

Oliver Irons

Senior Associate

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
 - Three for three: Hogan Lovells Global FinTech Mentor and Momentum Program celebrates third year and three new recipients
- Press Releases
 - Hogan Lovells leads on launch of UK first for Goldman Sachs with online savings bank, Marcus
- Press Releases
 - Hogan Lovells advises Deutscher Sparkassenverband on a joint venture with Ingenico
- Blog Post
 - SCA RTS Commission Response - Balancing PSD2's competing objectives
- Blog Post
 - Unlocking competition and innovation in payments - PSF publishes final Strategy

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

Payment Services

Product Distribution and Financial Institutions

Regulated Outsourcing and Financial Institutions

Regulatory Authorization and Financial Institutions

Education and admissions

Education

Nottingham Law School, 2002

Robinson College, University of Cambridge, 1998
