

## Charlotte Pope-Williams

Call Date: 2011

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Charlotte is an award-winning Barrister and CMC Accredited Mediator who enjoys a broad national and international commercial and commercial chancery litigation and arbitration practice across all of her practice areas.

Charlotte has a particular specialism in financial services disputes including but not limited to acting for banks, pension funds, asset managers and insurers in commercial litigation and in relation to contentious regulatory matters involving regulatory authorities such as the Bank of England, the Prudential Regulation Authority ("**PRA**"), the Financial Conduct Authority, the Financial Ombudsman Service and the Financial Services Compensation Scheme amongst others. Charlotte is sought after as a Leading Junior in Banking and Financial Services (including consumer credit) (Legal 500 2025).

Charlotte regularly acts as sole counsel on a range of matters. She also has extensive experience in acting in large multi-disciplinary teams by virtue of her experience of being an employed barrister at the Bank of England, the UK's central bank, and multinational award-winning law firm, Pinsent Masons LLP.

Charlotte is passionate about advocacy which is why she has taught pupils and new practitioners through the Honourable Society of Lincoln's Inn for over half a decade.

Charlotte is also an ACCA Legal Advisor as part of her broader disciplinary and regulatory practice.

Charlotte accepts appointments as a mediator and an arbitrator. She also accepts instructions on a direct access basis and/or to provide advice on non-contentious matters, notably as they relate to financial services and regulatory matters.

Charlotte is proud to be of Vincentian heritage and entitled to Vincentian nationality meaning that she can be admitted to the Bars of several Caribbean countries to practise law generally. Charlotte often works on matters arising from the Caribbean, in particular the Bahamas, the Cayman Islands and St Vincent and the Grenadines and is keen to continue to develop her practice in this regard.

Charlotte is also Chambers' Pro Bono Champion in association with the Bar's National Pro Bono Charity Advocate (<https://weareadvocate.org.uk/>)

### Recent cases of interest:

- *Republic of Mozambique v Credit Suisse International & Ors* [2024] EWHC 1957 (Comm): acting on behalf of the Credit Suisse Deal Team (led by Peter Knox KC and Rupert Butler, Leverets Group) in a multi-billion-dollar civil fraud claim concerning the enforceability of state guarantees.

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- Currently acting for the Claimant/Appellant in *Blower v Canfield* which is a professional negligence against in respect to solicitors and conflicts of interest (ongoing)
- Acting for a director in respect of allegations of misfeasance and directors' disqualification claims in relation to Covid-19 Bounce Back Loan (ongoing).
- Acting in an unfair prejudice claim in connection with a business regulated by the Care Quality Commission (ongoing)
- Acting for a director and their company in respect of a referral to the Pensions Ombudsman alleging pensions liberation related fraud (ongoing).
- Advising on a banking business transfer pursuant to the Financial Services and Markets Act 2000 and the enforcement of English judgments in an offshore jurisdiction.
- Acting for the Debtor in bankruptcy petitions concerning a petition debt of over £700M and subsequently dealing with an appeal in respect of the Court's jurisdiction, the dismissal of an IVA interim order application and points about the service of proceedings
- *Hussain v Rezaie & Malhotra* – Successfully representing the Claimant in a pro bono cryptocurrency civil fraud case. The claim concerned the tort for deceit, failure of basis and unlawful means conspiracy. Charlotte secured a 5 figure costs order for the Access to Justice Foundation
- Successfully resisted a bankruptcy petition on behalf of a litigant in person in connection with alleged outstanding council tax liability.
- Advising an international mining company about the effectiveness of a compromise from an English law perspective.

## Legal Services

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### Derivatives & Financial Product Litigation

Charlotte has extensive experience of acting for a range of some of the largest financial institutions in the world. Her work experience encompasses the full gamut of financial services matters including advising about ISDA contracts, LIBOR transition, the CHAPS high value payment system, central bank issued digital currency and access to central bank liquidity facilities. Charlotte is also one of very few lawyers in private practice that has in-depth and extensive knowledge of the Bank of England's Note Circulation Scheme and Scottish and Northern Ireland Notes regime.

### Notable Derivatives & Financial Product Litigation cases

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Acting for a claimant against a major national bank in relation to payments made out of the claimant's bank account whilst the claimant may not have had mental capacity.

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She has been advising a leading insurer on a compensation scheme worth over £250 million relating to the historic miss-selling of defined benefit pension schemes.

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She advised and conducted an investigation for an FCA regulated firm into balance discrepancies worth approximately £40 million in just over 1 million customer accounts. Potential issues of fraud, regulatory enforcement by the FCA and other regulators and satellite litigation by customers

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Acting for a reinsurer in relation to alleged breaches of contracts by insurers worth millions concerning life products giving rise to arbitration.

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Acting for a consumer claimant in respect of declinature of insurance cover and corresponding potential professional negligence on the part of the claimant's former solicitors.

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## Commercial and Commercial Chancery Litigation

Charlotte has been involved in commercial and commercial chancery litigation at an appellate level, in the High Court and in the County Courts

### Notable Commercial and Commercial Chancery Litigation cases

[Republic of Mozambique v Credit Suisse International & Ors \[2024\] EWHC 1957 \(Comm\)](#)

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Acting for Andrew Pearse in a multi-billion dollar civil fraud claim.

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Successfully acting for the claimant by securing a substantial settlement from a foreign defendant in relation to a claim about a breach of an exclusive distribution agreement.

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Successfully seeking injunctive relief for a director seeking to prevent their co-director from misappropriating company funds pending the determination of an unfair prejudice petition.

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Successfully resisting a winding up petition for a Vincentian International Business Company.

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Acting for a defendant in a multi-million pound case concerning money had and received, breach of a commercial lease and allegations of conversion.

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Acted for a corporate seeking a non-party costs order pursuant to CPR 46.2 in a multi-jurisdictional case.

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Acting for a corporate respondent resisting a security for costs application in the context of a civil fraud claim worth almost £1m.

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Acting for the Claimant/Applicant seeking an anti-suit injunction in respect of proceedings instituted in California and Israel in breach of contract.

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Successfully obtained a freezing injunction for an applicant in the Bahamas in a US\$3M claim.

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[Brake & Anor v Guy & Ors \(Costs\) \[2022\] EWHC 2907 \(Ch\)](#) and [Brake & Anor v Guy & Ors \[2022\] EWHC 1911 \(Ch\)](#)

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Acting for a pension trustee and pension administrator in a complex third party debt order.

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Maddox RP LLP v Grey GR Limited Partnership

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A multi-million pound dispute about the acquisition of ground rents as investments by one of the UK's largest pension funds.

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Caitlin Syndicate Ltd v Amec Foster Wheeler USA Corp [2020] EWHC 2530

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Which was an anti-suit injunction concerning a PI insurance claim relating to \$1.5 billion bet the company lawsuit in the US.

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SM Life Ventures vs Susan Morrice et al Claim No NEVHC 2011/0162

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which was heard in the British Virgin Islands.

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Acting for one of the UK's major energy suppliers in a contractual dispute relating to financial products worth over £3M resulting in a mediation.

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## Insolvency

Charlotte currently actively studying for her ICAEW accredited Certificate in Insolvency at present so that she has pragmatic experience and understanding akin to an IP to complement her practice

## Notable Insolvency cases

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Charlotte is currently acting in an unfair prejudice claim where the solvency of the 3 of the corporate entities involved, and which are owned in a familial Ebrahimi v Westbourne Galleries quasi-partnership, are subject to insolvency concerns resulting in advice and consideration of the s.127 of the Insolvency Act.

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Successfully representing an International Business Company incorporated in St Vincent and Grenadines and its directors in March this year in respect of a winding petition and connected bankruptcy proceedings. This work included the initial preparation of an antecedent validation order pursuant to s.127 of the Insolvency Act 1986 which ultimately proved to be unnecessary in the end due to the winding up petition being stayed. Charlotte also fended off arguments from opposing counsel about the avoidance of property dispositions by the company pursuant to s.127 as part of successfully having the winding petition dismissed in respect of a claim worth around £1M.

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Acting for an individual in respect of bankruptcy petition presented against him that Charlotte assisted him in successfully resisting. There were a number of connecting insolvency matters relating to Charlotte's client's companies arising out of dispositions meaning that s.127 of the Insolvency Act 1986 was relevant as was the related s.284 of the Insolvency Act 1986 as it relates to bankrupts dealing with property during the presentation of a petition and the vesting of the bankrupt's estate in the bankruptcy trustee.

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Acting for a TopCo and SubCo owned and controlled by a high net worth individual and resisting the advertisement of a winding up petition for the companies on the basis that it would be an abuse of the Court's process and would do irreparable harm to the alleged Debtor in connection with debts purportedly worth around £780M.

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Successfully restraining the presentation of a winding up petition in the context of multi-million pound

dispute between two construction businesses.

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Charlotte acted in part of the long-running Dr Guy v Brakes dispute (see <https://www.dailymail.co.uk/news/article-10707063/Couple-face-eviction-7m-home-four-year-court-fight-millionaire-cannabis-tycoon.html> for background) which involved consideration of s.127 and s.284 Insolvency Act issues, the impact of mental health crisis and breathing space moratoriums and injunctive relief being sought against a regulated pension fund.

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Civil fraud, financial services and insolvency often go hand in hand as such many of the matters on which Charlotte has worked on including the £1.4 billion SKAT litigation during her time at Pinsent Masons LLP before returning to self-employed practice concern insolvency issues and the improper disposition of property and/or prevention of the same.

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## Professional Negligence

Charlotte's financial services work has included a heavy diet of professional negligence matters such as acting for a global insurance broker defending a professional negligence claim made by a client in relation to obtaining a death in service benefit scheme for all employees worth approximately £700,000.

## Appeals to the Privy Council

*Barrett (Snively) v Charles Jnr (Pearnell) and anor* Privy Council Appeal from the Court of Appeal in Jamaica concerning the validity of an option to purchase land.

Resisting an application for permission to appeal to the Privy Council from the Jamaican Court of Appeal in respect to the Jamaican Court's approach to sentencing following a criminal trial (ongoing).

Charlotte was part of the legal team for the Claimant in *E. Anthony Ross vs Bank of Commerce (Saint Kitts Nevis) Trust and Savings Association Ltd (St. Christopher and Nevis)* [2012] UKPC 3

## Civil Fraud

Charlotte's recent experience in civil fraud matters has included working on the Republic of Mozambique litigation and SKAT litigation where she was part of the team acting the foreign tax authority Claimant in a \$2.4billion claim multijurisdictional claim it is bringing against a number of Defendants for civil fraud, breach of contract and negligence.

Charlotte successfully acted pro bono for a Claimant in cryptocurrency civil fraud case concerning the tort for deceit, failure of basis and unlawful means conspiracy.

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## Public Law

Charlotte's previous work in the public sector means that public law has been a major part of her practice notably advice about engaging with public sector decision-makers and judicial review together with more niche areas such as select committee powers and electoral law such as Political Parties, Elections and Referendums Act 2000. As regards decision-makers Charlotte worked on setting up the Bank's Enforcement Decision Making Committee, which was established in August 2018 in response to HM Treasury recommendations.

## Public Inquiries and Inquests

Charlotte has experience of inquiries, investigations and collective redress schemes undertaken in the private and public sector

### Notable Public Inquiries and Inquests cases

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Advised one of the UK's largest financial institutions about litigation risk and regulatory enforcement risk arising from its interactions with the Work and Pensions Select Committee.

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Part of the legal team working on the City of Edinburgh Council's independent inquiry into how it handled complaints about the conduct of an employee who took his own life after being charged with serious sexual offences.

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## Direct Access

Charlotte is able to accept instructions directly from members of the public, companies and other entities through the public access scheme (also known as direct access). She is able to advise and draft pleadings and documents for individuals and small and medium sized businesses on a direct access basis. She is happy to accept instructions on a direct basis in appropriate cases. If you wish to instruct Charlotte on a direct basis, please speak to the practice managers.

For more information on public access, please see the Bar Council [website](#).

## Accreditations

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**PRO BONO**  
**RECOGNITION**  
**LIST**  
**ENGLAND & WALES**





## Publications

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- **Why Non-Financial Misconduct should be on firms' radar** – January 2025 – Lexis Nexis  
<https://www.lexisnexis.co.uk/legal/news/why-nonfinancial-misconduct-should-be-on-firms-radar>
- **EHRC's guide for public bodies in England on how to consider equality in policy making** – January 2025 available until December 2026 – LexisNexis on demand training
- **UK Operational Resilience for Financial Services – Top Tips for Practical Implementation** – on demand webinar available through MBL
- **Breathing Space & Mental Health Moratoriums – Guidance for Financial Services** – on demand webinar available through MBL
- **Diversity & Inclusion – The Latest Update for FCA Authorised Firms** – on demand webinar available through MBL
- **New Law Journal: International Arbitration: Still not done with Dunn?** – July 2024
- **July edition of Counsel Magazine: Forging a diverse career path – eight top tips to build the foundations for a diverse career, as well as practice management more generally** – July 2024 issue
- **Dispelling myths about transferring to different parts of the Bar** – February 2024
- **Case analysis on *Green and others v Metropolitan Police Commissioner*[2022] EWCA Civ 1686, Lexis Nexis** – 16 February 2023
- **Plan for board level targets on gender and diversity for UK listed companies** – Charlotte Pope-Williams | The Scotsman
- **'Prudential regulation and enforcement of mutual insurers in the new era of ESG, Diversity and Inclusion'** – (Association of Financial Mutuals) newsletter
- **Legal Research and why it will always matter** – Lexis Nexis Future of Law Blog

## Memberships

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- Commercial Bar Association ("**COMBAR**")
- Chancery Bar Association
- Chartered Institute of Arbitrators ("**CIarb**") – Associate Member
- Financial Services Lawyers Association ("**FSLA**") – Equality, Diversity, and Inclusion Committee Member
- International Bar Association ("**IBA**")
- Bar Association for Commerce Finance and Industry ("**BACFI**") – General Committee
- Bar Council of England and Wales, Employed Barristers Committee ("**EBC**")
- The Society of Mediators
- London Common Law & Commercial Bar Association (LCLCBA)
- Commonwealth Lawyers Association (CLA)
- Institute of Chartered Accountants in England and Wales ("**ICAEW**")
- The London Common Law and Commercial Bar Association ("**LCLCBA**")
- R3, the Association of Business Recovery Professionals

## Education

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- Bar Professional Training Course (Very Competent), BPP (London)
- Law and French Law LLB (Hons) (2.1), University College London

## Languages

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- French (Proficient)

## Awards

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- Employed Barrister of the Year in a Law Firm 2022/2023
- Lord Denning Scholarship (Lincoln's Inn)
- Harold G. Fox Scholarship (Middle Temple)
- Chomeley Studentship (Lincoln's Inn)