

Neelam Hundal

Senior Associate

London

Biography

As a senior associate in our Financial Institutions Group, Neelam's experience is focused on commercial, transactional and regulatory advice for retail and commercial banking, payments and consumer finance clients.

Neelam leverages her experience from her secondments to two major retail banks to provide a practical and commercial perspective to a wide variety of clients including banks, retailers, mortgage lenders and payment service providers on regulation applicable to their products, advertising and marketing, business development and operations and commercial contracts.

Neelam has encountered a broad range of issues arising under sector specific regulation including MCOB, CONC, the Consumer Credit Act and the Payment Services Regulations. She also advises on non-sector specific legislation such as unfair terms.

The multi-jurisdictional projects she has worked on also means she is used to working with colleagues in other international offices to carry out reviews for clients who operate, or wish to operate, across multiple borders.

Representative experience



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Languages

English

Practices

Financial Services

Industries

Financial Institutions

Areas of focus

Authorizations and variations of permission

Dealing with Financial Services Regulators

Drafting terms and conditions and other customer facing documentation for UK banks.

Advising a major bank in relation to the migration of a credit card portfolio.

Advising an insurance company on the disposal of an equity release mortgage portfolio.

Guiding new entrants to the UK financial services market through the FCA authorisation process.

Assisting with drafting of the document suite for the establishment of a new bank.

Consumer Finance

Payment Services

Regulated Outsourcing and Financial Institutions

Product Distribution and Financial Institutions

Banking Services

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

Latest thinking and events

■ News

- UK Coronavirus Business Interruption Loan Scheme: an overview

■ News

- Operational resilience: a new area of regulation you need to think about now

■ Insights

- Open finance: the FCA consults on how to transform the financial services market

■ Blog Post

- FCA proposes changes to the regulatory framework for peer-to-peer platforms

■ Insights

- FCA consults on fairness of variation terms in consumer contracts under Consumer Rights Act 2015

■ Blog Post

- Ten key messages from our PSD2 Academy