

Overview

Traditionally, clients looked to financial regulatory counsel to assist with banking, securities and insurance regulation. Now, the regulatory net has widened. The number of new regulatory agencies has multiplied. Their powers are much more extensive. Today, clients must also seek regulatory expertise on diverse topics such as housing finance, commodities trading, and consumer protection regulatory agencies. No one can afford to ignore the increasing role played by law enforcement agencies in financial regulation, or the rapidly changing focus of regulation and supervision.

With a cross-disciplinary team of lawyers and professionals from banking, securities, insurance, funds and market infrastructure joining a team of lawyers and professionals with extensive experience in consumer protection law, housing finance law, commodities law, criminal law, administrative law, litigation and dispute resolution, Dentons has the depth and breadth of knowledge, experience and skills to handle all your financial regulatory needs.

Dentons' lawyers bring together the global knowledge that global clients need. We work with our clients to analyze and apply the appropriate laws, and we help you keep up with the changes that the financial crisis has brought to financial regulation at global, regional, national and sub-national levels, in all our key jurisdictions.

Our team of lawyers and professionals, including former government and regulatory agency officials and in-house counsel and compliance professionals, work together seamlessly to help our clients informed throughout the financial regulatory process, whether you are obtaining licenses, developing compliance and risk management systems, drafting product materials to comply with applicable rules, or you are involved in examination planning, administrative actions, investigations and litigation. Our ability to assist clients with financial regulatory matters is based on our comprehensive knowledge of the legislative and regulatory rule-making process and the interworkings of governmental bodies and their processes. We have spent decades working with governmental and regulatory agencies and law enforcement, and we represent many of the leading financial service providers.

Representative Experience

- **Cards Prepaid Limited:** Advising on regulations applicable to the issue and provision of e-money means of payment in France.
- **Caution Mutuelle du Crédit Immobilier de France (CMCIF):** Advising on the impact of the change in its regulatory status from Sociétés Anonymes de Crédit Immobilier (SACIs) to Sociétés Anonymes Coopératives d'Intérêt Collectif pour l'Accession à la Propriété (SACICAPs).
- **Leading UK bank:** Advising on the UK regulatory issues arising from the provision of banking, credit and investment services by various entities within its banking group using a range of platforms. We are providing the UK advice and co-ordinating a multi-jurisdictional survey of the regulatory requirements in a number of other EU and third country jurisdictions.
- **Many foreign and domestic financial institutions:** Assisting with respect to the regulatory framework for banking activity in Poland, compulsory reserves, banking secrecy, foreign exchange permits, bank's own funds and representing them before the Polish Banking Supervisory Commission, Polish National Bank and the Minister of Finance.
- **Paysafecard:** Advising on regulations applicable to the issue and provision of e-money means of payment in France.

- **UK retail bank:** Advising on the implications of the reforms to the Consumer Credit Act, in particular credit and hire advertising, the form and content of credit and hire agreements and changes to the regulations governing early settlement of credit agreements.
- **Various foreign and domestic institutions:** Advising on the impact of the new regulations relating to the distance marketing of financial services.
- **Visa International:** Advising on the comprehensive restructuring of its operations in implementation of Russian National Payment System legislation of 2011, including the creation of the local payment system operator and payment system rules.