

Ross McGowan

Partner

T 604.640.4173
F 604.687.1415
Vancouver
RMcGowan@blg.com

Disputes
Banking & Financial Services
Fraud
Class Action Defence
Leasing
Corporate Commercial
White Collar Criminal Defence and Corporate Investigations
Credit Unions & Cooperatives
FinTech
Insurance

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

- Author, "Proceeds of crime? From suspicion to belief: key points for financial institutions", BLG Article, September 2025
- Author, "British Columbia’s Money Services Businesses Act receives royal assent", BLG Article, July 2023
- Author, "British Columbia Financial Institutions Legislative and Regulatory Reporter", BLG Article, January 2023
- Author, "Sweeping changes to the regulation of mortgage brokers in B.C.", BLG Article, October 2022
- Business insurance trends: Climate change litigation, D&O risk, force majeure and transport insurance, BLG Perspective, October 2021
- Author, "Provincial and federal financial institution regulation – 2020 in review", BLG Article, February 2021
- Coffee Break with BLG: Session 2, BLG Video, October 2020
- Author, "BC Financial Services Authority’s rule-making powers and procedure now in force", BLG Article, July 2020
- Author, "FINTRAC: New guidance on filing suspicious transaction reports “as soon as practicable”", BLG Article, May 2020
- Author, "Financial institution regulation – 2019 year in review", BLG Article, April 2020
- Preparing for open banking: Lessons from the U.K., BLG Perspective, February 2020
- Author, "BCFSA-Changing-BCs-regulatory-framework-for-financial-institutions", BLG Article, February 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
- Author, "Department of Finance Proposes Significant Amendments to AML/ATF Regulations", BLG Article, June 2018
- Author, "Updating Canada's Anti-Money Laundering and Anti-Terrorist Financing Regime", BLG Article, February 2018

- Author, "Prepaid Cards: Deposit Accounts? Or Something Else? Answer: It depends.", BLG Article, February 2018
- Author, "Regulating Fintech in Canada", BLG Article, October 2016
- Author, "Canada Updates AML/ATF Regulations and Guidance", BLG Article, July 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
- Author, "Don't Stress with Distress: A Landlord's Distress Remedy in Delane Industry Co. Ltd. v. PCI Properties Corp.", BLG Article, February 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 2027 edition (and since 2024) of *Best Lawyers in Canada* (Banking and Finance Law & Insurance Law).
- Recognized in the 2026 (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

- British Columbia, 1988

- LLB, University of Toronto, 1987
- BA (cum laude, economics), University of Saskatchewan, 1984

BLG | Canada’s Law Firm

As the largest, truly full-service Canadian law firm, Borden Ladner Gervais LLP (BLG) delivers practical legal advice for domestic and international clients across more practices and industries than any Canadian firm. With over 800 lawyers, intellectual property agents and other professionals, BLG serves the legal needs of businesses and institutions across Canada and beyond – from M&A and capital markets, to disputes, financing, and trademark & patent registration.

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