



Ralph Lovesy

Partner

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ABOUT

Ralph is an experienced lawyer specialising in financial services regulation, including in the areas of consumer credit, regulated mortgage contracts, payment services, insurance intermediation and fintech products. He has advised a wide range of clients, from established retail banks and credit card lenders to SMEs and start-ups.

Ralph was previously the head of legal at a private bank and lead counsel at a high street retail bank. He also has extensive experience of advising senior executives on a range of risk and compliance matters at another retail bank and a major credit card issuer.

EXPERTISE

- General financial services regulatory compliance (FCA Handbook)
- Regulated mortgage contracts (FCA MCOB sourcebook)
- Consumer credit (Consumer Credit Act)
- Payment services (PSD2)
- Insurance intermediation and administration activities (ICOBS)

WORK

- Advising a major white-label credit card issuer on consumer credit issues relating to overdrafts, loans and credit cards and on insurance intermediation and administration activities
- Drafting a suite of exempt secured and unsecured lending agreements for a leading legal know-how publisher
- Advising a high street retail bank on consumer credit issues, including producing extensive policy and procedures on connected lender liability (section 75)
- Drafting and amending a suite of regulated mortgage contracts for a private bank
- Advising a high street retail bank on compliance and risk issues around current and savings accounts