

Jonathan Segal

Partner

I am a partner co-heading the Fox Williams' financial services team, and leading the fintech team. I specialise in advising fintechs operating in the lending space.



Jonathan co-heads the Fox Williams financial services team, and leads the Fox Williams fintech and alternative finance sector offering. He advises fintech start-ups, growth-stage companies, scale-ups and financial institutions on their legal and regulatory needs. He has particular expertise in the lending and credit space, acting for many leading finance providers to both SMEs and consumers.

Jonathan draws on his extensive experience in the banking and finance sector gained both in-house at major financial institutions and in private practice. His experience spans a variety of financial products, including loans (both corporate and consumer), real estate and development finance, asset-based lending, receivables financing, asset finance, trade finance, capital markets, derivatives and repos. He also has extensive experience in the debt financing of lending platforms (including warehouse lines) and technology companies.

Jonathan is a regular speaker at fintech events and regularly has articles and comments published in leading industry magazines.

Jonathan was part of the Fox Williams team that was shortlisted for Advisory Firm of the Year at the AltFi Awards 2022.

Legal Expertise

- Banking and finance
- Consumer lending (credit cards, overdrafts, loans, mortgages)
- Corporate
- Fintech

Experience

- Advised Revolut on new products to complement its existing range of consumer FX products.

- Advised Prodigy Finance on regulatory and consumer credit matters.
- Advised Go Car Credit on a £25m senior revolving credit facility from Paragon Bank to fund consumer car finance loans.
- Advised WorldRemit on its international commercial arrangements.
- Advised Tabeo on several facilities for regulated and unregulated funders on its healthcare finance platform, including a senior and mezzanine structured note programme.
- Advised FinLeap, a global fintech company builder, on its portfolio of businesses including BillFront, a lender to high-tech companies in the App marketing sector.
- Advised Fly Now Pay Later on senior and mezzanine revolving credit facilities from Shawbrook Bank and BCI Finance to fund point-of-sale consumer loans in the travel industry.
- Advised Neyber (a salary finance firm) on commercial and regulatory issues, and certain aspects of its £100m securitised debt facilities for salary deducted consumer lending from Goldman Sachs.
- Advised over 18 P2P lending platforms, including several members of the Peer to Peer Finance Association, on lending documentation, institutional funding lines, regulatory issues (inc. Art 36H), new products and commercial contracts.
- Advised development finance lender, TAB, on its £120 million credit facility with New York investment firm, Atalaya Capital Management.
- Advised Allica Bank on the acquisition of a c.£600 million loan portfolio from Allied Irish Bank and a £100m equity raise led by US growth investor TCV.
- Acted for Koyo, a FinTech consumer credit platform, on their \$50m funding line from Atalaya Capital.
- Acted for Fundsquire, a disruptive SME lender, on their £40m funding lines from Fasanara Capital.

Accreditations







★ ★ **RUNNER UP** ★ ★

Advisory Firm
Of The Year 2020

**Fox
Williams**







RUNNER-UP

2017

FOX WILLIAMS LLP

**LEGAL ADVISORY FIRM
OF THE YEAR**