

Elizabeth Greaves

Senior Associate

London

Biography

Liz works with major financial institutions, payment providers and other lenders in relation to retail banking issues.

Liz's experience is specific to issues affecting various regulated products, including personal loans, overdrafts, credit cards and mortgages, having advised on drafting terms and documentation for new products being launched, and on the compliance and fairness of existing agreements and products. Advising clients on the impact of sector-specific legislation, including the Consumer Credit Act, CONC, the Payment Services Regulations and the Consumer Rights Act is at the core of Liz's practice.

Liz also works in a transactional capacity, advising on large scale regulated and unregulated portfolio acquisitions, including acquisitions of loan and mortgage portfolios. This work includes comprehensive due diligence exercises and negotiating regulatory aspects of sale and purchase agreements.

Representative experience

Drafting a new set of mortgage and loan documentation for a large private bank, including MCD-compliant documentation.

Reviewing and advising on amendments to a



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Industries

Financial Institutions

commercial contract between a major high street retailer and a card issuer.

Undertaking a comprehensive regulatory review of retail and savings terms and conditions for a major highstreet bank.

Carrying out extensive legal and regulatory due diligence for a large investment management firm acquiring a portfolio of regulated second charge mortgages.

Spending time on secondment to the retail division of two major high street banks.

Latest thinking and events

- Hogan Lovells Publications
 - Insurance Horizons 2019
- Press Releases
 - Hogan Lovells promotes 31 to senior associates in UK
- Blog Post
 - High Cost Credit Review: Overdrafts but not as you know them...
- Press Releases
 - Hogan Lovells leads on launch of UK first for Goldman Sachs with online savings bank, Marcus
- Blog Post
 - PSD: AG opinion tackles the meaning of 'payment account'
- Blog Post
 - Fintech Connect Live! Seven key messages