



HERBERT  
SMITH  
FREEHILLS



## CHARLOTTE HENRY


PARTNER

[Sydney](#)  
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Charlotte is widely regarded as one of Australia and the United Kingdom's leading financial services regulatory lawyers.

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## BACKGROUND

Charlotte has previously been a regulator at the UK Regulator, the Financial Services Authority (now Financial Conduct Authority) and been in-house at the UK's 3rd largest retail bank.

Charlotte holds a Bachelor of Laws with Honours (LLB) (Hons), Bachelor of Arts (BA) Psychology & Criminology from the Victoria University of Wellington, New Zealand.

Charlotte is admitted to practice in England and Wales, Ireland, New South Wales and New Zealand.

## LATEST INSIGHTS

## KEY SERVICES

Financial Services Regulatory  
Compliance Advisory

## KEY SECTORS

Banks and other Financial Institutions

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## EXPERIENCE

In the financial services sector locally and internationally, Charlotte helps firms with their market entrance and cross border sales, development of new products and services, their strategic direction, good governance, managing their legal, regulatory and operational risks, implementing regulatory change and other transformational projects, their relationships with regulators and remediation programmes. In addition, Charlotte assists those who invest into the sector, project managing due diligence, regulatory compliance reviews and obtaining regulator consent. Charlotte's particular area of focus are retail banking, challenger banking, payments, fintech, regtech, retail wealth management, retail brokerage, platform, non-bank lending and consumer credit . One of Charlotte's passions is creating operational efficiencies in delivering legal/regulatory services through digital solutions.

Charlotte provides clients with strategic financial service advice including to senior management on corporate governance issues, and to legal, compliance and risk teams on managing legal and regulatory risks and other non-financial risks.

Charlotte is recognised for her expertise including by Legal 500's M&A: upper mid-market and premium deals, £250m+ category, as an independently rated lawyer 2020 by Acritas Stars, as a finalist for the Australian RegTech Associations Innovator of the Year, 2019 Award and awarded M&A team of the year at the African Legal Awards 2017 for her role in Barclays sale of its pan-African banking business, Absa.

Charlotte has co-authored and contributed to numerous practitioner texts including, a chapter on Brexit and corporate governance in the Oxford University Press: Brexit and Financial Regulation, 2019. She is also a frequent speaker at financial services conferences, is frequently quoted in the media and provides pro-bono support to relevant trade associations.

Charlotte is a member of the Australian Governance Institute.

Charlotte's experience includes:

- advising two GSIB EU banks on their Brexit projects including corporate governance matters and for a number of other UK and EU banks on similar projects, including advising senior management in connection with branch closures
- advising the non-executive director of the UK's largest banking group with setting up the new UK retail bank so as to comply with the UK's ring-fencing rules and overseeing the implementation project for setting up and authorising the retail bank
- advising a number of challenger/neo banks and new market entrants including payment services firms, consumer credit providers and data aggregators on authorisations, policies and procedures, risk management frameworks, etc.
- adviser to the world's largest payment services firm in relation to Australian anti-money laundering compliance
- regulatory support on over 80 M&A, IPO, Take Private and PE deals including for M&A divisions of banks and 3 of the world's largest PE houses including a £487 million acquisition of an insurance intermediary group which involved co-ordinating regulatory approvals across 48 jurisdictions (transaction was a finalist in the 2015 InsuranceDay London Markets Awards) and Barclays' sale of its African banking business, Absa, involving co-ordinating regulatory approvals in 11 jurisdictions (transaction won "M&A team of the Year", African Legal Week Awards 2017)

