

## Financial Services Regulatory

Our team is at the nexus of the financial services regulatory environment in Canada.



### Related Expertise

- [Capital Markets](#)
- [Competition/Antitrust](#)
- [Corporate and Securities Disputes](#)
- [Corporate Governance](#)
- [Financial Services](#)
- [Mergers and Acquisitions](#)
- [Outsourcing](#)
- [Privacy and Data Management](#)
- [Risk Management and Crisis Response](#)
- [Tax](#)

In an ever-shifting regulatory landscape, remaining compliant with the multitude of regimes governing the financial services sector is top of mind for financial services organizations — more than ever, the business and reputational costs of not doing so are far-reaching and significant.

That's where engaging Osler's multidisciplinary team to provide integrated, risk-based advice can make a real difference. Our team is at the nexus of the financial services regulatory environment in Canada, and we help financial institutions and other financial services providers, including banks, foreign banks, captive finance companies, payday lenders, insurance companies and intermediaries, trust companies, loan companies, mortgage brokers, money services businesses, payment card industry participants, and fintechs, manage the escalating complexity of these regulatory requirements.

### Integrated Financial Services Regulatory Advice

We are the only Canadian law firm offering a comprehensive and integrated approach to advising participants in the Canadian financial services sector. At the heart of our capabilities is our unparalleled experience in prudential financial institution regulation, backed by leading expertise in all areas of strategic and operational importance in the financial services sector. Our integrated approach offers a one-stop shop for financial services clients looking to grow their business in Canada or enter into the Canadian market through mergers and acquisitions, investments, or new product development.

Osler's team of legal professionals has extensive experience across broad segments of the financial services industry. Clients can access our expertise in crisis and risk management, regulatory, capital and corporate finance, privacy, data management and cybersecurity, technology and outsourcing, M&A and strategic arrangements, taxation, securities advisory, payments, AML & sanctions and competition.

Our lawyers understand where the regulations converge and overlap, and we employ an enterprise-wide approach to assist clients with identifying, assessing and proactively mitigating risk and exposure, while also helping to reduce the administrative and cost burden that comes with overlapping regimes in Canada.

We have strong working relationships with senior personnel at the key financial regulators in

Canada, as well as with numerous regulators and officials internationally. We understand the global and domestic regulatory regimes and offer insight into how regulators are working together, which is unique to Osler. This approach allows us to offer customized and comprehensive advice in connection with implementation of global industry regulatory trends as well as responding to regulatory breaches and investigations and the development and implementation of preventative compliance and risk management processes and procedures.

---

## Areas of Focus

### Retail Payment Activities Act

---

## Key Contacts



**Victoria Graham**

Partner, Financial Services, Toronto



**Lawrence E. Ritchie**

Partner, Disputes, Toronto



**Elizabeth Sale**

Partner, Financial Services, Toronto

---

## Awards and Recognition

- **Chambers Canada: Canada's Leading Lawyers for Business:** Recognized in Banking & Finance; Banking & Finance: Financial Services Regulation
  - *... a top-tier firm that consistently delivers excellent work."*
  - *"They have a very good insight into the workings of the Canadian credit card industry."*
- **The Canadian Legal Lexpert Directory:** Recognized in Banking & Financial Institutions (Toronto, Ontario; Montreal, Quebec)
- **IFLR1000:** The Guide to the World's Leading Financial Law Firms: Recognized in Financial Services Regulatory; Banking