



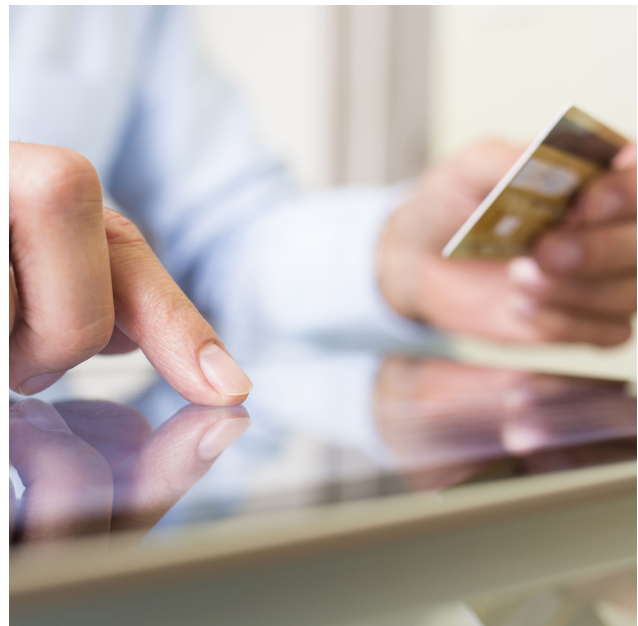
# Consumer Finance

## EXPERIENCE

We have strong links with a number of financial services businesses and a wealth of experience, especially in the consumer finance sector. We have advised lenders, brokers and debt collection agencies as well as a number of trade associations in relation to all aspects of the Consumer Credit Act 1974.

This extends to unsecured and secured lending, fixed sum and running account credit and hire purchase arrangements. We also provide guidance on implementing the regulations made under the CCA, governing such issues as the form and content of agreements, advertising, APRs and early settlement rebates. We regularly draft regulated agreements and approve advertising copy for clients.

We often undertake corporate acquisitions and reorganisations of financial services providers which require detailed assessments of risk via exhaustive due diligence on debt books and compliance issues (for example, assessing the enforceability of credit and PPI agreements).



## THE REGULATORY & COMPLIANCE TEAM

The Regulatory Team at Walker Morris is headed by partner Jeanette Burgess who has extensive experience of, and expertise on, consumer credit law and regulation. As well as being a leading private practice lawyer Jeanette has also dealt with consumer credit matters from the perspective of a regulator (having previously worked at the Financial Services Authority) and from the perspective of a consumer credit business (having worked for Provident plc.) This experience gives Jeanette a breadth of view and insight which is unique and provides the basis for excellent legal and practical advice to clients. Jeanette is recognised as leading individual in Chambers for retail financial services.

Debbie specialises in corporate law, and has a great deal of experience in advising a wide variety of UK and US clients on UK and cross border mergers and acquisitions (including consumer credit businesses). She also regularly advises UK and US clients on all aspects of corporate law and on doing business in the UK.

Prior to qualifying as a lawyer 18 years ago, Debbie spent time with the merchant arm of a large banking organisation providing corporate finance advice, equity funding and acquisition finance on a variety of corporate transactions. She led the Walker Morris Team acting for Think Finance Inc on its acquisition of Fortress Group (UK) Limited and has advised NASDAQ listed EZCORP Inc. on acquisitions

*“a strong team... which provides a very diligent service”*. – Legal 500





## HOW WE CAN HELP

The move to the FCA is posing significant compliance, organisational and financial challenges for many consumer credit businesses.

Walker Morris' Regulatory Team can help you to navigate the minefield and keep abreast of the changes.

Preparing for full authorisation under the FCA will require detailed planning and investment to assess the gaps you will need to fill and how best to embed the necessary changes in your business.

### AREAS OF EXPERTISE

- Undertake gap analysis of your requirements
- Devisе suitable policies and procedures
- Draft business plans
- Train your staff
- Prepare approved persons applications
- Contract with appointed representatives
- Implement compliance at grass-roots level
- Complete your full authorisation application.

## WALKER MORRIS

*"A distinctive law firm valued by its clients for consistently delivering excellent results."*

We offer our clients a full service commercial law firm focused on providing a wide range of clients, nationally and internationally, with partner led high quality advice. The national centre of excellence in Leeds that we have built offers significant advantages in terms of developing a strong team-based culture within the Firm, with the inherent value and cost effectiveness that a Leeds base brings.

The success of our model is reflected by our clients, which are drawn from a broad range of sectors. We are recognised for our strong multi-disciplinary teamwork and straight forward advice. Both the Firm and our lawyers are recognised as leaders in their fields with 96 per cent of our partners recommended in either Chambers or Legal 500 for their expertise.

## CONTACT

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