



# Financial Services

Our experienced Financial Services Team has strong links with a number of financial services businesses and a wealth of experience in the wholesale and retail financial services sectors. We regularly advise IFAs, fund managers (including in relation to unregulated collective investment schemes), insurers and insurance intermediaries, stockbrokers and corporate finance/private equity clients on the requirements of the Financial Services and Markets Act 2000, as well as those on the regulatory perimeter.

On the consumer finance side, clients include mortgage and consumer credit lenders, brokers and debt collection agencies as well as a number of trade associations (including the Consumer Credit Association and the National Pawnbrokers Association) in relation to all aspects of the Consumer Credit Act 1974 (CCA) and the FCA Handbook.

Our expertise also includes fraud, anti-money laundering, and data protection advisory services.



## HOW WE CAN HELP

### Project managing strategic corporate projects

We have extensive experience spanning many years in advising UK and US clients in the financial services sectors on all aspects of corporate law and regulation. Our advice includes everything from corporate governance and compliance issues to regulatory due diligence, M&A, IPOs, fund raisings and takeover bids. By drawing on the firm's extensive experience of advising on these matters we are able from the outset to give you commercially focussed legal advice to assist you in achieving your goals.

*"Displays a robust combination of technical and practical knowledge alongside an appreciation of commercial factors."*  
– Chambers

### Achieving results

Through an understanding of the sectors in which our clients operate and through our specialist knowledge across core legal sectors, we can deliver solutions which are client led and meet our clients' commercial needs. We adopt a proactive approach to provide focussed, cost-effective and timely advice, in relation to the challenges and opportunities faced by our clients' businesses.

*"Experts in an area where there isn't much expertise."* – Chambers

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*“Strong attention to precise detail and pragmatic commercial approach.” – Chambers*

### Supporting you as a trusted adviser

Our extensive experience acting for FCA-regulated entities includes compliance advice, managing investigations and defending civil and criminal proceedings. We regularly advise in relation to FCA disciplinary proceedings and our experience in this area includes significant market abuse investigations. In addition, we advise businesses on commercial, corporate and debt recovery issues.

In 2007, we successfully obtained the first FCA authorisation of a land banking company. More recently, we have advised a high street retailer on its authorisation application to provide electronic money via a pre-payment card scheme.

Our consumer finance expertise extends to unsecured and secured lending, fixed sum and running account credit hire 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.

*“Walker Morris has acted for us since 2008 giving us advice in connection with our dealings with the FSA (now the FCA). We cherish their advice for its direct practical usefulness.” – Sustainable Land*

### AREAS OF EXPERTISE

- Anti-money laundering
- Data protection
- Payment protection insurance
- Consumer credit
- FCA regulation
- Strategic corporate projects

### 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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