

# Paul Georges MORCOS

Lawyer, University Professor  
Coordinator in *The Lebanese Foundation for Permanent Civil Peace*  
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## Personal

Nationality: Lebanese

Social Status: Single

Place and Date of Birth: Beirut, September 09, 1976

## University Education

- PHD in comparative Law, *Nancy II University, Faculty of Law*, France (Oct. 2006).
- Post Graduate Diploma (DEA) in Law, with honors, *La Sagesse University*, Beirut, Lebanon (1999).
- Bachelor's Degree in Law, with honors, *Lebanese University, Faculty of Law and of Political and Administrative Sciences, Section II*, Jal El-Dib, Lebanon (1997-1998).

## Public Activities

- 2007: "Rule of Law & Judicial Reform", International Visitors Leadership Program, U.S. State Department, Washington-Reno-Pennsylvania-New York.
- 2006-2007: Legal advisor for the National Plan for Human Rights, Expression and Press, Lebanese Parliament and UNDP program.
- Since 1998: Executive coordinator and Researcher, *The Lebanese Foundation for Permanent Civil Peace- LFPCP* (A civil association managed by Professor Antoine Messarra), Beirut, Lebanon.
- Since 2004: Coordinator/ "Lebanese Legislation Monitor (NGO's, MPS and Media Advocating for Democracy and Human Rights)", LFPCP & the *National Endowment for Democracy* -Washington.
- Since 2005: Coordinator/ "Lebanese Magistracy Monitor: Monitoring Lawful and Bold Sentences", LFPCP & Middle East Partnership Initiative (MEPI)-Washington.
- 1996 – 1998: Executive Consultant, *Joseph & Laure MOGHAIZEL Foundation for Democracy and Human Rights*, Beirut, Lebanon.
- 1997 – 1998: Project executive coordinator: "Democracy Monitor in Lebanon", in collaboration with the *European Union* (MEDA Democracy Program).
- 2000: Organizer and researcher, *La Sagesse Center for Studies on Economic and Social Rights ("CEDESS")*, *La Sagesse University*, Beirut, Lebanon.
- 2005: Member of the *Lebanese Association for Political Sciences*.
- 1998: Member of the *Lebanese Association for Human Rights*, Beirut, Lebanon.
- 1995 – 1996: Collaborator at televised cultural emissions, *MTV* (a Lebanese Television channel at the time), Beirut, Lebanon.

## Professional Experience

- Since 2001: Lawyer, Head of Legal Affairs Unit, BBAC Bank (Bank of Beirut and the Arab Countries), Beirut, Lebanon.
- Since 2003: Professor, *La Sagesse University* (Human Rights, Law, Fighting Money Laundering and Terrorist Financing).
- 1998 – 2001: Legal consultant, Legal Department, *Byblos Bank*, Head Office, Beirut, Lebanon.

## Languages

Fluency in speaking, reading, and writing Arabic, French, and English.

## Awards

- “Merit Title” from the Beirut Bar Association, 15/9/2005.
- Trophy from the *Banking Control Commission - Central Bank of Lebanon*, 2003.
- Trophy from the *Middle East Council of Churches* (MECC), 2006.
- Trophy from *Toufic Assaf Cultural Center*, Lebanon, 2005.
- “Merit Title” from the Chief Commandment of the Lebanese Army, 2000.
- Trophy from the *Military Court*, Beirut, Lebanon, 2001.
- “Merit Title” from the *Syndicate of Certified Public Accountant*, 2006.

## Computer Literacy

Microsoft Office (Word, Excel, Internet, etc.)

## Publications

### ***1. Human Rights & Democracy:***

- **“Lebanese Magistracy Monitor: Building the judicial tradition of courageous judgments defending democracy and Human Rights in Lebanon”**, with Prof. Antoine Messarra, LFPCP, 2006, Beirut, Lebanon, 276 p.
- **“Lebanese Magistracy Monitor: Monitoring Lawful and Bold Sentences”**, with Prof. Antoine Messarra, *Librairie Orientale*, 2006, Beirut, Lebanon, 166 p.
- **“Lebanese Legislation Monitor (The Principle of Legality in Law Making and Law Policies)”**, Collective work and Supervision, with Deputies MM. Boutros Harb, Robert Ghanem and others deputies and judges, *Librairie Orientale*, 2005, Beirut, Lebanon, 596 p.
- **“Lebanese Legislation Monitor (NGO’s, MPS and Media Advocating for Democracy and Human Rights)”**, Collective work and Supervision, with Deputies MM. Robert Ghanem, Ghassan Mokheiber, Mohammed Kabbani, *Librairie Orientale*, 2005, Beirut, Lebanon, 515 p.
- **“Strengthening Local Governance - Norms for democratic municipal work in Lebanon”**, Collective work, *Lebanese Foundation for Permanent Civil Peace* publications, 2004, Beirut, Lebanon, 540 p.
- **Electoral Geography in Lebanon**, Collective work with Mr. Samir Jesr, Minister of Justice; Dr. Michel Moussa, Minister of social affaires; Deputies MM. Nicolas Fattouch,

- Khalil Hraoui, and others, *Lebanese Foundation for Permanent Civil Peace* publications, 2004, Beirut, Lebanon, 622 p.
- **The Economic and Social Rights Today in Lebanon: Cultural and Legislative Fundamentals and Perspectives of Planning:** Collective work with Dr. Georges Corm, Minister of Finance; Dr. Michel Moussa, Minister of Work; Dr. Antoine Chamoun, PDG at the Foundation of Housing; and others, *CEDESS* publications, 2001, Beirut, Lebanon, 182 p.
  - **Democracy Monitor in Lebanon:** Collective work with MM. Ghassan Mokheiber, Carole Dagher, Ibrahim Traboulsi, Paul Khalifeh, Ed. *Joseph & Laure Moghaizel Fondation* with the *European Community*, Beirut, 2000, 758 p.
  - **The Civil Regime of the Personal Status in Lebanon:** Thesis, *La Sagesse* University, Beirut, 1999, 148 p.

## 2. Legal & Banking

- **“Banking Secrecy in Lebanon, Fighting Money Laundering and Terrorist Financing: a Legal and Banking study”**, English/Arabic, BBAC s.a.l., 2003, 80 p.
- **Fighting Money Laundering in light of Law 318/2001 and the Central Bank’s Decision n°7818/2001:** collective work with Judge Abbas Al-Halabi, Publications BBAC s.a.l., Beirut 2001.
- **The Derogation of the Lebanese Banking Secrecy:** Thesis, *La Sagesse* University, Beirut, 1999, 133 p.
- **The ICC Uniform Customs and Practice for Documentary Credit:** Thesis, *La Sagesse* University, Beirut, 1999, 130 p.

### Scientific publications

Author of several studies that manipulate legal, economic, banking, and cultural queries published in periodical scientific magazines both in Lebanon and the Arab world, such as:

1. « Necessary legislations for e-commerce & banking operations », *Beirut Bar Association Magazine*, Ed. Sader & Association de l’informatique juridique, n°7, October 2006, pp. 2 et ss.
2. « Legal banking operations from a legal point of view », *Lebanese Bank Association Magazine*, n°10, October 2006, pp. 67 et ss.
3. « E-signature », *The Certified Account (The Lebanese Association of Certified Public Accountants)*, n° 27, 3<sup>rd</sup> quarter, 2006, pp. 17 et ss.
4. « Fighting Money Laundering & Terrorist Financing », *Union of Arab Banks Magazine*, n°309, august 2006, pp. 75 et ss.
5. « E-commerce », *Arab Banking Magazine, Union of Arab Banks*, 2<sup>nd</sup> quarter, June 2006, pp. 33 et ss.
6. « Banking Secrecy & Fighting Money Laundering », *al hayāt al niābiyya* (« The Legislative Life »), *Lebanese Parliament Magazine*, n° 58, Marsh 2006, pp. 11 et ss.
7. « Fighting Money Laundering & Terrorist Financing », *Union of Arab Banks Magazine*, n°304, March 2006, pp. 95 et ss.
8. « Arab legislations for E-commerce », *The Arab Magazine for doctrine & jurisprudence* (General Secretariat for the Arab League, Counsel for Arab ministers of Justice), n°32, October 2005, pp. 183 et ss.
9. « How to conciliate Banking secrecy and Anti-money laundering? », *Union of Arab Banks Magazine*, n°297, August 2005, pp. 122 et ss.

10. « Fighting corruption », *The Certified Account (The Lebanese Association of Certified Public Accountants)*, n° 24, 4<sup>th</sup> quarter, 2005, p. 6 et s.

11. « Anti-money laundering », *Lebanese Bank Association Magazine*, n°7, August 2005, pp. 7 et ss.

12. « Fighting Money Laundering & Terrorist Financing », *Union of Arab Banks Magazine*, n°293, April 2005, pp. 54 et ss.

13. « Fighting Money Laundering & Terrorist Financing », *The Certified Account (The Lebanese Association of Certified Public Accountants)*, n° 20, October 2004, pp. 8 et ss.

14. Others.

### Articles in the Press

Author of hundred of articles that manipulate legal, economic, banking, and cultural queries. These articles were published in daily newspapers and periodicals both in Lebanon and the Arab world; in all three languages: Arabic, French and English. These articles relate to:

1. **Democratic Culture and Human Rights:** the personal status; the constitutional institutions; electoral justice; women rights; voting rights; the role of civil society; university life and the role of youngsters; the participation in public life; etc.
2. **Economic and Social Law:** Paris II Conference; consumer right; the accessibility to social services and questions related to unemployment; social and health security; wages and education; etc.
3. **Corruption, Fighting Money Laundering and “Terrorist Financing”.**
4. **Banking Secrecy.**
5. **Unpaid debt and cheques.**

*(copies of these articles will be delivered upon request)*

### Conferences

**Lecturer, Organizer and Participant** in many conferences and seminars which themes are cultural and relate to legal and banking fields both in Lebanon and abroad. The latest were:

#### **In Lebanon**

- Lecturer, United Nations Youth Capacity Building Camp, *UNDP/UNV, Hammana-Lebanon*, August 4, 2005.
- Lecturer, Seminar on “Legal & practical issues in every day’s work”, *Bar Association, Lawyer’s house*, Beirut, April 27, 2005.
- Lecturer, Seminar on “Fighting Money Laundering and Terrorist Financing”, *United Arab Banks, Movenpick Hotel*, Beirut, April 19-20, 2005.
- Lecturer, Seminar on “Legal issues in the banking domain” presented to the *Central Bank’s Auditors (Banking Control Commission)*, *Central Bank*, Beirut – Lebanon, December 9-11, 2003.
- Lecturer, Conference on “Fighting Money Laundering and Terrorist Financing”, *St. Joseph University*, Beirut – Lebanon, March 11, 2004.
- Lecturer, “Banking issues and fighting Money Laundering”, *Islamic University*, Khadeh-Lebanon, June 1, 2004.
- Lecturer, Conferences on “Banking Secrecy, Fighting Money Laundering and ‘Terrorist Financing’”, *Chamber of Commerce, Agriculture & Industry in Tripoli and North of Lebanon*, April 30, 2004 and February 15, 2002.
- Lecturer, Legal and Banking training session, *Intercontinental Bank*, Beirut, December 9, 2005.

- Lecturer, Seminar on “Money Laundering and ‘Terrorist Financing’ through insurance companies”, *SNA Insurance and Reinsurance*, Hazmieh – Lebanon, March 25, 2004.

### **Abroad**

- Lecturer and national *rapporteur*, Program/Workshop on "The improvement of the Legal Systems in the Mediterranean countries", *Réseau Méditerranéen de Formation et de recherche* (INTERCENTER), Messine, Italy, June 9-11, 2006.
- Participant, Dialogue Conference on “Fighting Money Laundering and Terrorist Financing”, *U.S. Treasury Department, Federal Reserve Bank of New-York & Union of Arab Banks*, Federal Reserve Bank, New-York, U.S.A, 11-13/12/2006.
- Participant, Seminar on “Good Governance for development in the Arab Countries”, UNDP, Dead Sea, Jordan, *King Hussein Bin Talal Convention Center & Marriott Hotel*, February 6-7, 2005.
- Participant, Seminar on “Arab-Western and Christian – Muslim Relations”, *Central Park Hotel*, London – UK, October 23-25, 2003.
- Participant, Seminar on “Islam & Christianity: Mutual perspectives”, *The Arab Working Group for Muslim Christian Dialogue*, Amman, Jordan, September, 17-21, 2005.
- Participant, Seminar on “Citizenship and Reforms”, *The Arab Working Group for Muslim Christian Dialogue, Cairo University and Nile Hilton Hotel*, Egypt, March 21-23, 2005.
- Participant, Seminar on “Muslims and Christians together facing the challenges” organized by *The Middle East Council of Churches (MECC)*, *Le Meridien Heliopolis Hotel*, Cairo-Egypt, December 17-20, 2002.
- Lecturer, “Fighting Money Laundering and Terrorist Financing through Non-Financial Organizations”, *Arab Monetary Fund and International Monetary Fund*, Abu Dhabi, March 8, 2006.
- Lecturer, Seminar on “Fighting Money Laundering and Terrorist Financing”, *United Arab Banks and Mena FATF* with the collaboration of the U.S. Treasury Department, *Intercontinental Hotel*, Sharm el Sheikh, Egypt, September 1<sup>st</sup>, 2005.
- Lecturer, Three Training sessions on “E-Banking Legislations and Regulations”, *United Banks of Sudan*, August, 29, 2005.
- Lecturer, Seminar on “Fighting Money Laundering”, *Central Bank of Syria & United Arab Banks, Le Meridien Hotel*, May 8-10, 2006.

## Appendix

### Published Articles

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- I. Democratic Culture and Human Rights:** the personal status, the constitutional institutions, electoral justice, women rights, voting rights, the role of civil society, university life and the role of youngsters, the participation in public life, etc.
- Qatar nominates the first female minister: When in Lebanon? “*Qatar tu’ayyin ’awwal wazīra: fa matā fī Lubnān?*” *An-Nahar*, n°21609, p. 18, 16/5/2003.
  - The legal aspects and the means to protest in lawsuits of violence against women, “*Al-jawānib al-qānūniyya wa kayfiyyat at-tazallum fī qaḍāya al-’unf ḍidd al-mar’a*”, *Ad-Diyar*, n°5210, p. 8 (judicial page), 26/4/2003
  - The Lebanese Society accepts violence against woman and the law does not protect her, “*Al-mujtama’ al-lubnānī yaqbal al-’unf ḍidd al-mar’a wal qānūn lā yaḥmīha*”, *An-Nahar*, n°21601, p. 17, 08/05/2003
  - The Personal Status and Marriage within the Lebanese – legal study, *An-Nahar*, p. 7, 12/5/2002
  - The Search for a veritable democracy in Lebanon (Intervention in the framework of a report by S.B), *L’Orient–Le Jour*, 28/2/1998
  - University Life in Lebanon, *Ad-Diyar*, p.14, 9/6/1998
  - The Accusation (Intervention in the framework of a report realized by C.D), *As-Safir*, 17/1/1998
  - The University, Space for Democratic Culture? Seminar in cooperation with the European Union in framework of a project “Democracy Monitor in Lebanon”, *L’Orient–Le Jour*, 23/2/1998
  - The status of Democracy in Lebanon: Seminar in cooperation with the European Union in framework of a project “Democracy Monitor in Lebanon.” *An-Nahar*, p. 22, 28/2/1998
  - University Life in Lebanon, *Ad-Diyar*, n°3397, p7, 22/2/1998
  - Democracy Monitor in Lebanon, *As-Safir*, 28/2/1998
  - Constitutional institutions in Lebanon (Intervention in the framework of a report by R.B), *Ad-Diyar*, page “Facts”, 28/2/1998
  - The jurist Paul Morcos – an expert in human rights: On violence in marriage, adultery, and honor crimes, “*Al-qānūnī al-’ustadh Paul Morcos – khabīr fī ḥuqūq al-’insān: ’ann al-’unf fī az-zawāj waz-zinā wa jarā’im ash-sharaf*”, *Al-Ghadd*, n°48, p. 13, 06/2003
  - Personal status and civil marriage, *Al-Ghadd*, n°44, p.17, 1/2003
  - International law and War Indemnities, *Al-Awasef*, n°289, p.22-23, 17/4/1998
  - The role of youngsters at the University, *Hurrīyāt - Publ. René MOAWAD Foundation*, n°12, p.p.16 - 18, 1998
  - Youngsters’ voting rights, *Al-Awasef*, n°292, p.27, 8/5/1998

## II. Economic and Social Law: Paris II Conference, consumer right, the accessibility to social services and questions related to unemployment, social and health security, wages and education, etc.

- Paul Morcos: The Consumer’s absence as a force of influence in public policies is a key barrier under the restriction of stipulations, “*Paul Morcos: għiyāb al-mustahlik ka quwwat ta’thīr fī as-siyāsāt al-‘amma fī zīll maħdūdiyyat an-nuṣūṣ*”, *Ad-Diyar*, p.10 (economic page), 14/05/2003
- The Lebanese Expectation from Paris II, interview with President of the Association of Banks in Lebanon, President of the Association of Insurance Companies, and Paul Morcos, *Ash-Sharq Al-Awsat*, n°8762, p.12 (economic page), 24/11/2002
- Center for Studies on Economic and Social Rights, *An-Nahar*, 6/5/2000
- Social Justice – Legal Intervention in the framework of a seminar in participation with the Minister of Finance, *Al-Liwa’a*, economic page, 6/5/2000
- Social and Economic Rights: “*sortir des oubliettes*”- Seminar organized in cooperation with Banque Libano – Française s.a.l., *Magazine*, n°2218, p.25, 12/5/2000

## III. Unpaid debt and cheques

- Legal Intervention in the framework of a report by J.F., *Ad-Diyar*, p.10 (economic page), 21/4/2002
- The unpaid cheques, the indebtedness and reimbursement of debt, *Al-Ghadd*, n°37, p.16-17, 5/2002

## IV. Merger of Lebanese Banks

- A legal study on the processes of merger of Lebanese banks: Morcos: The consequence of debts, the clients’ deposits and the fate of employees, “*Morcos: Ma’āl ad-duyūn wa wadā’i ‘ az-zabā’in wa maṣīr al-muwazafīn*”, *Ad-Diyar*, p.9 (economic page), 3/11/2002
- “All you should know about bank mergers”, *Al-Ghadd*, n°45, p.19, 2/2003

## V. Banking Secrecy

- “Banking Secrecy in Lebanon, a new life” – Interview with the Governor of the Central Bank, Mr. Riad Salameh; the President of the Association of Banks in Lebanon, Dr. Joseph Torbey; Paul Morcos and others. *Al-Idari / Dar-Assayad*, vol. XXVIII, n°7, p.32 à 35, 7/2002
- Banking Secrecy in Lebanon, *Ad-Diyar*, p.13 (economic page), 27/3/2002
- Legal study on banking secrecy, *Ad-Diyar*, p.13 (economic page), 2/3/2002
- The derogations of the Lebanese banking secrecy, *Al-Ghadd*, n°35, p.24-25, 4/2002

## VI. Fighting Money Laundering, Terrorist Financing, and Illicit Enrichment

- Retreating Lebanon’s name from the list of non-cooperative countries in the clause of fighting money laundering – a commentary in the framework of a report carrying the opinion of each of the Minister of Finance and the Governor of the Central Bank, *Ad-Diyar*, n°4917, p.10 (economic page), 22/6/2002

- The Impact of new internal legislations and the international claims on banking secrecy in Lebanon, *Ash-Sharq Al-Awsat*, n°8497, p.12 (economic page), 4/3/2002
- A symposium for Morcos on money laundering operations and terrorist financing, “*Nadwa lī Morcos ‘ann ‘amalīyat tabyīd al-‘amwal wa tamwīl al-‘irhāb*”, *Ad-Diyar*, p.13 (economic page), 13/2/2002
- The reunion of the group of international experts (of 24 countries), *Ad-Diyar*, p.10 (economic page), 1/3/2002
- Paul Morcos and illicit enrichment – cover page, “*Paul Morcos wal ‘ithrā’ ghayr al-mashrū‘ - sūrat al-ghilāf*”, *Al-Ghadd*, n°47, cover page and p.21, 04/2003
- Money laundering and terrorist financing, *Al-Anwar*, n°14632, p.5, 17/2/2002
- The bank operations following the adoption of the law against money laundering, *Beyrouth Umm Al-Shara’eh*, n°13, p. 48-51, 2002/2003
- Illicit Enrichment, *Al-Ghadd*, n°38, p.11, 6/2002
- Money laundering and terrorist financing, *Ad-Diyar*, p.10 (economic page), 17/2/2002
- A symposium in Tripoli on money laundering, Al-Halabi and Morcos: Banking Secrecy is no more a means, *Nadwa fī Tarāblus ‘ann tabyīd al-‘amwal, Al-Halabi wa Morcos: as-sirriyya al-masrifīyya lam ta ‘ud dharī‘a*”, *An-Nahar*, p. 7 (economic page), 19/2/2002
- Money laundering and terrorist financing, *Al-Raqib*, 20/2/2002
- Money laundering and terrorist financing, *Al-Liwa’a*, p.7, 18/2/2002
- The derogation of the Lebanese law in banking secrecy, *Al-Ghadd*, n°39, p.25, 7/2002
- Money laundering and terrorist financing, *As-Safir*, p.6, 16/2/2002
- Money laundering and terrorist financing, *Al-Bayraq*, n°7602, p.4, 16/2/2002
- Conference on fighting money laundering, *L’Orient–Le Jour*, p.12 (economic page), 16/2/2002
- Money laundering, *Al-Mostaqbal*, p.10, 17/2/2002
- Money laundering, *Ash-Sharq*, n°15853, p.8, 16/2/2002
- How do bankers fight money laundering? *An-Nahar*, p.9, 1/10/2001
- A program of anti-laundering formation, *L’Orient–Le Jour*, p.12 (economic page), 22/8/2001
- A legal and banking formation of bank employees, *As-Safir*, n°8981, p.8, 20/8/2001
- “The operations of capital laundering and terrorist financing”, *La Revue du Liban*, n°3834, p.68, 2-9/3/2002
- A legal and banking formation of bank employees, *Al-Bayan*, n°358, p.54, 9/2001
- A legal study of 4 pages on the procedures for bank control, *Al-Idari / Dar–Assayad*, vol. XXVII, n°12, p.68 à 71, 12/2001
- A legal study on money laundering and terrorist financing, *Al-Mal Wal Aalam*, n°187 et 188, p.25, 12/2001 et 1/2002
- A legal and banking formation of bank employees, *Al-Bank Wal Mustathmir*, n°31, p.5, 9/2001
- Money laundering and terrorist financing, *Al-Bank Wal Mustathmir*, n°36, p.79, 3/2002
- Law n°318/2001 and the Central Bank’s Decision n°7818/2001, *Al-Ghadd*, n°35, p.18-19, 3/2002
- A legal and banking formation of bank employees, *Al-Mal Wal Aalam*, n°184, p.16 + 97, 9/2001
- Money laundering and terrorist financing, *Al-Mal Wal Aalam*, n°189, p.19, 2/2002
- Money laundering and terrorist financing, *Al-Bayan*, n°364, p.47, 3/2002
- Money laundering and terrorist financing, *Al-Iqtisad Wal Aamal* الاقتصاد والاعمار - n°79, p.66, 3-4/ 2002

- Money laundering operations, *Al-Muqawel Al-Lubnani*, n°73, p.54, 3/2002
- Banking Secrecy, money laundering and terrorist financing, *Al-Idari / Dar-Assayad*, vol. 28 n°3, p. 44-45, 3/2002
- Legal study on fighting money laundering, *Al-Bank Wal Mustathmir*, n°33, p.81, 12/2001
- A legal and banking formation of bank employees, *Al-Mal Wal Aalam*, p.16, 9/2001

**OTHERS IN 2004, 2005 and 2006....**