

Charlotte Witherington

Partner



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Financial Services Enforcement and Regulatory
Fintech and Payments
CooleyREG
Artificial Intelligence
Blockchain Technology and Tokenization
Mergers and Acquisitions
Emerging Companies
Venture Capital
Private Equity
Technology

Charlotte is a partner in Cooley's London office and a member of the firm's financial services enforcement and regulatory practice. Charlotte advises clients on a range of non-contentious financial services matters across the fintech, payments, banking, asset management, corporate and private equity sectors, with a particular focus on financial technology.

Charlotte guides clients through the implementation of complex regulatory change projects, partners with them on the development and launch of innovative products and services, and supports them in licensing, governance and compliance matters, as well as in their engagement with regulators. Recognised for her deep experience at the intersection of technology and financial services, Charlotte advises extensively on payments, crypto-assets, digital currencies and artificial intelligence issues.

Charlotte is dual-qualified in England and Wales and New York, and is fluent in English, German and Mandarin. She has completed two secondments at J.P. Morgan.

Representative experience

- Advising fintech and crypto companies on licensing, product development and regulatory engagement*
- Advising a global payments technology company on strategic partnerships, regulatory change, regulator engagement and global product rollouts*
- Advising a global investment bank on navigating regulatory change in the payments space*
- Advising on the regulatory aspects of M&A transactions, including:
 - One of the largest global payments networks on its acquisition of a prominent UK-based payments company*
 - Western Union on the sale of Western Union Business Solutions to Goldfinch Partners and Baupost Group*
 - London Stock Exchange on its acquisition of Mergent*
- Leading the regulatory workstream of the take-private of a major global financial institution*
- Supporting a global private equity firm on the establishment of a new UK and European Union internal capital markets arm*
- Advising a global commodities house on the establishment of a new commodities trading hub*
- Advising China Construction Bank on the establishment of the official London RMB clearing platform*

* Representation handled before joining Cooley

Education

BPP University Law School Legal Practice Course (LPC), 2011

New York University School of Law LLM, Corporate Law, 2010

University of Oxford, St Hilda's College BA, Jurisprudence, with honours, 2009

Admissions & Credentials

England and Wales

New York