

Crowdfunding, P2P lending, Fintech? FG Lawyers!

Alternative finance and FinTech

Crowdfunding and FinTech : the buzz words of today. Will they become mainstream or are they yet more hype?

In our view it is inevitable that the current developments in the financial markets sector will continue: namely its mainstream market parties will encounter more and more competitors who offer services more efficiently, quicker and for lower prices.

As long as the banks drag their ICT legacies with them, FinTech companies will pose a serious threat by continuously developing incredible software enabling new market entrants to provide financial services in a highly competitive manner. Disruptive? Not if the mainstream market parties embrace this innovation and learn from it.

Alternative financing, such as crowdfunding, peer to peer lending and credit unions, is here to stay. Its exponential growth worldwide shows that the market is seriously looking into new financing alternatives. Crowdfunding platforms pop up all over the place and are expanding rapidly. However, in order to become profitable, any such alternative financiers need scale and volume. Cross- border activities and investments will inevitably become common, as will cross- border takeovers and cooperation arrangements entered into in order to offer services internationally.

Irrespective of the current passporting possibilities of several relevant licenses within the European Economic Area, the lack of *specific* European legislation relevant to alternative financiers and FinTech companies, means that each Member State will maintain its own rules and regulations which the parties involved will have to deal with.

A lawyers' paradise? Perhaps. However, we at FG Lawyers understand that spending valuable time and money obtaining good quality advice in every jurisdiction you are interested in is not top of your priority list. We offer our specialized experience at reasonable rates and offer flexible fee structures. Where necessary, we team up with partners, nationally and internationally, to offer you a one-stop-shop. We act as your main contact party; we take care of the rest behind the scenes, whilst ensuring that you are able to keep track of the fees involved. As we are not a member of any international association of law firms, we can, in a cross- border matter, choose a firm from within our extensive network which is most suitable for the job at hand.

Our Team

Both the founding partners, Jan Paul Franx and Gijs Gerretsen, and Frits Oldenburg who joined subsequently as of counsel, were for many years partners at NautaDutilh and each of them have more than 25 years experience as lawyers and civil law notary respectively. Anne Hakvoort, who joined as a partner in 2015, also spent the first six years of her legal career at NautaDutilh. Before joining FG Lawyers, Anne broadened her expertise at international firm Eversheds.

About FG Lawyers

We advise – both national and cross- border – on M&A, private equity, joint ventures, capital market transactions and related securities law issues, corporate governance, bank financing, FinTech, alternative financing and financial and regulatory issues . We can assist you in your transactions, advise on the best legal structure to suit your strategy and vision, and can support you when you or your business face litigation. We often represent our clients in court proceedings or arbitration proceedings.

We are a specialist firm without any fuss or strings attached: your interest is our priority and we can help you achieve an optimal legal solution. In doing so we offer reasonable fees and a flexible fee structure. Solution driven, pragmatic, open-minded, personal and good quality: that is what we stand for.

Recognitions

In 2015 FG Lawyers was named a 'Recommended Law Firm' by Global Law Experts and received the designation 'Excellence in Securities Laws' from Corporate LiveWire. Anne Hakvoort was specifically named as a 'Recommended Attorney' for Dutch securities laws by Global Law Experts.

Contact



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