

Principal Associate - Commercial

Practice group/Global Operations team: Company Commercial

Full time/Part time: Full Time (Will consider 4 days a week)

Location: Any – Regional or London

About Eversheds Sutherland:

As a global top 10 law practice, Eversheds Sutherland provides legal advice and solutions to an international client base which includes some of the world's largest multinationals.

Our teams of lawyers around the world operate seamlessly to deliver the legal know-how and strategic alignment that clients need from their advisors to help further their business interests. Clients describe us as creative and well-versed in cutting edge legal work – we listen well in order to understand how and where we can be most effective and add the greatest value.

The Team

Our Commercial practice works on complex, headline-making deals across contracts, IT, outsourcing, retail finance and privacy. Having experience within the multi-billion-dollar environments of AI, cloud, automation, additive manufacturing and blockchain, we have worked on some of the largest outsourcing deals of the last few years.

The Retail Finance team also forms part of our financial services group which represents over 38% of the firm's revenue and has lawyers and legal assistants across ten UK offices.

As part of our practice, we provide services to almost every clearing bank, challenger banks and numerous other large finance institutions of all kinds including point of sale retail finance providers.

We have one of the UK's leading credit teams with work including advice on product design, acquisition processes, distribution channels, customer facing communications & product literature, account servicing and post contractual issues. We advise on conduct risk issues and all legal and regulatory matters relating to secured and unsecured lending products. We have settled standard documents for a range of clients including all the major clearing banks and building societies, 'challenger banks' and other lenders and consumer credit firms. We advise on overdrafts, loans and revolving credit facilities as well as advising on the sale and purchase of loan portfolios and securitisations and undertake due diligence activities in support of corporate acquisitions.

The Role

As part of this role you can expect to be involved in:

- Drafting and providing advice on all aspect of the Consumer Credit Act and its associated Regulations
- Advising on FCA handbook requirements, in particular CONC
- Advising on all aspects of retail consumer credit products from product design, to marketing; from drafting credit agreements to approving sales processes; from preparing post-contractual notices to advising on enforceability
- advising on regulatory change and assisting clients implementation
- advising on regulated activities and the perimeter of FSMA
- undertaking due diligence as part of corporate support transactions
- Assisting and supporting other Eversheds Teams on credit related queries

- preparing and presenting training to clients

Skills and experience:

- Deep Financial Services sector knowledge, with an eye for future developments
- Good judgment, with the ability to understand risk and be able to make sound decisions
- Able to deliver the highest quality legal advice combined with practical implementation
- Quickly able to establish trust and confidence with clients, building long-term collaborative relationships with existing clients
- Understands the value and is able to develop an internal network of stakeholders across Eversheds, for support and development of work opportunities
- Actively involved in business development, seeking out new client relationship
- Works collaboratively with other team members, even taking the lead when requested
- Coaching, supervising and mentoring junior colleagues, acting as a role model
- Able to influence, both colleagues and clients through clear, considered and persuasive communications
- Is self-aware and able to adapt style according to the situation and in order to deliver the desired outcome
- Thinks creatively in order to solve problems and actively seeks out work that is challenging and new
- Skilled at scoping and pricing accurately for work, with a thorough understanding profit and key drivers to deliver this

We're a modern, progressive law firm. We think differently and we've built a culture where individual skills and personalities can shine through. At Eversheds Sutherland, we believe that innovation comes from a culture of genuine equality and diversity and we are happy to discuss any reasonable adjustments individuals may require in the recruitment process, or once in post.

In addition to the above, Eversheds Sutherland also require awareness of and full participation in the Firm's commitment to equality and diversity, the environment and health and safety.