

## 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

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.



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### Languages

English

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### Practices

Financial Services

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### Industries

Financial Institutions

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### Areas of focus

Authorizations and Variations of Permission

Dealing with Financial Services Regulators

Consumer Finance

Payment Services

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.

## Latest thinking and events

### ■ News

- Card-acquiring services: PSR to work on increasing searching and switching of majority of merchants

### ■ Insights

- COVID-19: FCA finalises extended support for consumer credit customers

### ■ Insights

- COVID-19: FCA finalises extended mortgage support measures and its updated Guidance for lenders and servicers

### ■ News

- Mortgages and Covid-19: UK FCA extends support measures until at least 31 October 2020 and updates its Guidance for lenders and servicers

### ■ Analysis

- Operational Resilience in Financial Services

### ■ News

- UK Coronavirus Business Interruption Loan Scheme: an overview

Regulated Outsourcing and Financial Institutions

Product Distribution and Financial Institutions

Banking Services

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

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