

## Peter Finch

Partner

---

*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.*

---



Peter 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.

## Legal Expertise

---

- 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

---

- 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.
- Advised two high street banks on the urgent launch of their Bounce Back Loan Scheme products.
- Assisted with the authorisation of a fintech offering consumer loans and drafted all relevant consumer documentation.
- Assisted some of the largest payments processors on various regulatory issues, including the launch of new products, advice on business models and ongoing interaction with the FCA and overseas regulators.
- Working with digital mortgage firms on the launch of innovative new digital mortgage products and compliance with the existing regulatory regime.
- Advised a US investment bank on various strategic investments in regulated Fintech businesses.
- Acted for a number of financial institutions on various loan portfolio acquisitions and disposals.