



EY FinTech Legal Services



EY

Building a better
working world



At all stages of their growth, FinTechs require expert legal and regulatory advice. EY FinTech lawyers work as part of the multi-disciplinary FinTech team across the globe which helps FinTechs navigate and overcome the most pressing legal, commercial, technical, and financial challenges in an industry where change and innovation are key to success.

Whether you are just starting out, or are already a major player, they can help you meet your growth objectives and support you in building the future of financial services.

Legal and regulatory compliance is of fundamental importance to every FinTech

For FinTechs subject to a financial services regime, having support to navigate the regulatory and licensing landscape is essential.

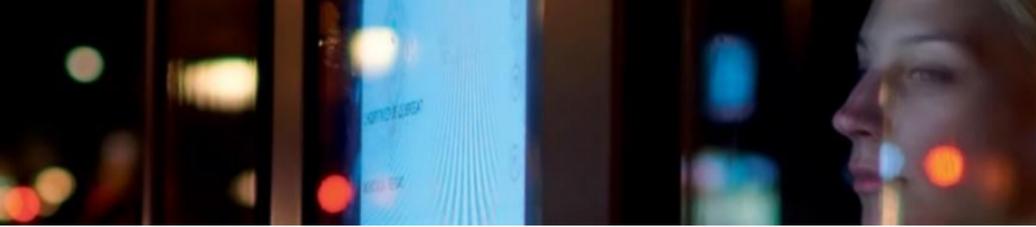
Even non-regulated FinTechs are subject to a range of legal duties including those related to data protection, consumer protection, employment law and cyber security.

FinTechs must ensure they are appropriately structured with adequate governance. They must also safeguard their key assets, such as software, branding and other intellectual property. In addition, both supplier and customer contracts must be legally certain with clear obligations and exclusions, while adequately apportioning risk.

Risks and consequences of non-compliance

Non-compliance with legal obligations and other regulations will have an adverse impact on the trust placed by existing or potential investors and customers. The impact could be reputational and commercial, and manifest itself in a number of forms including:

- ▶ Increased scrutiny by the public, media and regulators
- ▶ Regulatory sanctions and fines
- ▶ Loss of ownership of crucial intellectual property
- ▶ Commercial exposure if risks are not appropriately apportioned in contracts
- ▶ Adverse publicity
- ▶ Loss of trust and loss of business



How EY professionals can help

They offer a broad range of services which will support FinTechs at each stage of their development. They can assist you by providing tailored support to your requirements.



Corporate/M&A/ Corporate Finance

- ▶ Company formation, establishment and shareholder arrangements.
- ▶ Preparing for and executing fundraisings, joint ventures, acquisitions, disposals and spin-outs.

Commercial/Digital/IP

- ▶ Development, ownership, protection and licensing of intellectual property.
- ▶ Commercial contracts and SLAs for customers and suppliers.
- ▶ Compliance with consumer protection rules.

Data protection/Cyber Security

- ▶ Practical advice on data protection (including GDPR) and cyber security obligations.
- ▶ Advice on complex marketing and promotion rules.

Financial Services/Regulatory Advisory

- ▶ Regulatory authorizations and compliance health checks.
- ▶ Funds structuring and regulatory analysis.

Restructuring

- ▶ Corporate re-organizations, rationalizations and expansion.

Employment

- ▶ Employee, developer and consultant agreements.
- ▶ Policies and pay.

Why EY

We at EY have an understanding of the FinTech industry and the challenges you face. Through the Tech Law and Financial Services Law practices across the globe, the teams can develop bespoke and tailored offerings catered to your specific needs and budget.

Key stages	EY offering
Establishment and expansion	<ul style="list-style-type: none">▶ Advising you on establishing your business, including company incorporation, shareholder and employment agreements, customer and supplier terms and conditions as well as governance.▶ Advising on international expansion and restructuring.
Authorization	<ul style="list-style-type: none">▶ Conducting a perimeter and strategic analysis to help determine if a need for authorization exists and, if so, the most appropriate regulatory status/permissions.▶ Assisting in drafting regulatory business plans, applications, policies and procedures and liaising with regulatory authorities on your behalf to obtain regulatory approvals.
Fundraising, Joint Ventures and M&A	<ul style="list-style-type: none">▶ Acting as key legal and strategic advisors to prepare you for and to help implement equity/debt fundraisings, corporate and commercial joint ventures or partnerships, acquisitions, disposals and exit events.
Ongoing monitoring	<ul style="list-style-type: none">▶ Assessing your compliance with your regulatory obligations, such as interpretation of regulations and practical implementations, conduct of business, systems and controls, regulated functions, and AML/sanctions.▶ Advising you on regulatory changes that impact your business and your legal documentation.
Regulatory action/ breach response	<ul style="list-style-type: none">▶ Acting as your trusted advisors in relation to events including regulatory investigations as well as actual or potential contractual and regulatory breaches.

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About EY

EY is a global leader in assurance, tax, transaction and advisory services. The insights and quality services we deliver help build trust and confidence in the capital markets and in economies the world over. We develop outstanding leaders who team to deliver on our promises to all of our stakeholders. In so doing, we play a critical role in building a better working world for our people, for our clients and for our communities.

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EY is a leader in serving the financial services industry. We understand the importance of asking great questions. It's how you innovate, transform and achieve a better working world. One that benefits our clients, our people and our communities. Finance fuels our lives. No other sector can touch so many people or shape so many futures. That's why globally we employ 26,000 people who focus on financial services and nothing else. Our connected financial services teams are dedicated to providing assurance, tax, transaction and advisory services to the banking and capital markets, insurance, and wealth and asset management sectors. It's our global connectivity and local knowledge that ensures we deliver the insights and quality services to help build trust and confidence in the capital markets and in economies the world over. By connecting people with the right mix of knowledge and insight, we are able to ask great questions. The better the question. The better the answer. The better the world works.

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EYG no. 012333-18Gbl
EY-000080636.indd (UK) 11/18.

Artwork by Creative Services Group London.
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