

Miah Phillips

Partner

"I am a financial services regulatory partner drawing on close to a decade of practical experience in leadership roles at Apple and Goldman Sachs. I work in partnership with clients to manage regulatory risk without compromising vision or pace."



Miah Phillips is a partner in the Financial Services team at Fox Williams with over a decade of experience advising on payments, fintech, and consumer finance. Miah brings to clients a rare blend of technical expertise developed in market-leading private practices and a practical insight from senior legal and compliance roles at Apple and Goldman Sachs.

Having worked in partnership with product, engineering and business development teams to deliver cutting-edge products and services on a global scale Miah understands the complex task facing clients in balancing regulatory risk with innovation and pace. This is reflected in how Miah works with clients – providing clear and consistent pragmatic advice and collaborating with clients to find realistic solutions that do not compromise their user experience or business objectives.

Miah is also experienced in advising executive boards and senior leadership teams on major regulatory change and engaging with regulators to get a clear view on expectations. Miah shares this insight with clients through strategic advice on financial services compliance, including the development and implementation of compliance and risk management frameworks, risk assessments, regulatory reporting, and governance.

Before joining Fox Williams in late 2025, Miah was at Apple for close to six years as Regulatory and Product Legal Counsel and Chief Compliance Officer for Apple's UK regulated entity. Prior to this she was the Lead Lawyer for the design and launch of Marcus, Goldman Sachs's digital retail banking platform. Miah qualified and practised in the Financial Institutions Group at Osborne Clarke and later helped establish the UK and European arm of the Global Fintech Group at US law firm Paul Hastings. Miah also completed client secondments to Visa, Vodafone and Virgin Media.

Legal Expertise

- Payments, open banking and electronic money products and services
- Regulation of card schemes, payment systems and infrastructure, including PISA and DORA
- Compliance and risk management, including reporting, risk assessments, and governance
- Consumer finance lending, broking and financial promotions
- Authorisation, change in control and senior manager applications
- Strategic partnerships and material outsourcings

- International expansions and growth into more complex, scalable licensing models