

Financial Regulation

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Our Financial Regulation team provides practical, commercial and strategic advice for financial services businesses operating, or seeking to establish, in Ireland. We advise a wide variety of domestic and international institutions on their obligations under Irish and EU financial services law.

We represent significant international banking and insurance operations, investment firms, investment funds, asset managers, fund service providers, insurance intermediaries, lenders, e-money institutions and payment institutions.

Good governance and getting compliance right is a primary concern for our clients. We understand the implications of increasing regulatory focus in this area. We apply our experience to our clients' specific circumstances to ensure they follow best compliance and governance practice.

Services

We advise and assist clients on the evolving regulatory environment to enable them to proactively respond to new circumstances. Our team includes lawyers who have worked in financial institutions and at the Central Bank of Ireland (Ireland's Financial Services Regulator). Our lawyers have specialist financial services dispute resolution experience. This enables us to represent clients in both an advisory capacity and in contentious and regulatory enforcement matters.

The range of services we provide includes advising clients on Brexit contingency planning, advising new entrants to the Irish financial services market and supporting clients through the relevant authorisation process with the Central Bank of Ireland. We also support our clients on regulatory matters as their businesses evolve, including regulatory capital requirements, fitness and probity, drafting and introduction of policies and procedures, risk and compliance assessments, regulatory reporting and regulatory investigations.



Our Experience

Notable assignments include advising on:

- Successful authorisations of a wide range of financial services entities in Ireland
- The first e-money institution on obtaining a licence in Ireland
- Authorisations under and compliance with MiFID II regulations
- The scope of and authorisation under the E-Money Directives and the Payment Services Directives
- Central Bank of Ireland inspections, investigations, its administrative sanctions procedures and settlement process
- Merger and acquisition transactions in the financial services industry, involving successful regulatory approval
- Consumer credit, consumer protection and credit servicing matters
- Solvency II and CRD IV
- Transfers of insurance policies involving court schemes of arrangement
- Regulatory capital requirements
- Central Bank of Ireland and European outsourcing obligations
- Compliance with anti-money laundering obligations including the Anti-Money Laundering Directives
- Product offerings to comply with Irish securities law and Prospectus Directive requirements
- Potential market abuse situations
- Financial services dispute resolution law

About Us

We are a business law firm with 90 partners and offices in Dublin, London, New York and San Francisco.

Our advice comes from our renowned expertise, honed by our practical experience. We tailor our advice to our clients' business and strategic objectives, giving them clear recommendations. This allows clients to make good, informed decisions and to anticipate and successfully navigate even the most complex matters.

Our working style is versatile and collaborative, creating a shared perspective with clients so that legal solutions are developed together. Our service is award-winning and innovative. This approach is how we make a valuable and practical contribution to each client's objectives.

What Others Say About Us

Our Investment Funds Team

"Very collaborative, open and transparent, and very good in terms of clarity"



Chambers & Partners, 2019

Our Team



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