

Charlie Middleton

Senior Associate

London

Biography

Charlie is a financial institutions lawyer advising clients across the retail banking and payments industry, from large and established financial institutions to small FinTech start-ups, on regulatory, commercial, and transactional issues.

Charlie is able to assist on sector-specific regulation including the Consumer Credit Act, the Payment Services Regulation, BCOBS, CONC, and MCOB, as well as the impact of unfair terms, consumer rights, and AML on the financial services sector.

Charlie uses the industry experience he gained on secondment in the UK consumer team of a major bank to provide practical and commercial advice.

Representative experience

Reviewing terms and conditions and other customer facing documentation for UK and global banks.

Co-ordinating multi-jurisdictional reviews for payment institutions in relation to regulatory compliance and the launch of new products.

Advising various institutions on the impact of PSD2 requirements.

Latest thinking and events

- News
 - Financial Institutions Horizons 2022
- News



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Languages

English

Practices

Financial Services

Industries

Financial Institutions

Areas of focus

Consumer Finance

Dealing with Financial Services
Regulators

Authorizations and Variations of
Permission

- FinTech: The Notorious E.S.G
- Insights and Analysis
 - FinTech: The Notorious E.S.G
- Insights and Analysis
 - Brexit: challenges and opportunities for FinTechs
- Insights and Analysis
 - Brexit: challenges and opportunities for FinTechs

Education and admissions

Education

LL.M., University of Leiden, 2015

LL.B., University of Warwick, 2014

Court admissions

Senior Courts of England and Wales
