

## Peter Finch

Partner

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*I am a partner in Fox Williams' financial services and fintech teams. I advise on regulated retail banking products with particular expertise in consumer credit, mortgages and payments.*

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Peter Finch is a partner in Fox Williams' financial services and fintech teams and has experience advising clients who span the full spectrum of participants in this sector including fintechs (both start-up and large-scale), established financial institutions, consumer finance firms and payment service providers.

Peter assists clients navigating the ever-changing regulatory environment, helping them to anticipate issues and suggest solutions. From authorisation, launching new products or auditing current processes, Peter is able to assist on all sector specific regulation including the Consumer Credit Act, CONC, the Payment Services Regulations, MCOB and the Consumer Rights Act.

Alongside regulatory advice, Peter also helps clients with transactional activity, including investment into fintechs and consumer loan portfolio acquisitions and disposals.

Peter joined Fox Williams in September 2021 after spending six years at Hogan Lovells in their Banking, Lending and Payments team. Whilst at Hogan Lovells he completed client secondments to TSB and HSBC Private Bank.

Prior to this Peter worked at both Barclays and Lloyds providing legal advice on regulated products to the retail, SME and corporate businesses.

Peter was part of the Fox Williams team shortlisted for Advisory Firm of the Year at the AltFi Awards 2022.

## Legal Expertise

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- Authorisation, approval and change in control applications
- Consumer lending (credit cards, overdrafts, loans, mortgages)
- Crypto and blockchain businesses
- Financial services regulatory
- Fintechs and technology
- Payments and electronic money

## Experience

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- Advised LendInvest on regulatory matters including the implementation of the Consumer Duty
- Advised Adyen on regulatory issues
- Advised Allica Bank on the acquisition of a c.£600 million loan portfolio from Allied Irish Bank and a £100m equity raise led by US growth investor TCV
- Advised various neo and challenger banks such as Zopa, LHV and Oakbrook on regulatory matters and commercial agreements
- Advised Santander Financial Services on regulatory matters related to its mortgage proposition and deposit account product
- Provided regulatory advice to Griffin on its launch as a bank and its “Verify” service
- Provided regulatory advice to Credit Karma on new and existing products
- Reviewing and updating customer facing mortgage documentation for Handelsbanken
- Assisted with the authorisation of a London branch of an overseas bank offering regulated mortgages and drafted all relevant consumer documentation
- Advised various travel companies on the applicability of both payments and credit regulation to their businesses
- Advised a large fintech on its development, launch and roll-out of all products (bank accounts, loans, partnerships, marketplace) as well as advice on structuring, assistance with funding rounds and guidance on overseas expansion

## Accreditations

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