



Lucy Walker

Call: 2008

Email: lucy.walker@guildhallchambers.co.uk

Practice:

Consumer Credit Act

Financial Services Regulation

Banking & Finance

Commercial

Lucy practised as a solicitor for ten years before being Called to the Bar in 2008. She advises on a broad spectrum of banking, financial services and commercial matters and is acknowledged in the Legal 500 2011 as being an expert on the Consumer Credit Act. Lucy has extensive experience of transactional banking matters and, whilst practising as a solicitor, spent time on secondment at the Bank of Ireland.

Consumer Credit Act

Lucy undertakes both contentious and non contentious advisory work in respect of all aspects of the Consumer Credit Act including:

- Drafting standard form documentation
- Advising on consumer credit product development
- Consumer hire and leasing agreements
- Post contractual matters, including default and enforcement
- Consumer Credit licensing and regulatory enforcement

Financial Services Regulation

Lucy has substantial experience of Consumer Credit regulation. She has advised on all aspects of the Consumer Credit licensing regime, from the licence application process through to advising licensees in connection with the imposition of requirements on a Consumer Credit licence. Lucy has also been involved with licensing adjudication hearings at the Office of Fair Trading.

In addition, Lucy advises on the regulation of claims management companies and, on behalf of clients, has appeared before the First Tier Tribunal (Claims Management Services).

Lucy advises generally in relation to bank and financial services regulation including the anti money laundering regime.

Banking & Finance

Lucy undertakes both contentious and non contentious work in respect of:

- Loan and security documentation, including corporate and personal guarantees
- Cheques and bills of exchange
- Security realisation and mortgage disputes
- General bank and lender recovery
- Asset finance and leasing
- Letters of credit and trade finance

Commercial

- Sale of goods and supply of services
- Unfair contract terms
- General contract and debt recovery

Professional career:

1998 – 2008, employed solicitor, banking and finance group, Osborne Clarke
November 2000 – March 2001, secondee, group legal, Bank of Ireland
1996 – 1998, trainee solicitor, Addleshaw Goddard

Education details:

LPC (College of Law, York) 1996
CPE (College of Law, York) 1995
BA Joint Hons, History and Politics, (Dunelm) 1994
Bath High School, G.P.D.S.T

Pupillage details:

December 2008 – June 2009, Guildhall Chambers

Seminars:

Regularly undertaken on the Consumer Credit Act and all aspects of banking and finance law.

Directory recommendations:**Legal 500 2011**

“Lucy Walker is an expert on the Consumer Credit Act”.

Chambers & Partners 2009

Banking and Finance

“Lucy Walker is *“thorough, personable and extremely efficient,”* according to sources. She is a trusted adviser to major banking clients who prize her expertise in highly complex matters. Her practice encompasses niche specialisations in media finance and university finance.”

Non executive directorships

Lucy is a non executive director and trustee of the Theatre Royal Bath. She is a member of the Financial Times Non Executive Directors’ Club.”

Clerk

Please contact Dan Cuthbertson, (dan.cuthbertson@guildhallchambers.co.uk)