

---

## Contents

- page 38 **General Editor's note**  
*Karen Lee* LEGAL KNOW-HOW
- page 39 **The problem(s) with undocumented loans**  
*Benjamin Shaw and Ben Nearhos* COWEN SCHWARZ  
MARSCHKE
- page 42 **Decentralised finance and the law**  
*Nicholas Mirzai* LEVEL 22 CHAMBERS
- page 47 **Salvaging security: the normative basis of equity's  
relief against forfeiture — part 2**  
*Andrew Berriman* NORTON ROSE FULBRIGHT LLP

### General Editor

**Karen Lee**

*Principal and Consultant, Legal  
Know-How*

### Editorial Board

**Mark Hilton**

*Special Counsel, William James*

**Nicholas Mirzai**

*Barrister, Level 22 Chambers*

**John Mosley**

*Partner, Corrs Chambers Westgarth*

**David Carter**

*Partner, Dentons*

**Nathan Collins**

*Partner, King & Wood Mallesons*

**Anthony Lo Surdo SC**

*8 Wentworth Chambers, Sydney*

**Tim T Wong**

*Counsel*

**Benjamin Shaw**

*Special Counsel, Cowen Schwarz  
Marschke*