

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



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### Practices

Financial Services

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### Industries

Financial Institutions

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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

### ■ News

- Consumer Duty: navigating the Consumer Understanding Outcome

### ■ News

- Buy Now, Regulate Later: is a new regime on the horizon?

### ■ News

- Buy-Now-Pay-Later regulation: HM Treasury consults on form and scope

### ■ News

- UK Government's legislative proposal indicates the approach to buy-now-pay-later regulation

### ■ News

- Woolard Review sets out vision for unsecured credit: now over to the FCA to make it happen

### ■ Insights and Analysis

- COVID-19 - Further support for consumer credit customers: the FCA's updated guidance