

## **Biography**

**Malini Mithal** is the Associate Director of the Federal Trade Commission's Division of Financial Practices. In this capacity, she supervises investigations and enforcement actions challenging unfair or deceptive practices in the provision of non-bank financial services, including in the areas of FinTech, lead generation, short-term loans, debt collection, student loan debt relief, mortgage relief, and automobile advertising and financing. Under her leadership, the Division has also engaged in significant policy initiatives, including hosting workshops or issuing reports on marketplace lending, blockchain, artificial intelligence, peer-to-peer payments, crowdfunding, lead generation, mobile payments, and mobile cramming.

Ms. Mithal has held numerous positions at the Commission, including Counsel to the Director of the Bureau of Consumer Protection. Prior to joining the FTC in 2005, Ms. Mithal served as a law clerk for the Honorable Alan S. Gold of the U.S. District Court for the Southern District of Florida. She received her law degree from Columbia Law School and her undergraduate degree from Georgetown University.