

## Roger Tym

Partner

London

Hong Kong

### Biography

Roger is a partner in our Commercial and Retail Banking team, with particular experience in payments, consumer credit and mortgage regulation. He works with a broad cross-section of banks (both international and local, established and challenger), specialist lenders and payment service providers and infrastructure providers. Roger is working in our Hong Kong office for some months between March to September 2019.

Roger works with these clients and with the key industry bodies to help with the development and implementation of new law and regulation. He also advises on the ongoing impact for all aspects of our clients' businesses, such as licensing and prudential requirements, product design, alliances like distribution and outsourcing arrangements, and transfers of portfolios or businesses.

As an example of the breadth of Roger's practice, he has recently been involved in the largest European payments acquisition, establishment of a new bank, working with UK Finance and clients to influence the development and implementation of the Payment Accounts Directive and the new Payment Services Directive, helping clients make changes to prepare for the Mortgage Credit Directive and working on some



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### Languages

English

French

German

Spanish

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### Practices

Commercial

Consumer Law

Corporate

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new business models in the payments sector.

Roger has lived with the issues facing our clients both in-house, leading legal teams within Lloyds TSB and NatWest, and in private practice. He has also supported the industry as a member of the legal panels of the British Bankers Association and the Council of Mortgage Lenders.

Roger is not qualified in Hong Kong.

## Representative experience

Acted for Optimal Payments Plc in the acquisition of Skrill and Ukash.

Acted for the British Bankers Association in construction of Industry Guidance for Banking Conduct of Business Sourcebook (BCOBS) and negotiation with FSA.

Drafted mortgage document suite for UK's largest mortgage lender.

Advised numerous clients on implementation and ongoing impact of the Second Payment Services Directive and Regulations.

Advised numerous clients on implementation and ongoing impact of Consumer Credit Directive.

Advised on the establishment of a new bank.

Acted for global private equity fund on acquisition of secured and unsecured lending portfolios and businesses.

## Awards and rankings

- Leading Individual, Band 1 for Financial Services: Payments Law, *Chambers UK*, 2017 - 2018
- Leading Individual, Band 2 for Consumer Finance, *Chambers UK*, 2017 - 2018
- Ranked Tier 1 - FinTech, *Legal 500*, 2018

## Industries

Financial Institutions

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## Areas of focus

Consumer Protection and Privacy

Product Compliance

Regular Contracts and Business Issues

Consumer Finance

Payment Services

Product Distribution and Financial Institutions

Dealing with Financial Services Regulators

Regulatory Authorization and Financial Institutions

Regulated Outsourcing and Financial Institutions

Banking Services

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

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## Education and admissions

### Education

B.A., University of Kent

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## Memberships

The Law Society

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## Accolades

- Winner of the Client Choice Awards, Banking category, 2018

## Latest thinking and events

- Blog Post
  - 'Mortgage prisoners' : FCA turns the regulatory key in cell door with final rules
- Blog Post
  - Mortgage distribution: FCA aims to remove regulatory barriers to consumer-facing innovation
- Blog Post
  - Mortgages Market Study: FCA's final report puts consumer information, innovation and freeing 'mortgage prisoners' front and centre
- Blog Post
  - 'Mortgage prisoners': FCA proposes a regulatory key to the cell door
- Blog Post
  - What lies ahead for UK payments and retail banking regulation in 2019?
- Blog Post
  - Card acquiring services: UK Payment Systems Regulator launches its market review

"He is a go-to lawyer on payment and banking work, and very easy to work with."

*Chambers UK 2018*

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