

# 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 commercialisation 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



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"



2023 The Legal 500

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

"The best banking and finance team in Denmark. Expert knowledge with most matters and very business oriented"

"Very good expertise. The firm has a good ability to combine the expertise of the different lawyers who provide relevant and complete advice"



CHAMBERS  
GLOBAL

2023 Chambers Global

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

"The team has a highly rated commercial awareness and client service, and is great at delivering to budget"



The  
LEGAL  
500

2022 The Legal 500

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

"Hands-on and always up to date on market conditions"

"The team was professional and dedicated 24-7 – through the whole process. Very solution-oriented and to the point. Easy to work with. They made us feel we were in control"

"We did a refinancing project starting in one direction. And after many turns, we ended in a different corner. The Plesner team was capable of handling all the different structures and stakeholders in a strong, professional and positive way"

"Well composed, talented team. High availability and swift turnarounds"

"Plesner's finance practice is probably the best in Copenhagen and consistently delivers high quality work regardless of the size of the transaction"



IFLR1000

2021-2022 IFLR1000

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

"Provides high-quality advice with a clear understanding of the client's business and need" (2021/2022)

"Highly commercial approach, second-to-none market insights and swift responses" (2021/2022)

"Good knowledge and insight of relevant precedent documentation for the relevant financial sponsor. Overall kept a great overview of a fairly complex transaction with various deal-specific peculiarities" (2021/2022)

"The banking and finance team of Plesner is very knowledgeable and experienced within a broad range of financing types. They are very approachable and deliver excellent service" (2021/2022)

"The firm is very much up to speed with the latest trends and developments within the loan market on legal aspects and operates in a flexible and efficient manner, which is needed on the processes" (2021/2022)

CHAMBERS  
GLOBAL

2022 Chambers Global

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

CHAMBERS  
EUROPE

2022 Chambers Europe

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

"They deliver consistently high-quality work and they have good people"

"Deliver valuable advisory services"

"Laud their understanding of the loan market"

## Our specialists



**Emil Deleuran**  
Attorney-at-Law, Partner

Mobile +45 30 93 71 92  
Direct +45 36 94 15 50  
Email ede@plesner.com



**Jakob Echwald Sevel**  
Attorney-at-Law, Partner, MBA

Mobile +45 30 18 87 96  
Direct +45 36 94 24 89  
Email jes@plesner.com



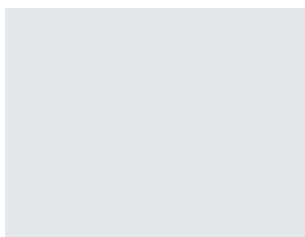
**Rasmus Mandøe Jensen**  
Attorney-at-Law, Partner

Mobile +45 30 93 71 70  
Direct +45 36 94 12 99  
Email rmj@plesner.com



**Søren Thyssen Valerius**  
Attorney-at-Law, Partner

Mobile +45 30 93 72 02  
Direct +45 36 94 15 55  
Email stv@plesner.com



**Anne Bro Kristensen**  
Attorney-at-Law, Manager

Mobile +45 21 94 17 23  
Direct +45 36 94 24 75  
Email anbk@plesner.com



**Emil Hedegaard Mikkelsen**  
Attorney-at-Law, Director, LL.M.

Mobile +45 21 94 20 97  
Direct +45 36 94 24 77  
Email emhn@plesner.com



**Jonathan Jordan**  
Attorney-at-Law, Senior Counsel, Solicitor (England & Wales)

Mobile +45 30 93 71 65  
Direct +45 36 94 14 60  
Email joj@plesner.com



**Kasper Hinnerup Petersen**  
Attorney-at-Law, Manager

Mobile +45 20 55 29 86  
Direct +45 36 94 15 81  
Email khpn@plesner.com



**Simon Lindvig Rasmussen**  
Attorney-at-Law, Director

Mobile +45 29 81 53 10  
Direct +45 36 94 22 02  
Email silr@plesner.com