Financial Services

What’s on your agenda?
Recent bank failures and the increasingly complex regulation governing the financial sector mean that financial institutions are under intense scrutiny from government and the media. Ongoing uncertainty in the market continues to drive M&A activity, as institutions seek to reshape their operating models and capitalize on new opportunities.

How we can help
As the scope of financial regulation widens, our integrated, cross-disciplinary approach is designed to steer financial services companies through the regulatory maze. Strong compliance not only protects businesses from regulatory risk, but also positions them to take advantage of emerging opportunities. We provide advice to national and international banks, securities dealers, insurers, asset managers, financial companies and pension institutions on a broad range of transactions, product development, regulation and structural issues. Our team also advises regulatory authorities, supra-national bodies, governments and government agencies. We work actively with market organizations to develop documentation, policy and best practice.

A diverse team
Our team includes multi-disciplinary lawyers with longstanding backgrounds in banking, regulatory bodies, insurance companies, tax and real estate. Our practitioners work with a broad range of financial institutions.

Fresh start
In international finance, the past few years have been particularly challenging. Fresh thinking is required as the markets attempt to adjust continually to changing economic, political and regulatory conditions. We use our legal, regulatory and compliance insight to inform your thinking.

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Law — passion for excellence
To ensure that our advice is tailored to our clients’ business needs, we focus on a number of sectors. These are: Automotive; Banking and Capital Markets; Government and Public Sector; Life Sciences; Mining and Metals; Oil and Gas; Power and Utilities; Private Equity; Real Estate; Technology; and Telecommunications.

Our lawyers work alongside professionals from other parts of EY’s business, including Assurance, Tax, Transactions and Advisory.

Serving you across borders, our sector-focused, multidisciplinary approach means we offer integrated and comprehensive pertinent advice you can trust.
We advise on all legal and regulatory, risk management, enforcement and compliance issues across multiple jurisdictions. Our teams advise financial and pension institutions on:

- The impact of a new regulatory environment on the operating and/or business model
- Corporate governance issues and best practices
- Implementation of Basel III and other directives
- Set-up and organization/in-sourcing of compliance functions
- Outsourcing of services by financial and pension institutions
- Set-up and organization/in-sourcing of compliance functions
- Investigations by regulatory bodies
- Establishment of new trading and clearing platforms, management of conflicts of interest, global marketing and selling restrictions, cross-border business activities

With a focus on financial institutions, we are well placed to advise on complex transactions, which often involve more than one jurisdiction. We can help, among other issues, with the:

- Set-up of financial institutions
- Restructuring and refinancing of financial institutions
- Winding down of business operations of financial institutions
- Communication and negotiation with local regulatory bodies

- Documentation, reporting structures and decision-making processes associated with regulatory matters, board and committee regulations, policies and directives, as well as form and content requirements for transaction and other regulatory reporting
- Special investigations of client business relationships and transactions, and client file reviews
- Training in anti-money laundering and “Know-Your-Customer” rules
- Preparing expert opinion on specific issues

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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