



China International
Business & Economic
Law (CIBEL) Centre

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ONLINE PARTICIPANT INFORMATION STATEMENT

Commercial perceptions of central bank digital currency (CBDCs) in the Asian Region
Professor Deborah Healey, Professor Heng Wang

1. What is the research study about?

You are invited to take part in this research study which examines commercial and legal perceptions of the implementation of central bank digital currency (CBDC) and its implications for business. You have been invited because you have been identified as a participant in a business which deals with finance, banking, trade, or technical development or are a supplier of services in that industry in the Asia Pacific region. Your contact details were obtained from the mailing lists of China International Business and Economic Law Centre, UNSW (CIBEL) and the Asian Business Law Institute (ABLI), and inquiries made throughout your industry and to your organisation, or you have responded to a social media invitation to participate.

By completing and submitting the survey you are also providing consent for the research team to share or use the information collected from you in future research that will be an extension of, or closely related to, the original project; or is in the same general area of research.

2. Who is conducting this research?

The study will be conducted by Professors Deborah Healey and Heng Wang of the CIBEL Centre, University of New South Wales Faculty of Law and Justice. ABLI (Catherine Shen) will provide administrative and organisational support.

Research Funder: This research is being funded by UNSW Law and Justice and the CIBEL Centre.

3. Inclusion/Exclusion Criteria

Before you decide to participate in this research study, we need to ensure that it is ok for you to take part. The research study is looking to recruit people who meet the following criteria:

- 18 years of age or older
- Have knowledge in relation to financial issues, preferably CBDC; or
- Have knowledge in relation to financial policy, law and regulation; or
- Have knowledge in relation to local and or international trade and business; or
- Have knowledge in relation to the development of technology used in these industries.

4. Do I have to take part in this research study?

Participation in any research study is voluntary. If you do not want to take part, you do not have to.

If you decide you want to take part in the research study, you will be asked to:

- Read the information carefully (ask questions if necessary);
- Complete the online questionnaire.

5. What does participation in this research require, and are there any risks involved?

If you decide to take part in the research study, we will ask you to complete an online questionnaire. The questionnaire will ask you questions about your perceptions on the impact of CBDC on your business, on business in general and on regulation. It should take approximately 15 minutes to complete.



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6. What are the possible benefits to participation?

We will use information from this research study to contribute to the development of policies and regulation, and to inform business, about CBDCs in the region.

7. What will happen to information about me?

Submission of the online questionnaire is an indication of your consent. By clicking the 'I agree to participate' button you are providing your permission for the research team to collect and use information about you for the research study.

The research team will store the data collected from you for this research project for a minimum of 7 years after the completion of the research. It will be stored in UNSW Onedrive with a password and your identity will be unknown.

8. How and when will I find out what the results of the research study are?

The research team intends to publish and/ report the results of the research. All Information will be published in a way that will not identify you.

If you would like to receive a copy of the results you can let the research team know by emailing Professor Deborah Healey: d.healey@unsw.edu.au.

9. What if I want to withdraw from the research study?

If you do not consent to participate, you may withdraw at the outset. Once you have submitted the questionnaire we will not be able to withdraw your responses as the questionnaire is anonymous.

The information you provide is personal information for the purposes of the Privacy and Personal Information Protection Act 1998 (NSW) (PIIP Act). You have the right of access to personal information held about you by the University, the right to request correction and amendment of it, and the right to make a complaint about a breach of the Information Protection Principles as contained in the PIIP Act. Further information on how the University protects personal information is available in the [UNSW Privacy Management Plan](#).

10. What should I do if I have further questions about my involvement in the research study?

If you require further information regarding this study you can contact the following member/s of the research team:

Research Team Contact

Name	Professor Deborah Healey
Position	Professor, School of Private and Commercial Law, UNSW
Telephone	+6193852227
Email	d.healey@unsw.edu.au



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What if I have a complaint or any concerns about the research study?

If you have a complaint regarding any aspect of the study or the way it is being conducted, please contact the UNSW Human Ethics Coordinator:

Complaints Contact

Position	Human Research Ethics Coordinator
Telephone	+ 61 2 9385 6222
Email	humanethics@unsw.edu.au
HC Reference Number	HC220344

Consent Form – Participant providing own consent

Declaration by the participant

By checking the 'I agree, start questionnaire' option below:

- I understand I am being asked to provide consent to participate in this research study;
- I have read the Participant Information Sheet: http://www.cibel.unsw.edu.au/sites/default/files/documents/PISCF_16062022.pdf, or it has been provided to me in a language that I understand;
- I provide my consent for the information collected about me to be used for the purpose of this and related research study;
- I understand that if necessary, I can ask questions by contacting the research team (Professor Deborah Healey d.healey@unsw.edu.au) who will respond to my questions;
- I freely agree to participate in this research study as described and understand that I am free to withdraw at this point if I do not wish to continue. Withdrawal will not affect my relationship with any of the named organisations and/or research team members;
- I understand that I can download a copy of this consent form from: http://www.cibel.unsw.edu.au/sites/default/files/documents/PISCF_16062022.pdf.

I agree, start questionnaire

I withdraw consent