



# Charlotte Hill

Partner

Financial Markets and Funds

London Office | +44 (0) 20 7776 7635

charlotte.hill@katten.co.uk

**Charlotte Hill advises financial institutions, fintech companies, digital asset businesses, investment managers and private capital market participants on UK and EU financial services regulation. With extensive experience advising on the regulatory frameworks administered by the Financial Conduct Authority (FCA) and the Prudential Regulation Authority (PRA), as well as the evolving body of UK and EU financial services legislation, Charlotte helps clients navigate complex regulatory challenges with clear, commercially focused advice.**

## **Strategic regulatory counsel for evolving financial markets**

Charlotte is particularly recognised for her work in fintech, payments and digital assets. She advises challenger banks, payment services providers, e-money issuers, crypto firms, investment platforms, crowdfunding platforms, investment managers and international banking groups on regulatory strategy, market entry, governance arrangements, safeguarding and client money requirements, new product development and ongoing compliance obligations.

Charlotte's practice encompasses ongoing regulatory advisory work, transactional regulatory support and strategic counsel on business expansion and innovation. She has extensive experience advising on payment services and e-money regulation, digital assets, cryptoassets, blockchain technology and emerging technologies, including artificial intelligence. Clients seek her counsel on the practical application of complex regulatory frameworks, including financial promotions, anti-money laundering requirements, consumer protection obligations, regulatory perimeter issues and senior management and governance arrangements.

Charlotte is known for combining technical regulatory expertise with a pragmatic understanding of clients' commercial objectives. She regularly advises boards, senior management teams and founders on governance, regulatory risk and engagement with regulators. Her clients range from global financial institutions managing cross-border regulatory strategies to

## **Practices**

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- Artificial Intelligence
- Broker-Dealer Regulation
- Corporate Governance
- Cryptoassets and Blockchain Technology
- Financial Markets and Funds
- Futures and Derivatives
- International
- International Private Wealth
- Investment Management and Trading

## **Industries**

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- Family Offices
- Fashion, Retail, Luxury and Beauty
- Finance and Financial Markets

## **Education**

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- The College of Law, London
- University of London
- University of Cambridge

## **Professional & Community Involvement**

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- CryptoUK

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entrepreneurial businesses bringing innovative products and services to market.

Clients quoted in *The Legal 500* have described Charlotte as having "vast experience in the UK financial services sector" and praised her for providing "high-quality work", while noting that she is both "very knowledgeable" and "very approachable."

A recognised commentator on developments in financial services regulation, digital assets and emerging technologies, Charlotte is also a frequent speaker at industry conferences, Women in Finance events and regulatory roundtables. Her presentations focus on the practical implications of regulatory change for market participants, while media outlets regularly seek her commentary and thought leadership on developments across the sector. As an active member of CryptoUK, she contributes to the organisation's responses to UK regulatory consultations. She participates in industry and parliamentary roundtables on digital assets, fintech and financial services regulation.

## Representative Experience

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- Advised a luxury fashion digital marketplace on the application of the Commercial Agents Exclusion and payments issues arising from new product launches.\*
- Advised a US payroll payments platform on its application for payment services authorisation in the UK and coordinated associated regulatory advice across multiple jurisdictions.\*
- Advised a leading cryptocurrency derivatives exchange on FCA registration requirements, financial promotions compliance and wider authorisation and regulatory perimeter issues applicable to cryptoasset businesses.\*
- Advised a cryptoasset technology provider on compliance with the FCA's financial promotions regime for cryptoassets and related regulatory obligations.\*
- Advised a US asset manager on the marketing of investment funds in the UK and the EU under the National Private Placement Regime.\*
- Advised clients in relation to FCA and PRA supervisory engagement, including regulatory visits, authorisation matters, change-in-control applications and enforcement-related issues.\*

\*Experience prior to Katten

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## Recognitions

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*Recognized or listed in the following:*

- Citywealth Powerwomen Awards
  - Woman of the Year – FinTech/Crypto, Finalist, 2026

## News

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- Katten Strengthens Financial Markets and Funds Group in London (July 7, 2026)

## Publications

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- Banking [on] Blockchain: A Legal and Regulatory Primer | UK and EU Digital Assets Chapter | American Bar Association (2026)
- "What the Latest FCA Portfolio Letter Means For Payments Firms," Law360 (March 27, 2025)