

INDUSTRY

Fintech

Osler has deep experience across our national platform with all aspects of a Fintech's business journey.



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The Fintech space has seen exponential growth over the past several years as new technologies and business models reshape the financial services sector, attracting investment and creating opportunities for growth and innovation.

These opportunities come with challenges navigating rapidly shifting business and regulatory environments. Whether you are a Fintech start-up seeking financial backing, navigating Canada's regulatory requirements or preparing commercial agreements; a venture capital (VC) firm looking for investment opportunities; or a business seeking to adopt Fintech services,

Osler has the cross-disciplinary expertise and experience to provide you with the necessary legal insight and guidance on all of the issues your business may encounter along the way. Fintechs face a wide variety of legal challenges ranging from effectively raising funds, building a business designed for regulatory compliance, negotiating agreements with financial institutions, and engaging with consumers. Osler has deep experience across our national platform with all aspects of a Fintech's business journey, including in [Investments](#), [Technology](#), [B2B and Consumer Contracts](#), [Securities Regulatory](#), [Financial Services Regulatory](#), and [Privacy and Data Security](#). We build long-term relationships and provide excellent service, advice and value.

Overview of Osler's offerings to Fintechs:

Investments – Canada's Fintech sector has seen numerous \$100-million fundraisings in the past several years as VC investors seek to pursue growth in the expanding Fintech space. With the premier Canadian legal practice focused on entrepreneurship and fostering the growth of early ventures, Osler's [Emerging and High Growth Companies Group](#) has led the way in bringing investors and innovative Fintech business visionaries together. Our unparalleled deal experience arms us with the best insight for structuring effective deals in the Fintech sector.

Commercial support – Our leading [Technology Group](#) provides strategic advice and full-service support in concluding business-critical commercial agreements, including agreements for a wide variety of sales channels. Our experience allows us to interweave the special business and regulatory requirements of Fintechs into critical commercial agreements. For Fintechs working with existing financial institutions, we bring our deep knowledge of the requirements of Canada's financial sector to bear to efficiently negotiate

agreements with the major banks, credit unions, insurance companies and pension funds.

Financial regulation – Fintech companies benefit from Osler’s robust knowledge and understanding of the Canadian banking system. At the heart of our capabilities is our unparalleled experience in financial institution regulation, backed by leading expertise in all areas of strategic and operational importance in the financial services sector. We advise on issues related to open banking, anti-money laundering and terrorism financing risks, FINTRAC, privacy, data security and cyber risk.

Securities regulation – Fintech companies often provide services to securities dealers and investment managers that have compliance obligations under securities laws and as members of IIROC. Osler has a wealth of experience advising capital markets participants on these requirements and can assist Fintechs to manage the regulatory risk associated with their businesses and how to address these requirements in their agreements and documentation. Osler has specific expertise advising clients on the regulatory issues associated with cryptocurrencies and other digital assets.

Consumer protection – Osler advises on the full range of consumer protection regulation issues, including e-commerce, consumer lending, mortgage brokers, loyalty programs and credit reporting. Our national platform and expertise assists consumer businesses to roll out their offerings nationwide.

Privacy and Data Management – We provide advice on the increasingly complex rules and the broad range of privacy and data-governance issues arising from the collection, use, disclosure and management of personal information. Our fully integrated team is uniquely positioned to provide a comprehensive service offering that includes online privacy information services and consulting services, including our innovative AccessPrivacy subscription service.

End-to-end support – As a full-service firm, Osler assists Canada’s newest and most innovative Fintech companies by addressing their business and legal risks to ensure they can grow and thrive. This includes assisting with fundamental corporate structuring and governance, employment, tax and IP issues. We have also assisted in developing both growth and exit strategies including consolidation through M&A and progressing from start-up to IPO.

We have been part of some of the leading Fintech start-up success stories in Canada, such as Wealthsimple, Verafin, Clearbanc, Sensibill, Wave Accounting, Borrowell and Paycase.

Osler is proud to participate in the beta directory of the **Ontario Securities Commission’s Innovation Office**, providing *pro bono* legal advice to eligible businesses selected by the OSC Innovation Office.

If you require assistance in any of the above areas, please contact one of our Fintech team members who will be delighted to assist you.

Key Contacts



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Awards and Recognition

- **Chambers Fintech: Canada's Leading Lawyers** in Fintech (Band 1)
- **Chambers Canada: Canada's Leading Lawyers for Business:** Recognized in Capital Markets (Band 1); Information Technology (Band 1)
- **Chambers Global: The World's Leading Lawyers for Business:** Recognized in Capital Markets (Band 1)
- **Legal 500:** Recognized in Capital Markets (Tier 1); Technology (Tier 1)
- **IFLR 1000:** Recognized in Capital Markets (Tier 1)
- **The Canadian Legal Lexpert Directory:** Recognized in Technology Transactions (Toronto, Ottawa, Montreal)