

## **James Black**

Partner  
London

### **Biography**

James is an experienced partner in our Financial Services team, focussing on consumer credit, mortgage and payments regulation. He helps clients to navigate the complex regulatory environment in order to build and grow their businesses, whether they are start-ups or established players.

James advises on the implications of regulatory requirements for all aspects of his clients' businesses, including product design and implementation of new legislation. He works closely with our corporate, commercial and structured finance teams on debt and equity finance arrangements.

He has a strong track record of advising on innovative and first to market solutions, including mobile wallets and Open Banking, and has significant in-house experience.

### **Representative experience**

Advising on the development and launch of a significant mobile payment solution.

Advising Open Banking on regulatory matters.

Advising Metro Bank on the sale of its £2.5bn mortgage portfolio.

Acting for a major commercial bank on a number of commercial and prepaid card distribution agreements.



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### **Languages**

English  
French

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### **Practices**

Financial Services  
Data, Privacy and Cybersecurity  
Commercial

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### **Industries**

Financial Institutions

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### **Areas of focus**

Consumer Protection and  
Privacy  
Product Compliance

Advising card issuers on co-branding agreements with retailers for the provision of credit and store cards to their customers.

Advising on regulatory issues relating to FCA investigations into banking and lending (and related) products

## Awards and rankings

- Key Lawyer, *Legal 500 (Fintech)*, 2025

## Latest thinking and events

- News
  - UK Mortgage Rule Review: FCA consults on 'first steps' aimed at simplifying rules and increasing flexibility
- News
  - UK payment services: final rules limiting rights for PSPs to exit customer relationships laid before Parliament
- News
  - Consumer Duty: UK FCA raises the bar for international payment pricing transparency
- News
  - The Payments Newsletter including Digital Assets & Blockchain, April 2025
- News
  - Consumer Duty: UK FCA finds no room for complacency in firms' treatment of customers in vulnerable circumstances involving bereavement and powers of attorney
- News
  - UK PRA Business Plan 2025/26: Priorities evolving towards increasing emphasis on competitiveness and growth

Dealing with Financial Services Regulators

Authorizations and Variations of Permission

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

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## Education and admissions

### Education

Legal Practice Course, Oxford Institute of Legal Practice, Oxford, 2004

PgDL, Nottingham Law School, 2003

BA Hons Modern Languages, University of Bristol, 2002

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## Accolades

'James Black has advised us for many years and has excellent and up-to-date knowledge. He maintains a thorough understanding of our business strategy and product lines which enables him to tailor advice effectively.'

*(Legal 500, Fintech)*

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'James Black is a standout partner in this field. His mastery of the subject matter and prevailing practice and his sharp analytical mind make his advice efficient, valuable and ready. He is adaptable and responsive.'

*(Legal 500, Fintech)*

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'James Black is incredibly knowledgeable, prompt in responses, crystal clear in comms and very impressive.'

*(Legal 500, Fintech)*

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