we make the difference

Rinfech Sector

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2011





Bringing tech-enabled improvements to financial services

Changing the way in which we manage our finances, the FinTech sector is advancing at a rapid pace, from start-ups and scale-ups to established institutional providers and technology firms diversifying into financial products and services.

An increasingly important part of our economic ecosystem, FinTech companies are bringing technological developments to market that enable ever more connected, agile and data-efficient products and services, responding to increased consumer demand for enhanced experience, service and value.

However, innovation in this highly regulated industry comes with significant legal and regulatory compliance to protect consumers and the industry itself.

We are experts at what we do and understand the diverse issues at play for FinTech companies. As a full service law firm, we have a track record supporting businesses operating in the sector at every stage of their journey as they navigate the complex legal landscape.

How we can help you

Funding, joint-venturing and collaboration

To continually innovate and grow your business, funding and collaboration with help you to achieve your goals and remain competitive.

We advise on the full range of growth options including:

- Joint ventures
- Co-investments
- Equity and debt funding
- Commercial partnerships
- Public and semi-public funding options

Innovation Protection

Often involving innovative deployment of technology in a highly competitive environment, managing your most important assets is crucial.

We advise on all aspects of intellectual property and enforcement including:

- Patents
- Copyright
- Designs
- Database rights
- Confidential information

Regulatory compliance

Our teams can advise directly as well as work with regulatory compliance experts within our network to ensure that FinTechs are compliant with the range of regulatory frameworks including Payment Services (PSD2) Directives and the open banking regulations, that apply to those providing and innovating financial services.

Data Compliance

Whilst encouraging competition and collaboration, the principles of open banking create tension with those of data privacy. Helping you to navigate this complex area, we advise on all aspects of:

- Privacy
- Data protection
- GDPR requirements



Our track record

- Advise a FinTech business on documentation in relation to a tier-two capital instrument for capital adequacy purposes.
- Advising on the restructure of a group operating a smart-contract enabled alternative (crypto/ digital) asset secondary trading platform.
- Advising an alternative lending platform on its commercial agreements.
- Advising a technology business which utilizes third party's GPU in exchange for crypto exchange tokens.
- Advising an infrastructure regtech service provider.





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