

Oliver Irons

Counsel
London

Biography

As part of our Commercial and Retail Banking team, and with wealth of experience, Oliver Irons advises a broad range of clients on financial law and regulation.

He has a particular focus on payment services and electronic money and regularly works with banks, e-money issuers and FinTech companies on the development and implementation of new products and innovative payments solutions, both in the UK and across the EU.

Oliver also advises on consumer finance matters where his recent experience has included advising peer to peer lending platforms and assisting clients with the FCA consumer credit authorisation process. He has also been closely involved with the set-up of a new retail bank in the UK and worked with the in-house legal team on the drafting of customer terms and establishing policies and procedures as well as advising on applicable law and regulation.

In addition to his experience in private practice, Oliver has spent time on secondment with the Financial Conduct Authority where he worked on the implementation of PSD2 and development of regulatory guidance and at a leading multinational bank focusing on financial regulation and compliance.



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Languages

English

Practices

Financial Services

Industries

Financial Institutions

Areas of focus

Banking Services

Consumer Finance

Dealing with Financial Services
Regulators

Representative experience

Advising on the development and introduction of innovative payment solutions by start-up companies, established banks and e-money issuers.

Advising banks and e-money issuers on the implementation of PSD2.

Advising e-commerce platforms and marketplaces on the scope of regulation and available exemptions under payment services and e-money regulation.

Advising banks, merchant acquirers and merchants on the main Card Scheme rules, with a particular focus on the changes for payment facilitators and marketplaces.

Advising clients on passporting issues and the use of agents and distributors outside the UK.

Assisting international firms establish a UK presence and obtain FCA authorisation.

Latest thinking and events

- Press Releases
 - Hogan Lovells invests in FinTech start-up Fygo
- Insights
 - UK payments and lending regulation in 2021: What might lie ahead?
- Press Releases
 - Hogan Lovells welcomes the New Year and 25 new partner and 60 new counsel promotions
- Webinar
 - Internet of Things or Internet of Payments?
- Insights
 - Will the internet of things become the internet of payments?
- Insights
 - Brexit: challenges and opportunities for FinTechs

M&A, Business Transfers, and Restructuring in Financial Services

Payment Services

Product Distribution and Financial Institutions

Regulated Outsourcing and Financial Institutions

Authorizations and Variations of Permission

Education and admissions

Education

Nottingham Law School, 2002

Robinson College, University of Cambridge, 1998
