Fintech

Practice area under Financial Services

For a number of years, Plesner has focused on the digitisation of the financial sector. We have built up unique knowledge of the innovative products and businesses today called fintech.

Plesner's specialists are leaders in Denmark within fintech with extensive experience in both commercial thinking and negotiation as well as the relationship with supervisory authorities as the Financial Supervisory Authority and the Data Protection Agency.

Our fintech specialists work closely with particularly our specialists in data protection and IT/technology which are often areas of concern for fintech businesses/projects. When the need arises, we also utilise Plesner's other specialist skills including those related to tax, financing, capital markets, outsourcing, M&A and corporate law.

Plesner thus stands out in the market by combining deep technical/business understanding with first rate legal expertise within all relevant practice areas - regulatory as well as non-regulatory. In this way, we help our clients both get to the bottom of, and all the way around, all legal and business challenges.

The integrated advice offered by Plesner's fintech specialists is also the reason why we continuously advise all significant market participants within fintech from startups over established financial institutions to Big Tech, including in respect of:

- Payment services regulation, including establishment and obtaining license, strong customer authentication requirements, the innovative third party account information and payment initiation services and commerciallisation of data in light of GDPR and special Danish rules
- Blockchain-based products including e-wallets
- Cryptocurrency and other digital assets
- Robo-advisors and third-party solutions within investment services
- Establishment and operation of crowdfunding/crowdlending platforms including advising on standard contractual documentation
- Consumer credit regulation, including license as a consumer loan business and the special rules on marketing of consumer credit
- AML/KYC programmes and related issues regarding digitalisation of compliance in general

Ratings

2026 **IFLR 1000**

Plesner is listed in "Tier 1" as regards Banking and Finance.

"They know of business and our industry and they are experts at their field. I appreciate their availability"

"Highly skilled, efficiency and personal approach"

"The team is super experienced, can draw on precedents and is very service-minded. They are always a step ahead and have all things covered. Partner attention is always available when needed and the team is broad enough to be able to handle large transactions. All in all, the service level is outstanding and it makes them quite unique"

"Top law firm in their jurisdiction. Plesner's expertise in financing transactions is deep and practical. Know when to push back and when to be pragmatic. Their responsiveness is consistently strong. They are available when it matters, they turn around documents and comments quickly, and you always have genuine partner-level engagement throughout the transaction"

2026 **Chambers Global**

Plesner is listed in "Band 1" as regards Banking & Finance by Chambers Global and Chambers Europe.

"The team has thorough knowledge of the financing landscape, regulatory regime and legal matters. It has an extensive track record"

"Plesner is quite well staffed on all levels, and the lawyers work seamlessly across the different levels of seniority"

"Plesner has experts in many fields"

"What makes Plesner suited to our needs is their ability to understand the overall commercial matters and the ability to manage that into the documentation. The lawyers understand what drives value"

"The lawyers have a strong attention to detail and are always up front with potential issues, even the smallest details"

2026

Within Banking and Finance, Plesner is a first tier firm.

"Strong team with strong leadership. Commercial mindset with the ability to always understand the clients' needs and present solutions based on that. Always able to meet deadlines and available to discuss issues"

"What sets Plesner's team apart is their strong combination of expertise and client-focused service"

"They are really good in negotiations and case management"

2025 **IFLR1000**

Plesner is listed in "Tier 1" as regards Banking and Finance.

"Prompt in response and commercial in their advice"

"Plesner is amongst the best within banking and finance-area and delivers expertise on an ongoing basis. They are very hands-on and pragmatic to reduce issues list to most important"

"The Plesner team's availability is excellent and they understand client needs and also listen to the client. The expertise of the team meets all expectations and they have a super good mix of senior and junior people in the team"

"High quality documents, proactive. I consider Jakob Echwald Sevel as the best finance lawyer in Denmark"

"Very approachable, highly pragmatic on complex cases, working extensive hours when needed, provides specific and actionable advice etc"

2025 **The Legal 500**

Within Banking and Finance, Plesner is a first tier firm.

"Above all, competent and relevant advice. Attention and responsiveness to client needs. Proactively looking for the best solutions given particular client characteristics and needs. Benefiting from long-term relationship and knowledge of our company and stakeholders"

"With Plesner you can always rely on a close collaboration where you feel that the whole team works for you and try to accomplish the best possible result"

2025 **Chambers Global**

Plesner is listed in "Band 1" as regards Banking & Finance by Chambers Global and Chambers Europe.

"The lawyers are able to break down complex regulation into easy-to-understand principles"

"Plesner team has a very broad staff base and is very adaptable in its staffing, ensuring that tasks are always handled at the right level with seamless coordination internally"

"The team shows good flexibility and are easy to communicate with"

"The team has very deep knowledge"

2023 - 2024 **IFLR1000**

Plesner is listed in "Tier 1" as regards Banking and Finance.

"Organised and structured, very fast, and our preferred law firm in Denmark" (2023)

"They have been very service-minded and easy to deal with. Very constructive in their approach" (2023)

"Solution-orientated, pragmatic, not overcomplicating, available" (2023)



2024 **The Legal 500**

Within Banking and Finance, Plesner is a first tier firm.

"Always ready and eager to help. Highly commercial and focused on solutions across cap structure, docs, negotiation etc."

"The team is highly qualified and very proactive in assisting the client. The lawyers are both knowledgeable and commercial, which is vital in transactional work"

"The practice produces quality work with efficient project management. Truly a pleasure to work with them"

"Good competencies across various offerings (M&A, financing etc.) and different sectors"

"A unique insight in the financial industry makes it very easy to be client of Plesner. Legal advice is always in the relevant context and in accordance with new legal requirements and practice"



2024 **Chambers Global**

Plesner is listed in "Band 1" as regards Banking & Finance.

"The team shows a great understanding of complex debt financing situations"

"Plesner are very knowledgeable in the area of financial services law"

"The lawyers always provide quick responses and good advice, and they have good a commercial understanding"

"The law firm applies high-level legal competencies while keeping a pragmatic and client-based focus at the same time"

"Plesner has one of the biggest and strongest teams in town"



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