

Banking and Finance Law Review

Style Guidelines for Authors

Authors are asked to follow the *Banking and Finance Law Review*'s style guidelines in the preparation of manuscripts for submission. The Style Guidelines cover the following topics:

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1. Headings

Level 1: **1. BOLD AND ALL CAPS**

Level 2: **(a) Bold and Title Case**

Level 3: *(i) Italics and sentence case*

Level 4: A. Sentence case

Headings “Introduction” and “Conclusion” should be numbered. If renumbering of any headings is required, please check the accuracy of any cross-references.

2. Title and Author

Title should be at the top, centred in the middle of the page. Author name should be immediately underneath, also centred. Omit titles such as “Dr.”, “Professor”, “Prof.” from the author’s name. Add custom footnote (“*”) immediately after author name, and indicate author’s name, role and institutional affiliation in the footnote. Both title and author name should be size 11 font in Times New Roman.

3. Abstract

Full length articles should include a concise abstract of about 200-500 words. This should appear on the first page below the article title and author’s name.

Recent development articles and case notes and comments should not have an abstract. If unsure whether an abstract is required, use a comment bubble to indicate this to the Senior Assistant Editor.

4. Table of Contents

Articles should not have a table of contents. Remove if present.

5. Punctuation

Serial comma (in body text; in footnotes, use “Mary Jones, John Smith & Alex Baker”)

Open em-dash:

text — other text

Periods and commas within closing quotation marks, colons and semicolons outside (in body text; in footnotes, follow the citation format)

Open ellipses:

“Quoted text ... continued quoted text.”

6. Abbreviations and short forms

No periods in abbreviations (in body text; in footnotes, follow the citation format)

Upon first use of an abbreviation for a word or phrase, spell out the full term and include the abbreviation or short form in parentheses:

financial technologies (fintech)

Upon first use of an acronym, spell out the full term and include the acronym in parentheses without quotation marks, and not bolded, not italicized:

Intelligent Robots Development and Distribution Promotion Act (IRDDPA)

Please note that the United States should be shortened to US (not USA).

7. Capitalization

Capitalize only names of people, organizations, programs, documents, etc., not concepts; do not use capitalization for emphasis

The spelled-out version of an abbreviation does not need to be capitalized if it is not a proper noun:

machine learning (ML)

8. Numbers and dates

Spell out numbers under 10, use numerals for numbers 10 and up or if smaller numbers appear in a range with larger ones:

five-year plan

10 years

5 to 15 percent

Use the day-month-year format for dates, with no comma between month and year:

25 December 2017

Use “percent” where the number is written in full, otherwise, use the percent sign “%.”

five percent

15%

20%

9. Spelling

In general, prefer Canadian spellings for Canadian authors. For all other authors, correct Br./Can. spelling or American spelling is acceptable and ensure internal consistency within the article. Can adjust language setting in Word to facilitate easier editing.

Please find some following examples:

-ize (e.g., summarize, centralize)

-mmed / -mming (e.g., programmed, programming)

-lled / -lling (e.g., modelled, modelling)

-our (e.g., behaviour, colour)

10. Quotations

Use double quotation marks (“”) in the first instance for quotations, and single quotation marks (‘’) for quotations within quotations. Enclose punctuation marks (i.e., periods, commas, etc.) within the quotation marks:

An official known as a “referee.”

Use block quotes four lines of text or more, omit quotation marks. Indent block quotes on both margins. Use the same size font as the rest of the text for block quotes. Place footnote indicator at the end of block quotation.

11. Citations

Format footnotes following the guidelines of the 8th edition of the *Canadian Guide to Uniform Legal Citation* (known as the McGill Guide), but with the use of periods within the citations as specified in the 6th edition. An online guide to legal citation is available at <<http://guides.library.ubc.ca/legalcitation>>. Below are some examples from this guide, formatted with the inclusion of periods as required in the *Banking and Finance Law Review*.

Biographical Note

Where the author’s name appears with the article title at the beginning of the document, insert a “*” footnote which includes their details, such as institution, position, and any other important information. Please include the author’s name at the beginning of the biographical note. For example:

[Article Title]

John Doe*

...

*John Doe, Professor, Faculty of Law, University of Manitoba, Canada.

Books

Author, *title*, edition (place of publication: publisher, year of publication) pin-point.

Bruce Ziff, *Principles of Property Law*, 5th ed. (Toronto: Carswell, 2010) at 148-155.

H.G. Beale, ed., *Chitty on Contracts: Specific Contracts*, vol. 2, 30th ed. (London, U.K.: Sweet & Maxwell, 2008).

Articles

Author, "title of article" (year) volume: issue abbreviation of journal. Page pin-point.

Lionel D. Smith, "The Province of the Law of Restitution" (1992) 71:4 Can. Bar Rev. 672 at 675.

Cases

Please include at least two parallel citations, in the following order: the neutral citation where available, the Carswell reporter citation (available through Westlaw), followed by any other reporters in alphabetical order.

If access to Westlaw for the Carswell citation is unavailable, the Editorial Team will fill this citation in.

Toronto Dominion Bank v. Whitford, 2020 ABQB 802, 2020 CarswellAlta 2589, 24 Alta. L.R. (7th) 227, 71 C.C.L.T. (4th) 211, 24 R.P.R. (6th) 184, [2021] 8 W.W.R. 291 (Alta. Q.B.).

Pacific Coast Coin Exchange of Canada v. Ontario (Securities Commission), 1977 CarswellOnt 50, 1977 CarswellOnt 469, 2 B.L.R. 212, 80 D.L.R. (3d) 529, 18 N.R. 52, [1978] 2 S.C.R. 112, [1977] S.C.J. No. 117 (S.C.C.).

United States of America

First Party v. Second Party, Reporter Vol. No., Reporter Abbrv., First Page of Case, Specific Page Reference (Year).

- Note: style of cause is not italicized
- See Bluebook for further information on citing US case law

Eg: *Meritor Sav. Bank v. Vinson*, 477 U.S. 57, 60 (1986).

United Kingdom

Style of cause, year, neutral citation, pinpoint, parallel citation, (court, jurisdiction) [short form].

Ex: *Campbell v MGN Ltd*, [2004] UKHL 22, [pinpoint if available] [2004] 2 AC 457 (UK) [MGN]

Other Jurisdictions

See McGill guide for how to cite cases from other jurisdictions.

Legislation

Animal Pedigree Act, R.S.C. 1985, c. 8 (4th Supp.), s. 3.

Safe Streets and Communities Act, S.C. 2012, c. 1.

Wildfire Act, S.B.C. 2004, c. 31.

United States of America

Official name of act, U.S.C. title number Abbreviation of Code cited, sections symbols and span of sections containing statute (Date of Code edition cited).

Ex: Comprehensive Environmental Response, Compensation, and Liability Act, 42 U.S.C. §§ 9601-9675 (2006).

United Kingdom

Same as in Canada except year and jurisdiction indicator are placed before comma.

Search BAILII (equivalent to CanLII) or LexisAdvance for exact citations or to double check.

Ex: Terrorism Act 2000 (UK), c. 11, s. 129.

Other Jurisdictions

See McGill guide for how to cite legislation from other jurisdictions.

Electronic Sources

Author, “Page title” (Date published or last modified), online (type of online source): blog or website name <URL>.

Basel Committee on Banking Supervision, “Sound Practices, Implications of Fintech Developments For Banks and Bank Supervisors” (February 2018), online (pdf): *Bank for International Settlements* <<https://www.bis.org/bcbs/publ/d431.pdf>> at 8.

David Z. Morris, “Paying the IRON Price: Fractional Reserve Banking on a Blockchain” (17 June 2021), online: *Coindesk* <<https://www.coindesk.com/paying-iron-price-fractional-reserve-banking>>.

12. Previous references

Use “*supra*” and “*ibid.*” to refer to previous footnotes, rather than repeating the entire citation. Avoid using “*infra*” notes for subsequent footnotes. Instead, use the full citation on the first appearance of a

source with a “*supra*” being used for repetitions. When referring to the source in the footnote immediately above, use “*ibid.*”; when referring to a source that is not immediately above, use “*supra*” with the note number:

Jones, *supra* note 5 at 50.

Ibid. at 53.

Wildfire Act, *supra* note 4, s. 2.

Ibid., s. 3.

Kerr v. Baranow, *supra* note 3 at para. 6.

Ibid. at para. 9.

Short forms

In general, it is not necessary to establish a short form when using the style of cause, legislation title, or author’s surname in a subsequent reference. Establish short forms in square brackets only when needed to simplify or clarify citations involving previous references (i.e., when citing more than one case or statute with the same name, or when citing more than one work by the same author). Ensure the square brackets are roman, even if the short form is in italics. Use italics for short forms where the referenced material would ordinarily be formatted in italics (i.e., cases, legislation):

Callidus Capital Corp. v. Canada, 2018 SCC 47 [*Callidus SCC*].

Callidus Capital Corp. v. Canada, 2017 FCA 162 [*Callidus FCA*].

Anthony Duggan, “The Trials and Tribulations of Personal Property Security Law Reform in Australia” (2015) 78.2 Sask L Rev 255 [Duggan 2015].

Anthony Duggan, “Constructive Trusts in Insolvency: A Canadian Perspective” (2016) 94 Can Bar Rev 95 [Duggan 2016].

When to footnote

Sources should be cited in a footnote in the following circumstances (per the McGill Guide):

1. At the first reference to a source (full citation).
2. At every subsequent quotation from the source (using *supra* or *ibid.* to refer to the earlier citation).
3. At every subsequent reference or allusion to a particular passage in the source (using *supra* or *ibid.* to refer to the earlier citation).

Footnotes may also be used to provide additional information or references (for example, using “see also”).

Remember to include the author's biographical note.

Remember to place footnote indicate at the end of the block quote.

Footnote callouts

Footnote callouts should be placed after closing punctuation:

“Quoted text.”¹

In interpreting the *Example Act*,² the courts generally ...

The exception is when the text to which the footnote refers is enclosed in parentheses. In this case, the footnote callout should precede the closing parenthesis:

(Text to be cited.³)

13. Word list

ABC

anonymization

antitrust

blockchain

chatbot

cryptocurrency

cryptomarket

cyber attacks

cybersecurity

DEF

e.g., (not italicized, follow with comma)

email

EU27

euro/euros

fintech/FinTech

GHI

i.e., (not italicized, follow with comma)

internet

KLM

keywords

macroprudential

member state

NOP

pari passu

passporting

procyclical

program/programme

pseudonymization

QRS

skill set

startups

TUV

testbeds

third-party claim (*but* a third party)

WXYZ

wind-up