February 2025, Australian CPD Series 2025
- February 2025, Australian CPD Series 2025: Generative AI – Emerging Innovative Legal Use Cases and the Global Regulatory Response
- February 2025, Australian CPD Series 2025
- February 2025, Australian CPD Series 2025: Generative AI – Emerging Innovative Legal Use Cases and the Global Regulatory Response
- 13 December 2024, BNPL Regulation Takes the Final Step in Australia
- 11 December 2024, ASIC Consults on Updated Crypto Guidance–What's New?
- 4 December 2024, Australian Treasury Proposes New Consumer Data Right Rules for Non-Bank Lenders
- 19 November 2024, AI and Your Obligations as an Australian Financial Services Licensee
- 30 October 2024, Significant Changes on the Way for AML Reporting Entities
- October 2024, Cyber Day: Session 7–Artificial Intelligence (AI)
- 14 October 2024, Anti-Money Laundering and Fashion
- 10 July 2024, Where to Next for ASIC? Senate Economics References Committee Releases its Report
- 11 June 2024, Australia: Crypto in the Courts
- 23 May 2024, AML Reforms Part 1: Remittance Service Providers
- 23 May 2024, AML Reforms Part 2: Digital Currency Service Providers
- 1 April 2024, Australia: BNPL Regulation Takes Another Step Forward
- 21 February 2024, Australian CPD Series 2024
- 21 February 2024, Australian CPD Series 2024: Open Banking and Payments Regulation
- 21 February 2024, Australian CPD Series 2024
- 21 February 2024, Australian CPD Series 2024: Open Banking and Payments Regulation
- 20 February 2024, Not Done Yet: Australia's Odyssey Into Regulating Artificial Intelligence (AI)
- 16 February 2024, Australia: Internal Dispute Resolution (IDR) Reporting Due for Financial Services Licensees
- 17 October 2023, Australia: Licensing Comes to the Crypto Industry
- 28 August 2023, Australia: The Reserve Bank's Central Bank Digital Currency Trial
- 22 June 2023, Australian Government Contemplates Asimov's Omnibus

- 19 June 2023, Australia: Payments Reform–Generational Change Coming
- 16 June 2023, Australia: Regulating AI in Australia–Emerging Issues
- 7 June 2023, Australia: Expanding AML Requirements for Digital Currency Exchanges
- 29 May 2023, Australia: Proposed Reforms to the Anti-Money Laundering and Counter-Terrorism Financing Regime
- 12 May 2023, Australia: ASIC Revises its IDR Reporting Framework. Are You Ready?
- 23 February 2023, Australia: Treasury Releases Token Mapping Consultation Paper
- February 2023, Australian CPD Series 2023: Session 2: Demystifying Crypto, Smart Contracts, NFTs and Defi
- February 2023, Decoding Digital Assets: Blockchain, Crypto, and NFTs - Part II
- 1 August 2022, Australia: DDO Implementation and Enforcement
- 15 July 2022, Cryptocurrency Market Downturn and Australian Regulation Update
- 11 July 2022, Australia: Crypto Downturn and its Regulation
- 4 July 2022, Australia: BNPL: Credit or Not?
- February 2022, Demystifying Crypto, Smart Contracts and Non-Fungible Tokens (NFTs)
- September 2021, Financial Services Regulation - October Blitz
- 22 April 2021, Fintech Forward: Payments Across the Globe Miniseries - Trends in Australia
- 4 March 2021, Singapore Academy of Law Considers the Impact of Robotics and Artificial Intelligence on the Law
- 19 November 2020, Public Consultation Underway for Consumer Credit Reforms
- 12 October 2020, Responsible Lending Laws Regarded as 'Unsuitable'
- 1 September 2020, COVID-19: Update on Government and Regulator Responses for Superannuation Funds and Fund Managers
- 6 May 2020, COVID-19: (Australia) Government and Regulator Responses for Superannuation Funds and Fund Managers (Updated)
- 7 April 2020, COVID-19: (Australia) Government and Regulator Responses for Superannuation Funds and Fund Managers
- 31 March 2020, Expanding Your Fintech/Payments Business to the U.S.
- 20 August 2019, Enforcement – A New Environment
- 10 October 2018, Life Insurance – Some Sales Tactics Exposed

- 5 September 2018, Design & Distribution Bill: A Reflection of the Current "Consumer-Centric" Climate
- 5 September 2018, Design & Distribution Bill: A Reflection of the Current “Consumer-Centric” Climate
- 20 August 2018, Australian Treasury Releases Draft Bill on Consumer Data Right
- 15 May 2018, Federal Government to implement Open Banking regime in Australia
- 27 October 2017, Reporting Entities Beware: AUSTRAC is Becoming More Active and Getting More Powers
- 28 July 2017, Crowdfunding Regulation Part 1: Guidance For Public Companies
- 28 July 2017, Crowdfunding Regulation Part 2: Guidance For CSF Intermediaries
- 20 July 2017, Proposed APRA powers over non-bank lenders
- 26 May 2017, Australia to get a bigger sandbox
- 10 April 2017, Part 3: Looking to become a CSF intermediary under the new Australian crowd sourced funding regime?
- 10 April 2017, Part 2: Looking to raise capital under the new Australian crowd sourced funding regime?
- 10 April 2017, Part 1: What is the new Australian crowd sourced funding regime?
- 31 January 2017, Reminder: Fee and Cost Disclosure - RG 97 Extension
- 4 September 2016, Roboadvisers are Go: ASIC guidance for digital advice
- 9 June 2016, Regulatory sandbox and innovative regulation
- 17 April 2016, FinTechs get ready to play in the sandbox
- 30 March 2016, Marketplace lending how-to from the Australian regulator
- 14 December 2015, Simpler Regulatory Path for Australia’s Peer to Peer Lending Platforms?
- 13 December 2015, I’m in FinTech. Do I Need an Australian Financial Services Licence (AFSL)?
- 28 July 2015, Unpacking the Australian OTC Derivative Reporting Regime

OTHER PUBLICATIONS

- “Crowdfunding for success,” *Ragtrader*, August 2017
- “Fashtech,” *Ragtrader*, March 2017
- “Investment Management Business in Australia,” *The Investment Lawyer*, Vol. 22, No. 8, 8 August 2015
- "Facilitation Payments – An Australian Perspective," FCPA Blog, 13 July 2012
- "Guidance Desperately Needed on Bribery Laws," *The Australian*, 2 March 2012

- "Governance without Borders," *Keeping Good Companies – Journal of Chartered Secretaries Australia Ltd*, Vol. 64, No. 1, February 2012
- "Scaled Advice under the Future of Financial Advice Reforms," *Banking and Financial Services Alert*, 2 December 2011

NEWS & EVENTS

- 3 February - 19 February 2026, 2026 CPD Program–Australia
- 11 December 2025, *Chambers Asia-Pacific* 2026 Guide Recognises K&L Gates
- 4 December 2025, K&L Gates Recognized in *Chambers FinTech* 2026 Guide
- 26 May 2025, K&L Gates Advises Australian Venture Capital Firm Square Peg on Airwallex's US$300 Million Series F Fundraise
- 8 April 2025, K&L Gates Advises Fat Zebra on Acquisition of SecurePay From Australia Post
- 11 February - 20 February 2025, 2025 CPD Program–Australia
- 5 December 2024, K&L Gates Ranked in *Chambers FinTech* 2025 Guide
- 15 October 2024, Cyber Day–Cybersecurity and Proposed Privacy Reforms
- 13 February - 21 February 2024, 2024 CPD Program–Australia
- 14 December 2023, Chambers Asia-Pacific 2024 Guide Recognises K&L Gates
- 20 November 2023, K&L Gates Advises Dimensional Fund Advisors on Launch of First ETFs on ASX
- 7 February - 16 February 2023, 2023 CPD Program–Australia
- 16 December 2021, Chambers Asia-Pacific 2022 Guide Recognises K&L Gates
- 3 November 2021, AIMA Digital Asset Series: A Global Tour of Digital Assets Regulation, AIMA
- 6 October 2021, 2021 Investment Management Conference
- 13 September 2021, K&L Gates Releases ESG and the Sustainable Economy Handbook
- 19 July 2021, K&L Gates Acts for Fintech Butn Limited on Pre-IPO and ASX Listing
- 16 December 2020, K&L Gates Recognized in Chambers 2021 Asia Pacific and FinTech Guides
- 21 February 2019, K&L Gates Names 24 New Partners Across Four Continents

MEDIA MENTIONS

- 13 May 2026, *Asian Legal Business* | Asia's law firms are racing to adopt AI, but governance can be patchy

OTHER MEDIA MENTIONS

- "K&L Gates guides Square Peg in Airwallex's US$300m Series F fundraise", *Australasian Lawyer*, 29 May 2025
- "Don't leave AI to junior lawyers, experts warn law firms" *Lawyerly (Australia),* 12 March 2024
- "FinTech Australia releases regulatory map for incoming global fintech companies" *Fintech Australia, Finextra, and Fintech Insiders*, 30 September 2021
- "FinTech Australia launches regulatory map for global fintech companies looking to expand Down Under" *Startup Daily*, 30 September 2021
- "ASIC 'excited' by regtech solutions in responsible lending", *FintechBusiness.com*, 24 August 2020
- "How open banking will drive lender approaches to regtech", *RFI Group*, 20 August 2020
- "Judges reveal their hot tips for the 2020 Finnies Awards", *RFI Group*, 8 March 2020

AREAS OF FOCUS

- Asset Management and Investment Funds
- Anti-Bribery and Anti-Corruption
- Anti-Money Laundering (AML)
- Fintech Lending
- Global Distribution
- Global Financial Services Regulation
- Hedge Funds
- Institutional Investors
- Investment Advisers
- Investment Funds
- Payments, Banking Regulation, and Consumer Financial Services
- Portfolio Management, Trading, and Compliance
- Private Equity Funds
- Real Estate Funds

INDUSTRIES

- Digital Assets and Blockchain Technology
- Financial Services
- Fintech
- Private Equity
- Technology
- Video Games and Immersive Technology

EMERGING ISSUES

- Artificial Intelligence (AI)
- ESG - Sustainability and Responsible Business

REPRESENTATIVE EXPERIENCE

Funds Management

- Establishing a registered managed investment scheme investing in fixed interest assets, including preparation of the constitution in accordance with ASIC requirements and to enable the scheme to be an Attribution Managed Investment Trust (AMIT).
- Assisting the manager of a large mortgage fund to update its Product Disclosure Statement, including to address indirect costs disclosure requirements under ASIC Regulatory Guide 97.
- Establishing a wholesale quantitative hedge fund investing in foreign equities, including preparing disclosure documentation and negotiating prime brokerage arrangements.
- Assisting a Singapore listed real estate fund manager on the AU$410 million acquisition and development of commercial real property in North Sydney through an Australian Managed Investment Trust.
- Advising a US fund manager and an Ireland domiciled Undertakings for Collective Investment in Transferable Securities (UCITS) fund on the Australian financial services regulatory regime, including the types of activities which could be conducted without formal licensing.
- Preparing Product Disclosure Statements (PDSs) for funds managed by a US hedge fund manager, including to address ASIC's disclosure benchmark requirements.
- Assisting offshore fund managers to obtain individual and class relief from the Australian financial services licensing regime based on mutual recognition arrangements.
- Negotiating investment management agreements between managers and third party responsible entities and superannuation trustees across a range of funds.

- Assisting a number of emerging investment managers establish wholesale and retail funds across a range of asset classes (including direct property, equities, fixed income, commodities, etc) employing diverse investment strategies.

Financial Product Advice and Financial Planning

- Assisting a retail bank aligned financial planning dealer group respond to ASIC's reforms to the regulation of managed discretionary accounts (MDAs), including providing strategic guidance on the various alternative structures and preparing their MDA documentation.
- Advising a retail bank on updates to its full suite of adviser agreements, including to ensure sufficient protection for the bank and to address the impact of unfair contract terms laws.
- Advising two of Australia's largest retail banks on the compliance and disclosure obligations associated with their financial planning divisions, including in connection with regulator inquiries.
- Advising clients in relation to "fee for no service" issues, including assisting with breach notification, remediation and Royal Commission responses.
- Advising a managed fund platform operator about the implications of the Australian Federal Government's 'Future of Financial Advice' (FOFA) reforms.

Superannuation

- Advising one of Australia's largest superannuation funds on a range of private equity investments into a range of vehicles, including US LLC, Cayman Islands limited partnerships, etc, as well as assisting with the establishment of a "fund-of-one" vehicle (comprising a US limited partnership and an Australian managed investment scheme).
- Advising a financial planning licensee about the impact of FOFA's conflicted remuneration ban on proposed revenue streams associated with investment consulting services for a separately managed account offering.
- Advising Tasplan Superannuation, a not-for-profit superannuation fund, on their merger with a Tasmanian State Government operated superannuation scheme, resulting in a fund with 165,000 members and AU$8 billion in funds.
- Advising a superannuation fund trustee on responding to the strategic implications of the Australian Federal Government's "Stronger Super" reforms. Negotiating investment management agreements and other material outsourcing arrangements for superannuation fund trustees.
- Negotiating investment management agreements and other material outsourcing arrangements for superannuation fund trustees.
- Assisting a number of superannuation fund trustees vary their RSE Licences to include authorisations to operate MySuper products and advising on the associated product design and trust deed amendments.
- Advising a retail superannuation fund on governance arrangements to address conflict of interest issues.

FinTech

- Assisting with the launch of a novel gold-back stable coin and our team leveraged hands-on, practical knowledge of financial services regulation to develop a token structure which provided a simple compliant solution to these regulatory challenges.
- Advising a listed payment company on expanding their Australian offering into new sectors by satisfying legal regulations and card scheme requirements.
- Advising a neo super fund on the provision of innovative services to fund members and the promotion of the fund through loyalty programs, social media, employer engagement.
- Advising an innovative fintech payments startup on the licensing and AML implications of its proposed payment services.
- Advising on the establishment of an online portal for listed company placements.
- Regulatory advice in connection with the establishment of an ESVCLP and obtaining concessional tax treatment through registration with ISA
- Advising an Australian bitcoin exchange on the licensing, foreign exchange and money-laundering implications of its current activities and advising on its proposals to establish a pooled cryptocurrency fund.
- Establishing the Australian operations of a multinational peer-to-peer lender, including establishing a managed investment scheme to accept retail investment, assisting them obtain an Australian Financial Services Licence and Australian Credit Licence.
- Establishing a retail consumer and small business lending marketplace, including obtaining registration of a fund to enable the lending and preparation of a Product Disclosure Statement.
- Assisting a global provider of micro-merchant payment services to obtain an Australian Financial Services Licence and establish its non-cash payment services in Australia.
- Assisting a wholesale crowdfunding platform obtain an AFSL and advising on authorised activities.
- Advising FinTech start-ups on the licensing implications of their proposed activities across a range of verticals, including innovative payment solutions, cryptocurrencies, marketplace lending and robo-advice.

Finance

- Advising clients on a range of Australian Credit Licence compliance issues.
- Advising a boutique lender regarding its reverse mortgage loan book and the consumer credit licensing and disclosure issues relevant to the collection phase of this book, including assisting with responses to client complaints through the Financial Ombudsman Service.
- Establishing a special purpose lending vehicle to provide mezzanine finance to small to medium enterprises, using funds raised through a collateralised note program.

Distribution

- Providing advice to a major retail brand about distribution of a range of insurance products, including advice on anti-hawking and conflicted remuneration issues
- Advising a multinational electronics manufacturer about distribution of device finance and insurance.
- Advising a listed online classifieds business on its distribution of a range of finance, warranty and insurance products.
- Assisting a health insurer develop internal processes for distributing aligned financial products.

Other Regulatory Matters

- In relation to connection with an acquisition, we assisted an Australian financial services provider with an anti-money laundering (AML) breach, including liaising with AUSTRAC to obtain, on an urgent basis, a no-action letter confirming that AUSTRAC would not take any action.
- Advising a gaming platform about the financial services licensing implications of its payment solutions, including in connection with purchases through the platform and in-game currency.
- Advising various entities about the application of the Australian Anti-Money Laundering and Counter-Terrorism Financing Act 2006 (Cth).
- Developing Australian privacy policies for a range of local and international financial services entities.
- Assisting a multinational manufacturing company respond to bribery investigations and enforcement activity and assisting the entity to implement compliance processes.
- Providing guidance to a global engineering firm on its anti-bribery compliance regime.
- Advising a range of multinational businesses on their anti-bribery and corruption procedures and developing their policies and training content.