

## Roger Tym

Partner  
London

### 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 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 new business models in the payments sector.

Roger has lived with the issues facing our clients both



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### Languages

English  
French  
German  
Spanish

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### Practices

Commercial  
Financial Services  
Blockchain and DLT

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### Industries

Financial Institutions

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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.

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

## Latest thinking and events

## Areas of focus

Authorizations and Variations of Permission

Banking Services

Consumer Finance

Consumer Protection and Privacy

Dealing with Financial Services Regulators

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

Payment Services

Product Compliance

Product Distribution and Financial Institutions

Regular Contracts and Business Issues

Regulated Outsourcing and Financial Institutions

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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

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

- Insights
  - UK payments and lending regulation in 2021: What might lie ahead?
- News
  - Global Payments Newsletter, December 2020
- News
  - COVID-19: Summary of National Payment Moratoria Measures in Europe
- Insights
  - COVID-19: FCA finalises extended support for consumer credit customers
- News
  - Global Payments Newsletter, November 2020
- Insights
  - FCA finalises extension to COVID-19 payment deferral scheme for mortgages and additional guidance