



## Ross McGowan

### Associé

T 604.640.4173  
F 604.687.1415  
Vancouver  
[RMcGowan@blg.com](mailto:RMcGowan@blg.com)

[Litiges](#)  
[Services bancaires et financiers](#)  
[Fraude](#)  
[Action collective](#)  
[Location](#)  
[Droit des sociétés et droit commercial](#)  
[Défense de cols blancs au criminel et enquêtes visant les entreprises](#)  
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Ross provides a broad range of **compliance**, **risk management** and **litigation** support, with a focus on assisting financial institutions in combating fraud and corruption. He also advises clients in operations, payment systems, policy advice and regulatory compliance matters.

Within his practice, Ross works with a variety of insurers to provide coverage and subrogation advice relating to fraud losses, bondability of employees, policy design and defence of claims. Ross' expertise also extends to commercial leasing disputes, advising landlords, property managers and tenants on an array of issues.

Ross has represented Canadian banks and credit unions at trial and appellate courts across Canada on national and provincial class action defence matters, including ones requiring extensive knowledge of the *Bills of Exchange Act*, Payment Canada's Automated Clearing Settlement System Rules and Standards, the *Bank Act*, the *Credit Union Incorporation Act*, the *Financial Institutions Act*, and other legislation.

Ross provides legal services through a Law Corporation.

## Experience

- Litigation and compliance counsel for Canadian financial institutions and others engaged in the Canadian financial services sector.
- Litigation counsel and strategic advisor for numerous specialty insurers (fidelity, D&O, professional E&O) on a range of compliance obligations, policy design, coverage opinions, subrogated claims and defence matters.
- Advisor to organizations on anti-corruption and bribery policies, also providing investigation support, incident response and litigation counsel to organizations and boards facing crises.
- Advised and drafted account-operating agreements and operation protocols for multi-provincial, national and international use by credit unions and banks for both retail consumer banking and business banking.
- Provides internal training seminars to credit unions, banks and financial services industry groups on a wide array of risk management and regulatory compliance matters including privacy law, AML, payments systems, retail banking operations, compliance and risk management.

## Insights & Events

- Auteur, « Proceeds of crime? From suspicion to belief: key points for financial institutions », article de BLG, septembre 2025
- Auteur, « British Columbia's Money Services Businesses Act receives royal assent », article de BLG, juillet 2023
- Auteur, « British Columbia Financial Institutions Legislative and Regulatory Reporter », article de BLG, janvier 2023
- Auteur, « Sweeping changes to the regulation of mortgage brokers in B.C. », article de BLG, octobre 2022
- Tendances en matière d'assurance des entreprises : litiges découlant des changements climatiques, risques liés aux dirigeants et aux administrateurs, clauses de force majeure et assurance dans le secteur du transport, points de vue de BLG, octobre 2021
- Auteur, « Réglementation des institutions financières provinciales et fédérales – 2020 en bref », article de BLG, février 2021
- Coffee Break with BLG: Session 2, vidéo de BLG, octobre 2020
- Auteur, « BC Financial Services Authority's rule-making powers and procedure now in force », article de BLG, juillet 2020
- Auteur, « FINTRAC: New guidance on filing suspicious transaction reports "as soon as practicable" », article de BLG, mai 2020
- Auteur, « Financial institution regulation – 2019 year in review », article de BLG, avril 2020
- Système bancaire ouvert : les leçons de l'expérience britannique , points de vue de BLG, février 2020
- Auteur, « BCFSAs-Changing-BCs-regulatory-framework-for-financial-institutions », article de BLG, février 2020
- Presenter, "Blockchain Bitcoin and Cryptocurrency: Evolution of a Revolution," BLG, May 2019.
- Presenter, "Quiet Enjoyment: Beyond Repair and Demos," CLEBC – Commercial Leasing, May 2019
- Presenter, "Rental Arbitration: Renewals to Awards," CLEBC – Commercial Leasing, May 2019.
- Co-presenter, "Conducting an Effective Internal Investigation – One Chance to Get It Right," ABA Business Law Section Spring Meeting, March 2019
- Auteur, « Department of Finance Proposes Significant Amendments to AML/ATF Regulations », article de BLG, juin 2018

- Auteur, « Updating Canada's Anti-Money Laundering and Anti-Terrorist Financing Regime », article de BLG, février 2018
- Auteur, « Prepaid Cards: Deposit Accounts? Or Something Else? Answer: It depends. », article de BLG, février 2018
- Auteur, « Regulating Fintech in Canada », article de BLG, octobre 2016
- Auteur, « Canada Updates AML/ATF Regulations and Guidance », article de BLG, juillet 2016
- Co-presenter, "From Curbside to Store Front: Risks of Rewards From the Business of Marijuana," BLG Seminar, June 2016.
- Speaker, "Lin & Tang v. CIBC Mortgages Inc.: A Little Change to the Law of Property in British Columbia?" Risk Management Association, April 2016
- Auteur, « Don't Stress with Distress: A Landlord's Distress Remedy in Delane Industry Co. Ltd. v. PCI Properties Corp. », article de BLG, février 2016
- Speaker, "Data Breach: Cyber Security and Erroneous Disclosure," The Canadian Institute, February 2016

## Beyond Our Walls

### Professional Involvement

- Associate member, Association of Certified Fraud Examiners
- Member, Risk Management Association

## Awards & Recognition

- Recognized in the 2026 edition (and since 2024) of *Best Lawyers in Canada*® (Banking and Finance Law & Insurance Law).
- Recognized in the 2025 (and since 2016) editions of *Benchmark Canada — The Definitive Guide to Canada's Leading Litigation Firms & Attorneys* as a "Local Litigation Star: British Columbia" and a "Litigation Star: Arbitration, Class Actions, Commercial, Securities, White Collar Crime"
- Recognized as a 2023 *Thomson Reuters* Stand-out Lawyer
- Recognized in the 2025 edition (and since 2020) of *Lexology Index* (formerly known as *Who's Who Legal: Canada*) (Asset Recovery and Business Crime Defence)
- Recognized in the 2017 edition of *Who's Who Legal: Asset Recovery*
- Recognized in the 2016 edition (and since 2010) of *Who's Who Legal: Canada* (Business Crime Defence)
- Winner of The Columbus International Film and Video Festival's "Chris Award," for production of a video about the consequences of employee fraud, 1996

## Bar Admission & Education

- Colombie-Britannique, 1988
- LLB, Université de Toronto, 1987
- BA (cum laude, economics), Université de la Saskatchewan, 1984

## **BLG | Vos avocats au Canada**

Borden Ladner Gervais S.E.N.C.R.L., S.R.L. (BLG) est le plus grand cabinet d'avocats canadien véritablement multiservices. À ce titre, il offre des conseils juridiques pratiques à des clients d'ici et d'ailleurs dans plus de domaines et de secteurs que tout autre cabinet canadien. Comptant plus de 800 avocats, agents de propriété intellectuelle et autres professionnels, BLG répond aux besoins juridiques d'entreprises et d'institutions au pays comme à l'étranger pour ce qui touche les fusions et acquisitions, les marchés financiers, les différends et le financement ou encore l'enregistrement de brevets et de marques de commerce.

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