

## Sophie Kernthaler

Director - Hogan Lovells Managed Legal Services  
London

### Biography

As Director of Hogan Lovells' Managed Legal Services, Sophie Kernthaler has a wealth of experience in regulation, payments, innovative products and legal solutions.

With many years of in-house experience, Sophie understands the demands placed upon in-house legal counsel and the need to balance resources and workload. Her fundamental objective is to provide her clients with a consistent and cost effective method of legal resourcing. Having worked extensively on PSD2 , merchant acquiring and card issuing projects, Sophie understands the current regulatory environment and the day to day legal activities that are required to stay compliant and ahead of the regulatory curve.

### Representative experience

Advising the UK's largest credit card provider on PSD2 and its impact on consumer, commercial and acquiring businesses.

Helping one of the UK's largest banks set up and establish a team of junior lawyers to ensure the right work is done and the right level in the right location.

Advising three multi-million pound businesses on PSD2 and lobbying at a UK and EU level, both on behalf of a major UK bank and via industry associations.



### Phone

+44 20 7050 3475

### Fax

+44 20 7296 2001

### Email

[sophie.kernthaler@hoganlovells.com](mailto:sophie.kernthaler@hoganlovells.com)

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### Languages

English  
Mandarin

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### Practices

Managed Legal Services

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### Education and admissions

### Education

Bachelor of Chinese MA, University of Edinburgh

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### Bar admissions and

Advising on commercial contract negotiations relating to debt sales, including the largest unsecured sale in UK banking history with a face value of over £1 billion.

## qualifications

Solicitor, England and Wales

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