

Emily Reid

Partner
London

Biography

Emily has a reputation for delivering innovative ideas and solutions. In 2016 she was responsible for the decision to launch the consulting business, which she now leads, to complement our Financial Services Legal Practice. She has a wealth of experience in the law and regulation that applies to firms in the retail banking, payments, consumer finance, and merchant acquiring industries, advising clients from FinTech start-ups to major banks and financial institutions, and has worked extensively with colleagues in other sectors within the financial services industry. With this background, she understands the value that a consulting practice adds in complex matters from major projects to remediations and transactions.

As well as a well-established partner in our Financial Services Regulatory practice, Emily is also the Global Head of FinTech practice. She has considerable experience advising established players and start-ups who are disrupting and challenging traditional financial technology models. Emily also leads our FinTech Mentor Program initiative, which provides FinTech start-ups with up to £25,000 of free legal and/or consulting advice.

She is ranked in Bank 1 for Payments law, FinTech, and Consumer Finance, listed as 'Hall of Fame' for Legal 500, FinTech UK 2023, and was named 'Women in FinTech Powerlist 2021 in the Senior Leader Category' by Innovate Finance.



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Languages

English

Practices

Financial Services
Managed Legal Services
Digital Assets and Blockchain
Financial Services Regulatory
Consulting

Industries

Financial Institutions

Areas of focus

Authorizations and Variations of
Permission

Representative experience

Advising on digitalisation and simplification projects

Analysing business activities to determine whether they are regulated and the laws and regulations that apply

Supporting applications for authorisation

Leading several regulatory change projects e.g. PSD2 and consumer credit reform

Advising on structuring transactions from a regulatory perspective and on regulatory risk

Awards and rankings

- Hall of Fame – FinTech Legal, *Legal 500 UK*, 2023
- 'Emily Reid is the beating heart of the Hogan Lovells FinTech practice and its most passionate proponent. She also has a unique ability to adopt the FinTech "whiteboard" mentality and really think things through from first principles.', *Client testimonial - Legal 500*, 2023
- Women in FinTech Powerlist – Senior Leader Category (since 2019), *Innovate Finance*, 2021
- Most outstanding lawyers, *Acritas stars*, 2020
- The Lawyers Hot 100 list, *The Lawyers*, 2020
- Acritas Stars, *Acritas Stars Independently Rated Lawyers*, 2019-2020
- Banking and Finance: Bank Regulatory, *Legal 500 EMEA*, 2019

Latest thinking and events

- News
 - Global Payments Newsletter, February/March 2023
- News
 - UK Consumer Duty: Key considerations to ensure positive Consumer Support outcomes
- News
 - UK Financial Services Regulatory Initiatives Forum publishes sixth edition of Grid
- News

Banking Services

Consumer Finance

Dealing with Financial Services Regulators

FinTech

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

Payment Services

Product Distribution and Financial Institutions

Regulated Outsourcing and Financial Institutions

Education and admissions

Education

B.A., University College London, BA, 1980

- Financial Institutions Horizons 2023
- News
 - Global Payments Newsletter, January 2023
- News
 - Edinburgh Reforms – quick guide and timeline