

Jonathan Segal

Partner

I am a partner in Fox Williams' financial services and fintech teams. I specialise in advising fintechs operating in the lending space.



Jonathan leads the fintech and alternative finance sector at Fox Williams. He advises fintech start-ups, growth-stage companies, scale-ups and financial institutions on their legal and regulatory needs, including structuring, lending documentation and institutional funding lines. He has particular expertise in peer-to-peer, marketplace and direct lending platforms, as well as crowdfunding platforms.

Jonathan draws on his extensive experience in the banking and finance sector gained both in-house at major financial institutions and in private practice. His experience spans a variety of financial products, including loans (both corporate and consumer), real estate and development finance, asset-based lending, receivables financing, asset finance, trade finance, capital markets, derivatives and repos. He also has extensive experience in the debt financing of lending platforms (including wholesale funding lines) and technology companies.

Jonathan is a regular speaker at fintech events and regularly has articles and comments published in leading industry magazines.

Legal Expertise

- Banking and finance
- Corporate
- Fintech

Experience

- Advised Revolut on new products to complement its existing range of consumer FX products.
- Advised Prodigy Finance on regulatory and consumer credit matters.

- Advised Go Car Credit on a £10m senior revolving credit facility from Paragon Bank to fund consumer car finance loans.
 - Advised WorldRemit on its international commercial arrangements.
 - Advised Tabeo on several facilities for regulated and unregulated funders on its healthcare finance platform, including a senior and mezzanine structured note programme.
 - Advised FinLeap, a global fintech company builder, on its portfolio of businesses including BillFront, a lender to high-tech companies in the App marketing sector.
 - Advised Fly Now Pay Later on senior and mezzanine revolving credit facilities from Shawbrook Bank and BCI Finance to fund point-of-sale consumer loans in the travel industry.
 - Advised Neyber (a salary finance firm) on commercial and regulatory issues, and certain aspects of its £100m securitised debt facilities for salary deducted consumer lending from Goldman Sachs.
 - Advised award-winning, 'API Only' technology provider Yapily Ltd on its latest funding round, co-led by LocalGlobe and HV Holtzbrinck Ventures, following which the London based fintech start-up has raised a total of \$5.4 million in seed funding.
 - Advised over 18 P2P lending platforms, including several members of the Peer to Peer Finance Association, on lending documentation, institutional funding lines, regulatory issues (inc. Art 36H), new products and commercial contracts.
- Advised robo-adviser, Scalable Capital on its UK launch of its investment management business.