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FINANCIAL SERVICES

Of all sectors of business, financial services is probably the most heavily regulated, increasingly subject to intense scrutiny and frequently in the public spotlight.

The consequences of getting things wrong can be severe for organisations and for individuals within them. It is an environment made yet more complex by the effects of globalisation, rapid technological advances and political events such as the UK's decision to leave the EU.

Businesses operating within the sector need legal advisers who can provide advice based on expertise and experience coupled with insight and intelligence. This underpins our approach at AG and it is why so many national and international financial services businesses (including banks, building societies, insurers, asset managers, brokers, payments institutions and others) put their trust in us.

More than a third of our firm's annual income is earned within the sector and financial services clients account for 85 of our top 250 clients. The scale, scope and complexity of work that this entails creates a huge reservoir of knowledge, experience and expertise that we use to inform the advice we provide, advice that is not only technically excellent but practical, commercial and effective.

We offer legal, consulting and compliance services across your business.



Whatever your requirements, we are committed to delivering outstanding service and value.

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GOVERNANCE AND PEOPLE



In financial services, reputation is critical to business success. This demands the highest standards of corporate governance.

It is essential that your boards have the counsel of legal advisers with comprehensive experience and proven expertise, who are able to advise you with insight and knowledge and to challenge with confidence and clarity.

Within the banking and financial services sector, its people are critical to the success of the firm. But for financial services firms they are also key to regulatory compliance and reputational risk.

Corporate governance and the culture of firms, as well as remuneration, HR policies and recruitment are all subject to regulatory scrutiny. Senior managers carry personal liabilities for compliance and staff owe duties to the regulator.

It is important, therefore, that your legal advisors understand these special dynamics and have experience of working within the sector.

AG has been doing just that with many of the leading names within the industry. We offer a comprehensive package of services to support the governance needs of both listed and non-listed financial institutions.

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HOW WE CAN HELP...



BOARD MEMBERS OR PARTNERS

Our expertise includes:

- ▶ Directors' duties, Corporate Governance and regulatory compliance
- ▶ Governance framework health checks
- ▶ Senior management and certification regimes
- ▶ Board, senior management, approved person and staff training
- ▶ Management information needs
- ▶ Boardroom reorganisation
- ▶ Listed company requirements, filing and company secretarial assessments
- ▶ Company culture
- ▶ AGM support
- ▶ Board and senior management remuneration and incentivisation
- ▶ Remuneration, performance and succession of partners

Contact: **Ben Koehne**
ben.koehne@addleshawgoddard.com



SENIOR BUSINESS LEADERS AND EXECUTIVES

We can provide support to individuals personally, including:

- ▶ Acting for those facing criminal or regulatory investigation arising from the firm's conduct
- ▶ New board member training and support
- ▶ Private client services, including business succession planning and tax issues

Contact: **Michael Leftley**
michael.leftley@addleshawgoddard.com



HOW WE CAN HELP...



WITH PENSIONS ARRANGEMENTS

We are experienced in:

- ▶ Advising on all types of pension arrangements, including registered and unregistered schemes and life assurance arrangements
- ▶ Benefit design, including dealing with changes to pensions tax allowances
- ▶ Rewriting trust deeds and rules
- ▶ Structuring alternatives to and replacements for final salary schemes and closures of schemes to future service accrual
- ▶ Handling funding negotiations with pension trustees
- ▶ Pension trustee services
- ▶ Pension litigation and pensions ombudsman complaints

Contact: **Catherine McAllister**
catherine.mcallister@addleshawgoddard.com



HR PROFESSIONALS

We can assist you with:

- ▶ Strategic colleague exits or hires
- ▶ Contentious employee disputes
- ▶ Whistleblower proceedings
- ▶ Disciplinary processes alongside regulatory investigations
- ▶ Development of global employment policies
- ▶ Discrimination claims
- ▶ Subject access requests
- ▶ Employment tribunal support
- ▶ Employee loans and salary sacrifice, company car and similar schemes
- ▶ Employee data management
- ▶ Health and safety
- ▶ Contracts of employment
- ▶ Foreign national employment

Contact: **Michael Leftley**
michael.leftley@addleshawgoddard.com

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REGULATORY COMPLIANCE



At the heart of every financial services firm should be a strong culture of compliance.

Failing to comply with domestic or international regulation carries severe financial, reputational and individual penalties. At AG, we have more than 50 lawyers and compliance professionals specialising in the full range of technical regulatory compliance requirements from consumer credit, regulatory capital and data protection to anti-money laundering (AML) and sanctions. We combine in-depth technical knowledge with practical insight on how regulators work. We pride ourselves on not being academic and make regulation understandable and accessible. This makes us easy to work with and delivers a more usable product or service. We aim to achieve the best possible outcome for our clients through a process of proactive engagement with the relevant regulatory body. We work on the basis of providing constructive challenge to the regulator without being unnecessarily confrontational or antagonistic.

You can also be sure that we are always looking for ways that we can innovate and develop to help our clients. Recognising that legal and compliance need to work together seamlessly to manage regulatory risk effectively, we have integrated compliance professionals within our team that make us a reliable partner when you need it most.

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HOW WE CAN HELP YOU...



MANAGE YOUR FINANCIAL CRIME, SANCTIONS AND FRAUD RISK

Our team offers advice on:

- ▶ Internal investigations into fraud and other financial crime
- ▶ Investigations over multiple jurisdictions
- ▶ Financial and trade sanctions legislation compliance
- ▶ Anti-money laundering risk assessments and policies, potential litigation and prosecutions
- ▶ Due diligence programmes relating to finance for mergers and acquisitions, joint ventures and other third parties
- ▶ Responding to injunction applications relating to a Proceeds of Crime Act freeze of funds

Contact: **Nichola Peters**
nichola.peters@addleshawgoddard.com

Contact: **David Pygott**
david.pygott@addleshawgoddard.com



MANAGE YOUR DATA AND INFORMATION SECURITY

We offer advice on:

- ▶ Compliance with the full range of necessary data laws and obligations: DPA, PECR, RIPA, YSC etc.
- ▶ Advice on single customer view and geo-location data loyalty schemes
- ▶ Drafting support around data documentation
- ▶ Enterprise-wide data audits
- ▶ Cyber security strategies
- ▶ Data transfer agreements in multiple jurisdictions
- ▶ Advice on data protection policies, data monetisation and data utilisation strategies

Contact: **Helena Brown**
helena.brown@addleshawgoddard.com



KEEP ON TOP OF REGULATORY STANDARDS

We assist with:

- ▶ Conduct and prudential regulation
- ▶ Conduct risk analyses
- ▶ Compliance assessment and audit
- ▶ Market Abuse / Insider Trading
- ▶ Structural issues around bank resolution and recovery and ring-fencing

Contact: **Brian McDonnell**
brian.mcdonnell@addleshawgoddard.com



HOW WE CAN HELP YOU...



HANDLE YOUR REGULATORY RELATIONSHIPS

We support and work alongside you, navigating:

- ▶ Interactions with PRA, FCA, ICO, Serious Fraud Office, and the Police, international enforcement cases using local specialists
- ▶ Regulatory and breach reporting obligations to regulators
- ▶ S166 investigations or conducting your own shadow S166 reviews
- ▶ Investigations and enforcement action, including criminal prosecutions
- ▶ Large scale disclosure exercises, including e-disclosure
- ▶ Root cause analysis and framing remediation approaches using our "Remediation Roadmap"
- ▶ Waiver applications

Contact: **Sally Emerton**
sally.emerton@addleshawgoddard.com



IMPLEMENT REGULATORY CHANGE

We can work with you to help you:

- ▶ Stay up-to-date with regulatory change. We offer clients access to Torchlight, our online portal that provides a dashboard tracking regulatory developments over a timeline
- ▶ Lobby in relation to changes of law or policy
- ▶ Engage with trade associations – we have active relationships with most of the main financial services associations
- ▶ Implement legal and regulatory change, including conducting gap analyses

Contact: **Amanda Hulme**
amanda.hulme@addleshawgoddard.com



HANDLING COMPETITION REGULATION

Our team will work with you to:

- ▶ Implement competition compliance policies
- ▶ Provide support in handling dawn raids
- ▶ Handle competition based investigations
- ▶ Navigate merger control proceedings

Contact: **Bruce Kilpatrick**
bruce.kilpatrick@addleshawgoddard.com



FINANCE, TREASURY AND FUNDING



Raising finance and managing liquidity is fundamental to your business.

At any time, the effective mitigation of operational and financial risks is essential, but never more so than in periods of economic uncertainty.

Currency crisis, political change, social unrest and military action, among a myriad of other things, can all send shockwaves through today's globalised financial markets within fractions of a second, with significant consequences for you and your business.

The AG Financial Services team has the experience and expertise, coupled with the insight and innovation that has convinced many of the leading names in the sector to put their faith in us as their trusted adviser across a wide range of financial, treasury and funding matters. The quality of our client portfolio speaks volumes about the regard in which the team is held.

Our tax practice, for example, stands out through the sheer range, scale and status of clients we advise, and has seen us draft representations to the Government on the content of finance bills.

These are just some of the reasons why AG is synonymous with the financial services sector. Take a look at how we can help you navigate the legal and regulatory requirements of a range of treasury and funding activities.

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HOW WE CAN HELP...



YOUR BUSINESS TO RAISE FINANCES AND MANAGE LIQUIDITY

Our expertise includes:

- ▶ Advising on raising capital and issuing regulatory capital instruments
- ▶ Settling legal mandates, drafting investment management concentration restrictions and investment policies
- ▶ Assisting to settle risk and reward profiles
- ▶ Identifying and evaluating alternative credit risk mitigation techniques, including regulatory capital efficiencies
- ▶ Treasury governance arrangements
- ▶ A range of legal documentation to implement aspects of treasury funding, advising on all aspects of agreements for trading, from financial instruments to currencies

Contact: **David Ellis**
david.ellis@addleshawgoddard.com



ACHIEVE AN OPTIMUM BUSINESS STRUCTURE

Our industry-recognised team can advise on:

- ▶ The innovative use of LLPs by financial institutions, hedge funds and private equity houses
- ▶ Converting asset management and financial services firms from limited company to LLP status
- ▶ Assisting teams leaving major investment houses and adopting LLP status
- ▶ Using LLPs as a vehicle for joint ventures

Contact: **William Wastie**
william.wastie@addleshawgoddard.com



WITH TAXATION

We advise on both the tax and VAT aspects of:

- ▶ Fundraising and fund structuring
- ▶ Acquisitions and disposals of businesses and subsidiaries
- ▶ Disposals and purchases of loan portfolios
- ▶ Commercial financing transactions, including real estate finance and complex structures
- ▶ Credit card affinity arrangements
- ▶ FX supply agreements
- ▶ A variety of partnering and outsourcing arrangements
- ▶ High-value strategic issues, including significant multijurisdictional reorganisations
- ▶ Reviewing treasury operations to increase tax efficiencies

Contact: **Peter Sayer**
peter.sayer@addleshawgoddard.com

PRODUCTS AND SERVICES



The products and services you provide to your customers are what define you as a business. The financial services industry is highly competitive and firms are having to respond to increasing innovation and new entrants to the market.

AG is one of the few firms that has expertise in the full range of products designed for retail consumers, through to high net worth customers and multinational corporate clients. We draft standard terms used for your mainstream products, as well as acting for you in bespoke corporate loan arrangements or funding deals.

We really understand your markets and regularly build and structure products or deals that deliver services to your customers in a compliant, but commercially thoughtful way.

We know that it is important that we enhance your customer relationships.

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HOW WE CAN HELP YOU...



MANAGE AND DEVELOP RETAIL AND SME PRODUCTS

We can advise on:

- ▶ Regulated banking products, including ISAs, bank, currency, payment and savings accounts
- ▶ Asset finance structures, hire purchase, conditional sale, finance leasing and personal contract purchase
- ▶ Insurance
- ▶ Regulated lending, including mortgages, secured lending, credit cards and loans
- ▶ Assisting with new product approval processes
- ▶ Pre-paid products, including open and closed loop

Contact: **Amanda Hulme**
amanda.hulme@addleshawgoddard.com



DELIVER INNOVATION AND NEW TECHNOLOGY

Our industry-leading team can help with:

- ▶ Online and mobile banking payments
- ▶ New ways of paying or accessing products and services
- ▶ Loyalty issues and membership reward schemes, including 'mobile wallets'
- ▶ Marketing and data exploitation
- ▶ Support for FinTech businesses

Contact: **Fiona Ghosh**
fiona.ghosh@addleshawgoddard.com



ULTRA AND HIGH-NET- WORTH INDIVIDUALS, FAMILIES AND TRUSTS

We are experienced in:

- ▶ Asset and wealth management
- ▶ Banking and custody services
- ▶ Investment product manufacturing and distribution
- ▶ Crowd funding and peer-to-peer structures
- ▶ Legal advice on trusteeships and executorships
- ▶ Corporate trustee obligations
- ▶ Private capital services, including tax structuring, and the creation of family investment companies to manage family wealth and investment

Contact: **Brian McDonnell**
brian.mcdonnell@addleshawgoddard.com



SERVICING GOVERNMENTAL AND PUBLIC BODIES

We are a trusted partner across a range of public sector requirements advising both the public and private sectors on a range of issues, such as:

- ▶ Compliance with public procurement rules and initiating challenges for non-compliance
- ▶ Preparing for and participating in tender processes governed by public procurement rules
- ▶ Advising on changes to awarded contracts

Contact: **Jonathan Davey**
jonathan.davey@addleshawgoddard.com



HOW WE CAN HELP YOU...



WITH ASSET FINANCE DEALS

We have experience in:

- ▶ Equipment finance and receivables financing structures
- ▶ Aircraft finance, covering all aspects of aviation law
- ▶ Marine finance, financing of various commercial vehicle fleets and stocking finance arrangements
- ▶ Financing receivables (sale and purchase of lease portfolios, project contracts and lease contracts)
- ▶ Security arrangements and residual value support

Contact: **Andrew Maskill**
andrew.maskill@addleshawgoddard.com



WITH ASSET BASED LENDING, INVOICE AND TRADE FINANCE

We can assist you with:

- ▶ Legal aspects of supply chain finance including emerging markets, advising on bilateral supplier finance arrangements, through to multiparty hosted supply chain finance programmes, and structuring off-balance-sheet third party funding by investors into a bank's supply chain finance programmes
- ▶ A range of trade finance products including documentary credits, import finance, pre- and post-export finance, receivables finance and bills of exchange including structured trade finance products

Contact: **Mike Davison**
mike.davison@addleshawgoddard.com



LARGE CORPORATES AND INSTITUTIONAL CUSTOMERS

We can assist with:

- ▶ Structuring funding and banking facilities for all types of businesses
- ▶ Arranging bond issues and private placement
- ▶ Super-senior, senior, mezzanine, subordinated and unitranche facilities
- ▶ Leveraged finance
- ▶ Real estate finance, including investment and development facilities
- ▶ Funding of energy and renewables projects
- ▶ Funding for borrowers in regulated sectors or receiving public funds such as education, healthcare, social housing and insurance
- ▶ Cash management products, including innovative bulk payment products
- ▶ Forex, derivatives, hedging, treasury and related financing transactions and documentation
- ▶ Islamic finance documentation
- ▶ Funds establishment, marketing and funding

Contact: **Amanda Gray**
amanda.gray@addleshawgoddard.com



SUPPLIERS AND BUSINESS PARTNERS



Financial services firms, like all businesses, need to partner with others to deliver services to clients.

AG can support you through both the commercial and the regulatory aspects of working with suppliers and business partners – a vital consideration in such a highly regulated sector where getting working partnerships wrong can have serious consequences. For example, you are responsible for ensuring that your business partners comply with regulatory requirements, even if they are regulated themselves.

Our knowledge and breadth of experience gained from working with financial services firms means we understand the sector inside out and know what questions to ask. From our team of contract lawyers who live and breathe outsourcing and complex commercial transactions, to our specialists who can help partner with firms to bring products to market.

Far from being mere 'deal-doers', we take the worry out of regulations and transactions and ensure that your successful working relationships remain entirely that – successful.



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HOW WE CAN HELP YOU...



CONTRACT WITH SUPPLIERS

Our expertise includes:

- ▶ International outsourcing, including offshoring of business processes
- ▶ Information systems and other major systems implementation and integration projects
- ▶ Card-related outsourced servicing and portfolio management arrangements
- ▶ Facilities management suppliers or other outsourcing of operational support, such as pensions and payroll administration
- ▶ Arrangements with servicing companies, for example where firms provide operational infrastructure to support third-party products
- ▶ Agreements with credit reference agencies

Contact: **Michael Lowry**
michael.lowry@addleshawgoddard.com



WITH ARRANGEMENTS SUPPORTING PRODUCT DISTRIBUTION

AG can advise on:

- ▶ All the contractual arrangements underpinning commercial or consumer vehicle or asset sales, including dealer arrangements and stocking finance
- ▶ Insurance distribution deals, including claims handling and other operational issues
- ▶ Life and investment product distribution
- ▶ Introducer and brokerage arrangements
- ▶ Arrangements with retailers, including affinity deals, gift cards, and joint ventures for the sale of financial services products
- ▶ White labelling arrangements
- ▶ Dealing with data ownership

Contact: **Fiona Ghosh**
fiona.ghosh@addleshawgoddard.com



PARTNERING WITH OTHERS

We are industry specialists in:

- ▶ Debt portfolio transfers
- ▶ Commercial and affinity arrangements
- ▶ Strategic investments and joint ventures
- ▶ Capital raisings
- ▶ Structuring deals or partnerships, including the use of LLP structures

Contact: **Rosanna Bryant**
rosanna.bryant@addleshawgoddard.com

GROWTH AND BUSINESS REORGANISATION



To drive growth or a business reorganisation, you need an experienced team bringing together excellence in transaction execution with market leading sector and regulatory knowledge in Financial Services.

Whilst most law firms have corporate and M&A practices, AG has a specialist, highly regarded, FS Transactions team advising on leading deals in the FS Sector, from domestic and cross border M&A, debt portfolio transfers, schemes under Part VII FSMA and overseas equivalents, building society and mutual mergers, commercial and affinity arrangements, strategic investments and joint ventures, capital raisings, restructuring and reorganisations, to significant regulatory driven projects and programmes.





HOW WE CAN HELP YOU...



FS TRANSACTIONS AND ADVISORY SUPPORT

We can help you with:

- ▶ Supporting complex transactions working closely with group and divisional/functional legal teams, strategy/corporate development teams, project management teams, compliance/risk/regulatory, data, tax, HR and Comms, all to deliver effective support on transactions
- ▶ Advisory support incorporating the regulatory lens
- ▶ Buy side deals; undertake scoped and sector relevant diligence alongside your business functions
- ▶ Sell side deals; advising on strategic and non-core divestment programmes

Contact: **Mike Duggan**
mike.duggan@addleshawgoddard.com



IN THE EVENT OF A BUSINESS REORGANISATION

We provide a professional and sensitive service in times of change, including:

- ▶ TUPE considerations, changes to senior manager responsibilities and redundancy programmes
- ▶ Banking and insurance business transfer schemes
- ▶ Helping large-scale downsizing and restructuring exercises with a view to balancing employment and commercial risk
- ▶ Putting in place intra-group arrangements
- ▶ Strategic reviews of group pension schemes following corporate acquisitions
- ▶ Review and analysis of impact on third-party suppliers

Contact: **Hugh Lauritsen**
hugh.lauritsen@addleshawgoddard.com

TECHNOLOGY, PAYMENT INFRASTRUCTURE AND TRANSACTIONAL MANAGEMENT



The real impact of this area of business goes beyond the processes involved – it is the conduit through which international commerce can succeed.

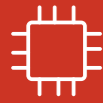
Technology and payments infrastructure are areas that are the fastest moving and of most importance to be able to deliver relevant and safe products and services to customers. Whether you are a bank, responsible for delivering payments capabilities or a FinTech with a new proposition, technology is likely to be at the heart of your delivery.

AG's technology offering is different because not only do we have experience of working on IT supplier arrangements, but our specialist payments team have worked with many of the leading and pioneering firms in payment infrastructure and transaction management. We understand how the industry operates, its infrastructure, associated risks, and rate of innovation that very few other firms can rival.





HOW WE CAN HELP YOU...



MAKE TRANSACTIONS UTILISING INTERBANK PAYMENT INFRASTRUCTURES

We can help with:

- ▶ Payment schemes such as BACS, CHAPS, Faster Payments, SEPA, SWIFT and sponsoring bank arrangements
- ▶ Settlement risk and timings
- ▶ Cheque administration services, including international cheque clearing
- ▶ Global payments and correspondent banking arrangements
- ▶ FX solutions and platforms

Contact: **William James**
william.james@addleshawgoddard.com



KEEP PACE WITH SECTOR INNOVATIONS

We can provide guidance across a wide range of new and emerging platforms, including:

- ▶ How to use these new channels, such as mobile and email payments
- ▶ E-Wallets and mobile payments, including their associated commercial arrangements and infrastructure
- ▶ Carrier billing
- ▶ Bill payment solutions
- ▶ Peer-to-peer payment platforms
- ▶ Blockchain technology and crypto currencies

Contact: **Amanda Hulme**
amanda.hulme@addleshawgoddard.com



DEAL WITH CARD PAYMENTS

We can advise on:

- ▶ Card schemes, including authorisations, membership requirements, compliance, interchange, chargeback and issuer/merchant liabilities
- ▶ Bank Identification Number sponsorship arrangements
- ▶ Payment processors and 'master merchants'

Contact: **Richard Evetts**
richard.evetts@addleshawgoddard.com



MANAGING TECHNOLOGY

We can help with:

- ▶ IT procurement
- ▶ IT Outsourcing, and Business Process Outsourcing
- ▶ Advising in relation to cloud services transactions including SaaS and IaaS
- ▶ Integrating new models of service delivery, including cloud based solutions, either at the outset of a service provision, or as part of a transformational business project
- ▶ Software licensing and integration projects including ERP
- ▶ Telecommunications, WAN, LAN, MVNO

Contact: **Damon Rosamond-Lanzetta**
damon.rosamond-lanzetta@
addleshawgoddard.com

PREMISES, PROPERTY AND FACILITIES INFRASTRUCTURE MANAGEMENT



Dealing with your property assets will not be your core business but it's often critical to your operational capabilities and success. At AG, we are dedicated to working together, and with our clients, their suppliers and other stakeholders to deliver commercial solutions aligned to your business drivers.

Any organisation with a large property portfolio will likely experience challenges that can be costly and uncertain, so it's important to have a trustworthy partner to guide you through the process.

At AG, we provide a high quality, full service capability delivered to a consistent standard and clients benefit from our partner-led approach and commitment to client service. Our experienced team, which works across jurisdictions on an international level, is experienced in every element of clients' property needs, from day-to-day services such as sales and purchases to more complex portfolio transactions including Part VII transfers.

Our specialist premises, property and facilities infrastructure management team benefits from a large team of paralegals, making our management services, not only an extension of your own teams, but a cost effective resource and back up for you.





HOW WE CAN HELP YOU...



MANAGE YOUR FIRM'S PROPERTY NEEDS

We can advise on:

- ▶ Lease negotiations, including renewals
- ▶ Acquisition and fit-out of new properties
- ▶ Retention of existing properties
- ▶ Disposal of surplus properties on terms that generate best value/end your liabilities
- ▶ Engagement with your surveyors, contractors and professional appointments
- ▶ Establish best practice for housekeeping, including protocol for deeds management and administration and reporting lines
- ▶ Branch fit-outs
- ▶ Regulatory and customer issues involved in branch closure
- ▶ Structures for holding properties
- ▶ Environmental impact and compliance
- ▶ Health and safety
- ▶ Property insurance cover
- ▶ Challenges and how you meet them

Contact: **Christopher Cartwright**
christopher.cartwright@addleshawgoddard.com



WITH OFFSHORE JURISDICTIONS

Our international partnerships enable us to:

- ▶ Deliver a client's vision, requirements and operations
- ▶ Secure the delivery of services in each jurisdiction for like cost
- ▶ Establish a community of law firms across jurisdictions working effectively for an improved client experience

Contact: **Hemal Kotecha**
hemal.kotecha@addleshawgoddard.com



DELIVER KEY SERVICES

We specialise in:

- ▶ Sales and purchases of freehold properties
- ▶ Lease acquisitions and renewals
- ▶ Lease disposals and sub-lettings
- ▶ Portfolio day-to-day management matters, consents, variations and applications to landlords
- ▶ Rent reviews
- ▶ The litigious elements of renewal, advice regarding arrears, break notices, dilapidations, property related insolvency work and other property management matters
- ▶ The acquisition, disposal and reorganisation of property portfolios not in the ordinary course of business, including Part VII Transfers
- ▶ Specialist input in relation to property tax, planning, construction and environmental issues

Contact: **Christopher Cartwright**
christopher.cartwright@addleshawgoddard.com



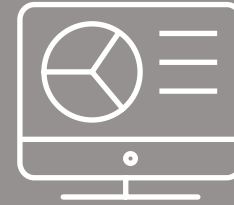
WITH LEGAL MANAGER SERVICES

Our team delivers advice on:

- ▶ E-disclosure
- ▶ Data room management
- ▶ Document reviews
- ▶ Due diligence
- ▶ Document management
- ▶ Resolving disputes

Contact: **Peter Kershaw**
peter.kershaw@addleshawgoddard.com

CUSTOMER AND SUPPLIER MANAGEMENT



When things don't go according to plan, you need a partner you can trust.

At AG we understand that things don't always run smoothly, so when you need help managing your financial exposure or are dealing with a dispute, we ensure that the situation is resolved swiftly and sensitively so your market reputation doesn't suffer.

We know that in the cycle of most enterprises, there are challenges to business stability, which can be caused by a variety of factors, from technological advances to new competition and pension challenges. We offer a comprehensive range of specialist financial services litigation, insolvency and probate support, with a variety of funding options to ensure that whatever your situation, you receive the support you need.

We aim to strike the right balance between defending or asserting your position, but being sensitive to your commercial and regulatory relationships. We partner with our clients to chart the best route to resolution, including ADR both domestically and internationally.





HOW WE CAN HELP YOU...



HANDLE RECOVERIES AND CLAIMS FROM CUSTOMERS

We can help by:

- ▶ Advising on complex, strategically significant and high-value claims
- ▶ Providing strategic and technical support on significant claims to the Financial Ombudsman Service
- ▶ Handling customer complaints, from alleged compliance breaches and mis-selling claims to discrimination claims and declined customer applications
- ▶ Managing anti-money laundering controls, including issues like account freezing and navigating Proceeds of Crime Act obligations
- ▶ Advising on claims involving property-based security, including repossession issues, security valuation and rectifying titles where an intended mortgage security has not been registered
- ▶ Supporting you with the recovery of assets of all types from photocopiers to aircraft, including international work
- ▶ Getting involved in claims involving customer fraud and negligence
- ▶ Advising on customer vulnerability, discrimination issues and arrears management policies
- ▶ Assisting on large-scale remediation exercises, from identifying affected customer groups to managing communication strategies

Contact: **Sally Emerton**
sally.emerton@addleshawgoddard.com



SUPPORT CUSTOMERS OR SUPPLIERS IN DISTRESS

Clients appreciate our:

- ▶ Early involvement in identifying problems and promoting constructive dialogue with stakeholders
- ▶ Cross-sector expertise to effectively manage a restructuring or financially-stressed scenario
- ▶ Help when customers or suppliers go into administration
- ▶ Ability to liaise with administrators to secure early return of assets
- ▶ Strong relationships with restructuring and insolvency specialists at leading accountancy firms and property agents
- ▶ Support with unwinding trading positions, including negotiations with creditors and debtors post-financial crisis collapses

Contact: **Graham Briggs**
graham.briggs@addleshawgoddard.com



HOW WE CAN HELP YOU...



DEAL WITH CLAIMS AGAINST SUPPLIERS, OTHER PROFESSIONALS OR SERVICE PROVIDERS

We are experienced in:

- ▶ Professional negligence and fraud claims against valuers, solicitors, brokers or other suppliers
- ▶ Handling disputes with insurers relating to your cover
- ▶ Dealing with data loss or security incidents involving third parties
- ▶ Indemnity claims against dealers or suppliers of goods or services, arising from defective goods or services, or other regulatory breaches
- ▶ Service issues associated with technology platforms, outsourced suppliers, or disagreements between joint venture partners

Contact: **Ben Lowans**
ben.lowans@addleshawgoddard.com



WITH INTERNATIONAL ARBITRATION AND MEDIATION

We can help by:

- ▶ Providing strategic input throughout the process
- ▶ Drafting arbitration clauses and advising on agreements, including multiparty contractual arrangements
- ▶ Preparing for proceedings, from interpretation of an arbitration clause to enforcement of the outcome
- ▶ Getting involved in the selection and appointment of arbitrators
- ▶ Preparing written submissions and advocacy services, as well as pulling together the full team and services
- ▶ Handling arbitrations under International Chamber of Commerce, London Court of International Arbitration, Stockholm Chamber of Commerce and the United Nations Commission on International Trade Law

Contact: **Simon Kamstra**
simon.kamstra@addleshawgoddard.com



WITH TRUST AND PROBATE ARRANGEMENTS

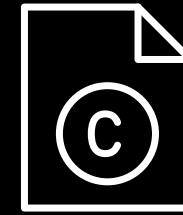
We can provide:

- ▶ Advising on all types of trust structures
- ▶ Advising trustees on their role and duties under trust law
- ▶ Expert advice on complex probate issues

Contact: **Pervinder Kaur**
pervinder.kaur@addleshawgoddard.com



BRAND AND REPUTATION

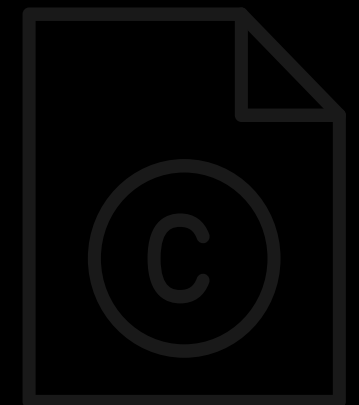


Reputation is the most valuable asset a business possesses and its brand should be the symbol of the vision and values that drive it.

Nurturing and protecting your reputation and brand is critical, especially in financial services, which has suffered more than its fair share of bad press and criticism from an increasingly cynical and distrusting public.

One of the key considerations for many firms is potential damage to reputation; at AG, that is at the forefront of our minds when we work with you. We also have a range of services specifically aimed at assisting you to protect your brand and reputation.

AG is one of the very few UK law firms to have a dedicated trademark and design filing practice. We combine this with an experienced team providing a cost-effective service dealing with intellectual property infringement, from passing off and breach of copyright to patents and confidential information disputes. We act for banks and big business rather than pop stars and Big Brother contestants. Our practical experience of dealing with the media, working closely with our clients' communications advisers and working through sometimes business-critical crises with leadership teams enables us to plug into your organisation and add value immediately.





HOW WE CAN HELP YOU...



WITH INTELLECTUAL PROPERTY REGISTRATION SERVICES

Our expertise includes:

- ▶ Advising on all aspects of the protection, maintenance and enforcement of trademark and design rights and domain name issues
- ▶ Global branding and clearance advice for new product launches
- ▶ Registering and maintaining a robust trademark portfolio as part of your intellectual property enforcement strategy
- ▶ Social media strategy
- ▶ Dealing with competitor marketing claims that reference your brand in comparative advertising or bid on your brands as part of a sponsored keyword advertising strategy
- ▶ Data scraping advice

Contact: **Paul Bentham**
paul.bentham@addleshawgoddard.com



ENFORCE YOUR INTELLECTUAL PROPERTY OR BRAND RIGHTS

We can advise on:

- ▶ Data and confidential information disputes
- ▶ Third party trademark infringement and passing off disputes
- ▶ Recovering domain names registered by unauthorised third parties
- ▶ Notice and takedown procedure as a quick and effective method for removing offending material and fake websites
- ▶ Patent and technology disputes
- ▶ Software licensing disputes

Contact: **Emma Armitage**
emma.armitage@addleshawgoddard.com



WITH REPUTATION AND INFORMATION PROTECTION

Our team handles issues including:

- ▶ Media crisis management
- ▶ Defamation, malicious falsehood and business libel
- ▶ Privacy and confidentiality
- ▶ Social media and online issues
- ▶ Misuse of information
- ▶ Handling freedom of information requests
- ▶ Reputational risk mitigation
- ▶ Dealing with complaints to the Independent Press Standards Organisation, Ofcom and the Advertising Standards Agency

Contact: **David Engel**
david.engel@addleshawgoddard.com

THE AG APPROACH TO QUALITY CLIENT SERVICE



HOW WE DELIVER IS AS IMPORTANT TO US AS WHAT WE DELIVER

As legal partner to hundreds of major companies, AG is ambitious, innovative and flexible in equal measure. This mix enables us to take an efficient and cost-effective approach to helping your business manage its finances, remain compliant, and keep pace with new developments in technology.

WE ARE INNOVATING TO MEET THE NEEDS OF OUR CLIENTS BETTER

We are committed to using technology in our own business to improve our services to our clients. We can work with you to streamline your own legal processes and to manage legal documentation.

Contact: **Mike Potter**
michael.potter@addleshawgoddard.com

Project Management

We understand how important it is for your matters to be handled effectively and efficiently. That is why we invest in our lawyers by training them on project management tools and approaches.

Contact: **Sally Emerton**
sally.emerton@addleshawgoddard.com

OUR TRANSACTION SERVICES TEAM

We have large paralegal centres in Manchester and Leeds, which can be used to complete work that fully qualified lawyers do not need to do. This pioneering team of around 150 high-performing paralegals and managers provide a wide range of support to our clients. They handle more routine or volume work, marketing sign off, contract review and diligence and process management.

Contact: **Mike Potter**
michael.potter@addleshawgoddard.com

AG INTEGRATE

Sometimes, you just need additional legal support on the ground. Our legal consultancy service focusses on providing more senior or specialist lawyers on contract to you. However, with AG Integrate, you don't just get a contract lawyer, but we also stand behind our consultants and make available our resources to all consultants placed by us.

Contact: **Greg Bott**
greg.bott@addleshawgoddard.com



CLIENT DEVELOPMENT CENTRE (CDC)

We genuinely care about your business and your employees. At the heart of our service is a desire to build strong personal and business relationships in which we are fully invested.

An important part of this is the CDC, which was set up in 2005 to deliver a range of organisational change and personal development programmes to businesses like yours. A key focus is to support general counsel and heads of legal, sharing our expertise to maximise the success and contribution of your in-house legal team.

Contact: **Greg Bott**
greg.bott@addleshawgoddard.com

LAW FIRM COLLABORATION

We are a down-to-earth firm that is easy to work with. This is not only reflected in our client relationships, but in how we work with other UK law firms, which is sometimes required to ensure you receive a seamless and integrated service, cost-effective advice and the right combination of expertise.

This has seen us partner with magic circle law firms on high-profile deals or major implementation projects for financial services firms. What's important is that we build the right team of experts for you.

Contact: **Michael Birchall**
michael.birchall@addleshawgoddard.com

TORCHLIGHT

In today's highly complex regulatory environment, staying abreast and keeping informed of future legal regulatory developments is top of the agenda for regulatory and risk management teams, in-house counsel and knowledge managers. That is why we have developed Torchlight, an interactive web-based solution which helps you keep track of future legal and regulatory developments in the financial services sector.

Contact: **Richard Gaston**
richard.gaston@addleshawgoddard.com

THOUGHT LEADERSHIP

For AG, thought leadership comes in the form of insight pieces, training, events and news briefings. We provide clients with updates on the latest legal developments and industry news, all geared to providing essential insight and competitive advantage. We regularly create briefings, newsletters and articles to keep you abreast of key regulatory changes and issues that could affect you.

We understand that each sector and business area has different issues, and therefore we ensure that all our thought leadership is developed keeping in mind sector and business specific nuances and market shifts. Our aim is to not only keep you up to date on key trends and issues that will impact your business, but also be able to translate such market developments and provide actionable insight i.e. the 'so-what'.

Thought leadership for us is the ability to inspire you to think about how you can leverage the various legal and regulatory developments and take steps to succeed in the market. It's the ability to help our clients differentiate signal from noise. Our end objective is to equip and enable you to make the right decisions at the right time.

Contact: **James Smith**
james.smith@addleshawgoddard.com

AN INTERNATIONAL CORPORATE LAW FIRM

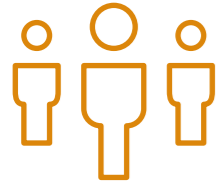
Our client base includes a significant number of FTSE 100 companies as well as global institutions with headquarters in the US and the Far East. Our international reach means that we act for clients on global deals on a day-to-day basis and recent transactions have covered over 70 countries.

To deliver seamless international coverage for our clients, we collaborate with a trusted network of Preferred Firms around the world, which are leading in their respective jurisdictions and have well-developed and specialist financial services offerings.

Contact: **Claire Northcote**
claire.northcote@addleshawgoddard.com



OUR CLIENTS



If your business involves financial services, we will have acted for others in your sector.

The consistently positive feedback and calibre of our new and returning clients is why we do what we do, while never resting on our laurels when it comes to the standard of service we offer.

Here's just a snapshot of the type of clients we've represented, from across the financial services industry.



OUR PEOPLE



If you would like to talk to us and don't know who to call at AG, please do call your main contact and we will put you in touch with the right people. Otherwise, feel free to contact our Financial Services Leadership Team below.

Sally Emerton
Partner, Co-Head of Financial Services

+44 (0)113 209 2345
sally.emerton@addleshawgoddard.com



Amanda Hulme
Partner, Co-Head of Financial Services

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addleshawgoddard.com

Aberdeen, Doha, Dubai, Edinburgh, Glasgow, Hong Kong, Leeds, London, Manchester, Muscat, Singapore and Tokyo*

* a formal alliance with Hashidate Law Office

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