



THE BANKING AND FINANCIAL SERVICES LAW ASSOCIATION LTD

ACN 006 354 089

RESEARCH ESSAY COMPETITION 2026

PRIZE POOL OF A\$10,000

Entries must be submitted by Friday, 24 July 2026

ENTRY CONDITIONS AND OTHER INFORMATION

The BFSLA

The Banking and Financial Services Law Association (or **BFSLA**) is the leading professional organisation for banking and financial services law in Australia and New Zealand. The BFSLA's objects include the pursuit and dissemination of knowledge of banking and financial services law and practice in Australia and New Zealand, including by encouraging research.

To that end, each year the BFSLA invites eligible persons to submit research essays on important matters in banking and financial services (including insolvency) law and/or practice that are currently topical in Australia and/or New Zealand, in competition for a prize pool.

Who may enter?

Authors must be citizens or permanent residents of Australia or New Zealand at the time of submission (but need not be living in Australia or New Zealand at that time).

A person may not submit more than one entry (whether alone or with other authors). An entry may not have more than two authors.

A person is not eligible for the prize in 2026 if they have won any part of the BFSLA's Research Essay Prize (whether alone or jointly) in any of the previous five years.

Members of the Board of the BFSLA, and persons engaged by the Board to assist in the assessment of entries, are not eligible to enter. The competition is otherwise open to all, including students, academics and practitioners (whether in private practice, in-house or at the bar), whether full time, part time or retired.

Entries

Entries must be in English and must comply substantially with the *Australian Guide to Legal Citation* (4th ed. 2018).

They must not be more than 10,000 words in length (excluding reasonable footnoting).

Entries must be the author's original work. Entries must be unpublished and not accepted for publication at the time of submission and must remain unpublished until the competition results are announced, in each case unless the Board agrees otherwise. If your entry does not or may not comply with this, please seek consent before submission.

Copyright in all entries remains with the author(s). However, by submitting an entry, each author agrees that, should they win a prize with the entry, they will grant the BFSLA a perpetual non-exclusive royalty-free licence to publish the entry, or excerpts from it, on the BFSLA's website (with authorship acknowledged), and to use the entry and the author's name in marketing material to promote the BFSLA and its objects.

The BFSLA may also propose that winning entries, and other entries worthy of publication, be submitted for publication in the *Journal of Banking and Finance Law and Practice* (Thomson Reuters, in conjunction with the BFSLA), but authors are not obliged to accept that proposal.

The process

Entries will be reviewed on a blind basis.

Entries must be submitted by 5.00pm (Australian Eastern Standard Time) on Friday, 24 July 2026 to 2026researchprize@bfsla.org

To facilitate the blind review process, entries must not include any information (including in the digital file) that might identify the author(s). Instead, that information should be supplied in the entry form that is available below, which you should submit with your paper.

Entries must be submitted in Word format. Consistent with practice at tertiary institutions, entries will be processed through anti-plagiarism software (as to which, see further below under "Assessment criteria").

If all or a substantial part of an entry has been previously submitted for assessment as part of tertiary studies, you must tell us which institution and for which subject (and the title of the work so submitted) and authorise the BFSLA to check with the relevant institution that the author of both works is the same person.

Eligible entries will be judged by an adjudication panel of highly qualified individuals selected by the Board of the BFSLA, chaired by a member of the Board. In the past the panel has included senior judges, academics and practitioners (in-house and private practice), from Australia and New Zealand. The panel will make recommendation(s) to the Board, but the Board reserves the right to make the final decision.

The winner or winners, if any, will be announced by publication on the BFSLA's website on or about Thursday, 20 August 2026 (the first day of the BFSLA's Annual Conference 2026).

The prize pool is A\$10,000. The Board may decide not to award a prize, to divide the prize pool between two or more entries, or to award all or only part of the prize pool, as the Board sees fit. The Board (whether on its own initiative or on recommendation of the adjudication panel) may also formally award "high commendation" to one or more essays that do not win a prize.

The Board's decision is final, and no correspondence will be entered into about the decision or the process once completed.

Assessment criteria (including guidance on AI usage)

Entries should explore an important issue of banking and finance law and/or practice (including in relation to insolvency) that is currently topical in Australia or New Zealand. They should display a high degree of legal scholarship and original thinking, and be of a standard, as regards both content and presentation, that is suitable for publication in a refereed law journal. Entries that simply summarise the current law, or that focus mainly on practice without in depth legal analysis, are unlikely to be successful.

Stylistic matters such as economy and precision of language, and ease of comprehension, will also be taken into account.

Entries are expected to be properly researched, and to include appropriate footnoting. Footnotes should be reasonable in number and content and should not be used to address substantive issues.

All essays may (and any likely prize winner(s) will) be checked for evidence of plagiarism or of inappropriate use of artificial intelligence (such as including AI-generated work in the essay without appropriate acknowledgment or including “hallucinatory” references). Discovery of either in any form in a submission will result in disqualification from this year’s prize and may render the author subject to other sanctions at the discretion of the Board, e.g. ineligibility to enter this competition in future years.

In this, we adopt the NSW Government’s definition of “plagiarism” as follows:¹

...when you use the work, words or ideas of other people and pretend that they’re yours, this is plagiarism.

Some common types of plagiarism include:

- copying someone else’s work in part or in whole and presenting it as your own;
- using material directly from books, journals, the internet, generative artificial intelligence or any other offline/online resources, without proper acknowledgement of the authors and/or source;
- using the ideas or words of another person, or the [author’s] own previous work, without appropriate acknowledgement.

We do not prohibit the use by authors of AI in researching and/or writing their submission, but if they do use AI they must include a declaration on the cover sheet to the effect that they have done so, and must provide a brief description of how it has been used and where the results of that usage appear in the essay. The absence of such a declaration will be taken to be a declaration that AI has not been used in any way.

Questions?

If you have any further questions about the 2026 research prize, please email Julia Clancy at julia@bfsla.org

¹ Available at <https://www.nsw.gov.au/education-and-training/nesa/hsc/all-my-own-work/what-is-plagiarism/what-is-plagiarism>