

Consumer Finance

Technology, regulation, and funding are revolutionizing the consumer finance market. Our leading practice is perfectly placed to help you with all types of lending product — secured and unsecured loans, mortgages, credit cards, high cost short term credit, P2P/marketplace lending, and point of sale credit. And to assist with all aspects of a lending business from financial promotion to debt recovery.

We use the breadth of our knowledge and experience to find solutions for clients. We work with large banks, monolines, high-growth start-ups, and technology companies with new products and ideas, implementation projects, dealings with regulators, and remediation programs.

Representative experience

Advised two major retail banks on an extensive audit of their consumer credit lending against regulatory requirements in the UK.

Advised a number of UK lenders on the implementation of the mortgage credit directive.

Advised on the design of innovative and first-to-market financial products, including the first current account mortgage, P2P loans, and online executive of consumer credit agreements.

Advised on the launches of P2P lenders Zopa and Wonga and on the ongoing structuring of BancAlliance and Foundation's partnership on small business lending.

Contacts

Emily Reid,
London

Richard Schaberg,
Washington, D.C.

Practices

Banking and Loan Finance
Financial Services

Industries

Financial Institutions

Latest thinking and events

Insights

COVID-19: FCA consults on updated temporary relief measures for motor finance and HCSTC agreements

News

Financial institutions general regulatory news, 6 July 2020

News

Consumer finance regulatory news, 6 July 2020

Insights

COVID-19 - Further support for consumer credit customers: the FCA's updated guidance

News

SMCR: UK FCA extends implementation periods for solo-regulated firms

News

Financial institutions general regulatory news, 29 June 2020