

## Julie Patient

Counsel  
London

### Biography

As a counsel in our Commercial and Retail Banking team, with particular knowledge of consumer credit, retail banking, mortgages and payments regulation, Julie Patient works with a number of major banks and payment service providers, including merchant acquirers, and related businesses.

She advises on the implications of regulatory requirements for all aspects of our clients' businesses, such as product design, implementation of new legislation, commercial deals like co-branding or outsourcing arrangements, and transfers of portfolios or businesses. Julie has a particular interest in consumer finance, including consumer asset finance and mortgages. With the growth of consumer claims relating to credit projects Julie has worked closely with Disputes colleagues on a range of claims and high profile cases.

As well as being in a Band 1 ranked practice in Chambers, Julie is individually ranked in Band 3 for Consumer Finance.

As an example of the breadth of Julie's practice, she has recently been involved in advising an equity release mortgage lender on new funding arrangements, helping a major retailer to apply for authorisation for consumer credit activities and advising on disputes



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### Languages

English

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### Practices

Consumer Law

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### Industries

Financial Institutions

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### Areas of focus

Consumer Finance

Organizational Governance and  
Financial Institutions

Regulatory Authorization and

relating to misdirected payments. As well as her experience in private practice, Julie has spent time on secondment with the Financial Conduct Authority and understands the challenges clients face as they seek to comply with the extensive regulation in the financial services sector.

## Representative experience

Advising a major UK credit card provider on the regulatory issues impacting the acquisition and disposal of a consumer credit card operation as well as advising on the required transitional servicing arrangements.

Advising major UK retail banks on the requirements of the key areas of regulation including consumer credit, retail banking, payment services.

Advising major UK consumer finance providers on issues associated with the transfer of the consumer credit regime to the FCA.

Advising a major UK residential mortgage provider on their product documentation and issues arising under the UK regulatory regime and on new funding arrangements.

## Awards and rankings

- Leading Individual, Consumer Finance, *Chambers UK* 2018, 2017

## Latest thinking and events

- Blog Post
  - 'Mortgage prisoners' : FCA turns the regulatory key in cell door with final rules
- Blog Post
  - High Cost Credit Review: Further rules on overdraft pricing and competition remedies finalised
- Blog Post

Financial Institutions

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## Education and admissions

### Education

University of Cambridge, Trinity Hall

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- FCA draft vulnerability guidance: embedding 'doing the right thing' in firms' culture
- Blog Post
  - PSD2 and SCA – September or beyond?
- Blog Post
  - FCA Business Plan 2019/20: looking ahead to post-Brexit future of regulation
- Hogan Lovells Publications
  - Insurance Horizons 2019