

Louise Neave

Legal Director

I am a Legal Director at Fox Williams LLP, helping financial services businesses navigate UK and international regulation across consumer finance, insurance and payments providing clarity and commercial solutions.



Louise advises UK and international financial services businesses on regulatory strategy, compliance and change, with particular expertise in consumer finance, payments and insurance. With over 20 years' experience spanning private practice, regulatory policy and senior in-house roles, she supports ambitious businesses as they innovate, scale and enter new markets.

Louise is recognised for her clear, commercial approach and her ability to translate complex regulatory requirements into practical, workable solutions. She advises banks, lenders, brokers, insurers, fintech's and payment service providers across the full range of financial services regulation, including FCA authorisation, product development and customer journey design, regulatory change, financial promotions, and regulatory breaches and complaints.

She takes time to understand each client's business, strategy and risk appetite, enabling her to deliver advice that is both legally robust and commercially effective. Clients value her collaborative style, depth of regulatory insight and steady support in helping them manage risk, innovate and move forward with confidence in a fast-evolving regulatory landscape.

Legal Expertise

- Consumer credit regulation
- Payments and e-money regulation
- Insurance distribution and regulation
- Financial services regulation and compliance
- FCA authorisation, supervision and change of control
- Financial promotions and advertising compliance
- Customer journey design and electronic contracting
- Cross-border regulatory advice and international market entry
- Regulatory remediation, complaints and FOS matters

Experience

- Supporting remediation projects involving credit agreements, customer communications and complaints handling.
- Acting for insurers and intermediaries on distribution models, governance and regulatory change.
- Advising retailers and manufacturers on consumer hire, credit and point-of-sale finance propositions.
- Supporting UK and international businesses with FCA authorisation, regulated products and services structuring and market entry.
- Advising lenders and FinTech's on the design and implementation of compliant digital onboarding and electronic contracting journeys.

Memberships

- Solicitor, England and Wales