



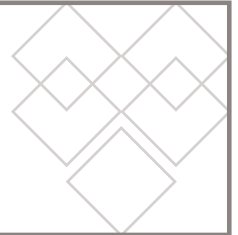
Financial Services Regulation 2026



PROFILED:

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Financial Services Regulation



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★ 2026
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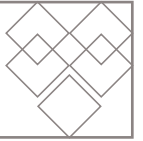
PERSONAL BIOGRAPHY

Lisa Lee Lewis leads Addleshaw Goddard's regulatory risk and compliance group, specialising in financial services regulation and financial crime risk management. She provides a rare combination of legal expertise, risk management and compliance strategies to an array of financial services and unregulated institutions. She guides board and senior management teams through the labyrinth of regulatory challenges, enabling them to navigate complex regulatory issues, regulatory change and financial crime requirements effectively by integrating technical legal advice with actionable, practical solutions. She supports firms in refining governance structures, enhancing frameworks, assessing permissions, leading authorisations and navigating regulatory engagements, section 166 and assurance reviews.

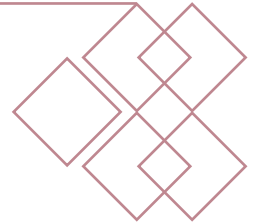


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Q&A WITH LISA LEE LEWIS

**Could you describe your approach to tackling complex legal challenges? What principles or philosophies guide your work?**

◆ My approach is rooted in a comprehensive understanding of clients' businesses and strategic objectives. This is crucial for delivering tailored advice that resonates with a diverse range of stakeholders. One of my guiding philosophies emphasises the importance of looking further than the strict interpretation of the law to consider the broader operational, risk and compliance implications. The team comprises a blend of seasoned financial services regulatory lawyers and professionals with extensive risk and compliance experience, who have developed expertise spanning compliance consultancies, financial institutions and regulatory bodies, and have established strong partnerships with various industry groups and associations. This enables us to deliver comprehensive, forward-thinking counsel. My approach extends beyond navigating the complexities of the law, but doing so in a way that supports our clients' resilience in a rapidly evolving regulatory landscape so that they are well-prepared to face the future with confidence.

What challenges have you faced in your career, and how have you overcome them? What lessons did you learn from these experiences?

◆ As a Chinese woman raised by non-English speaking, financially struggling immigrants, my journey into law has come across many obstacles. Each obstacle demanded extra perseverance and hard work, but with the steadfast support of my family, friends and colleagues, I faced these challenges head-on. I have been, and am, committed to achieving excellence by working alongside remarkable clients and colleagues, dedicating myself to impactful endeavours and meaningful working partnerships, all while filtering out extraneous obstacles. These experiences have reinforced my belief that with dedication and effort, achieving goals is indeed possible, and is a testament to the power of resilience, the value of

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hard work, and the importance of community support in overcoming adversity and fulfilling aspirations.

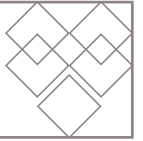
Looking ahead, what are your predictions for this area of the market? What key developments are on the horizon?

◆ 2026 and beyond represents a watershed moment for digital assets. In the UK, a new Statutory Instrument will bring a range of cryptoassets activities fully within scope of the Financial Services and Markets Act in October 2027, granting regulators enhanced powers over the authorisation and supervision of cryptoasset activities. Concurrently, the UK and other countries are advancing a ‘multi-money strategy’, driving forward initiatives on stablecoins, tokenised deposits and central bank digital currency. The UK’s Payments Forward Plan sets out a vision for the next generation of retail payments, a longer-term framework for open banking, and the integration of new forms of digital money, alongside enhancements to wholesale settlement systems. Globally, many countries have either implemented or are in the process of legislating digital assets and stablecoins issuance and activities. Firms will need to adapt to evolving requirements, balancing compliance and innovation, particularly as artificial intelligence and data-driven technologies reshape the market. Looking ahead, regulatory clarity will drive new financial services models, but challenges around resilience, consumer protection and trust, financial crime risks and interoperability across rails, markets and jurisdictions will demand sustained and collaborative efforts from all. ■

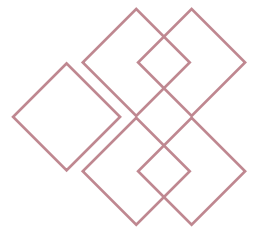
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**REPRESENTATIVE ENGAGEMENTS**

- ◆ Streamlined business and regulatory strategies for various fintech companies, enabling the successful development of innovative financial products and services.
- ◆ Expertly navigated SMCR governance, regulatory capital requirements, conduct, risk management, compliance and operational resilience frameworks for diverse structures, securing authorisation approval from various regulators. This includes successful applications for bank branches and subsidiaries, consumer credit, payment services, crypto, e-money, asset management, private equity, brokerage and investment firms.
- ◆ Successfully guided companies through restructuring, focusing on regulatory considerations, boundary issues and alignment with regulatory frameworks.
- ◆ Conducted comprehensive governance and financial crime assurance reviews for banking, payments, private equity and asset management institutions.
- ◆ Led section 166 and shadow section 166 skilled persons systems and controls reviews and regulatory engagement management.
- ◆ Enhanced a global bank's compliance with market conduct rules through detailed risk assessment and policy reviews.
- ◆ Provided extensive regulatory support and guidance to investment management, private equity and brokerage sectors, including board engagement and regulatory foresight.

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