

## 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

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### Practices

Financial Services

Banking and Loan  
Finance

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### Industries

Financial Institutions

## Latest thinking and events

### Insights

Operational resilience regulation and Transitional Services Agreements in M&A transactions

### News

UK Financial Services Future Regulatory Framework Review: HM Treasury publishes proposals for reform

### News

Financial Services Regulatory Initiatives Forum publishes latest edition of Regulatory Initiatives Grid

### News

Non-fungible tokens: NFTs and the silence of the EU legislator

### News

Buy Now, Regulate Later: is a new regime on the horizon?

### News

Buy-Now-Pay-Later regulation: HM Treasury consults on form and scope