

Acknowledgements

I am very grateful to the following people: Dr George Zhou, Professor Michael Cardwell, Professor Gerard McCormack and Professor Andy Campbell. I thank them for their time and invaluable comments during the writing process. I am also grateful to Dr Longjie Lu for her research assistance, and to Professor Geraint Howells and Vivian Tang, whose joint work has helped to inform my arguments in relation to responsible lending from a comparative perspective. I would like to thank the Vulnerability and Human Condition Initiative at Emory University Law School, Atlanta, Georgia, for inviting me for a short visiting scholarship in 2017, and the Society of Legal Scholars for the support received from SLS Research Activities Fund in 2014.

This book is dedicated to Andy. Without his patience, love and endless support, it could not have been written.