



Elizabeth Sale

Partner, Financial Services

.....
Toronto

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Bar Admission: Ontario, 2004

Areas of Expertise

[Fintech](#)

[Banking and Financial Services](#)

[Automotive](#)

[Technology](#)

[Gaming](#)

[Retail and Consumer Products](#)

[Financial Services Regulatory](#)

[Artificial Intelligence](#)

[Digital Assets and Blockchain](#)

[Financial Services](#)

[Risk Management and Crisis](#)

[Response](#)

Elizabeth is a partner in the Toronto office specializing in the regulation of financial institutions and other financial services providers, including banks, foreign banks, captive finance companies, payday lenders, insurance companies, trust companies, loan companies, participants in the payment card industry and fintechs.

She has particular expertise in both federal and provincial consumer protection and cost of borrowing legislation, including the application of these laws in the online environment, and routinely assists clients with their retail product offerings.

Elizabeth frequently assists vehicle and equipment lessors and financiers in developing and modernizing their customer-facing agreements (consumer and commercial) and provides advice on motor vehicle dealer legislation. She also provides advice on debt collection, credit reporting, unclaimed property, anti-money laundering, anti-terrorism financing and sanctions laws. Elizabeth was seconded to the retail banking group of a major Canadian bank in 2014.

Awards and Recognition

- **Chambers Canada: Canada's Leading Lawyers for Business:** Recognized in Banking & Finance: Financial Services Regulation
- **Chambers FinTech – Canada: Canada's Leading Lawyers in FinTech:** Recognized in FinTech Legal

- **The Canadian Legal Lexpert Directory:** Recognized in Financial Institutions Regulation – Ontario
 - **IFLR1000:** *The Guide to the World's Leading Financial Law Firms:* Recognized in Financial Services Regulatory (Highly Regarded)
 - **The Legal 500:** Recognized as a Leading Individual in Banking and Finance
 - **Who's Who Legal:** Recognized in Canada – Banking
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Credentials

Education

- Osgoode Hall Law School, LL.B.
 - Wesleyan University, B.A.
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Languages

- English
 - French
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Professional Affiliations

- Canadian Finance and Leasing Association's Women in Asset Financing Committee
- Ontario Bar Association: Member of the Consumer Law Committee of the Business Law Section