

Chris Hill

Partner

I am a technology and regulatory lawyer specialising in fintech and payments, advising clients from start-ups to major institutions on technology and innovation projects and helping them to grow their business and products.



Chris is an experienced commercial technology and regulatory lawyer who is recognised by both Legal 500 and Chambers as one of the UK's leading fintech lawyers. He founded the fintech practice at boutique technology firm Kemp Little that was acquired by Deloitte Legal in 2021, where he led the fintech legal team before joining Fox Williams in 2024.

As well as being a seasoned commercial technology lawyer advising clients on contracts for the supply and procurement of all sorts of technology, IP and data, he is also a regulatory expert with deep experience in the areas of payments, e-money and open banking. He advises clients ranging from early-stage start-ups on the establishment of their business and products, to scale-ups as they grow their business and product lines by entering into partnerships with third parties, to major institutions as they look to innovate from traditional service models. He has particular expertise in dealing with legal issues surrounding technology and data that is operating within or around the regulated space, applying pragmatism and sector knowledge to the commercial and regulatory requirements of the project in hand.

Chris is a regular speaker and contributor on legal and regulatory issues in fintech and payments, an ardent supporter of the fintech start-up ecosystem, and a seasoned negotiator who is recognised for his ability to get deals over the line.

Legal Expertise

- Fintech
- Payments, e-money and open banking
- Technology contracting
- Data and IP licensing

Experience

- Appointed by NESTA to be the advisor to the start-up cohorts in the Open Up Challenge, and the Affordable

Credit Challenge.

- Advised a global payments processor on their first card and BIN sponsorship arrangements in Europe, and a subsequent move to another provider.
- Advised a start-up transaction monitoring regtech on its core data licence for sanctions list data.
- Advised a global regulatory software platform on its English law-governed contracts with a range of major UK banks and other institutions.
- Advised a scale-up regtech the licensing of its platform to a range of UK and US banks.
- Advised a major accounting platform on its agreement with a global payments provider for the provision of in-app invoice payment functionality; advised the same platform on its open banking licence.
- Advised various scale-ups on their contracts with core functionality suppliers including identity providers, FX providers, money remittance providers and insurers.
- Advised a range of neobanks on their contractual arrangements relating to BIN sponsorship, payments processing and card issuance.
- Advised a digital receipts and loyalty start-up from on its whole product suite, its data licensing arrangements, its open banking licence, and all its contracts including its multi-faceted partnership and roll-out with a Tier 1 Bank.

Memberships

- Payments Association
- FinTech Circle

Accreditations

