
CHAMBERS FINTECH 2024

The Leading FinTech advisers worldwide

Kenya



How lawyers are ranked

Every year we carry out thousands of in-depth interviews with clients in order to assess the reputations and expertise of business lawyers worldwide. The qualities we look for (and which determine rankings) include technical legal ability, professional conduct, client service, commercial awareness/astuteness, diligence, commitment, and other qualities most valued by the client.

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Band 1
Anjarwalla & Khanna
Bowmans (Coulson Harney)
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Cliffe Dekker Hofmeyr (Kieti Law LLP)
ENSafrica (NBMA Advocates LLP)
Band 3
Dentons Hamilton Harrison & Mathews
TripleOKLaw Advocates
Leading Individuals
Band 1
Acharya Mahesh ENSafrica (NBMA Advocates LLP)
Rebelo Dominic Anjarwalla & Khanna
Band 2
Sykei John Bowmans (Coulson Harney)
Tejpar Sonal Anjarwalla & Khanna
Band 3
Indokhomi Dominic Bowmans (Coulson Harney)
Issaias Ariana Bowmans (Coulson Harney)
Kariuki Catherine TripleOKLaw Advocates
Othero Janet TripleOKLaw Advocates
Wagacha Njeri Cliffe Dekker Hofmeyr (Kieti Law LLP)
Up-and-coming individuals
Gakuru Anthony ENSafrica (NBMA Advocates LLP)
<i>Alphabetical order within each band. Band 1 is highest.</i>

Band 1

Anjarwalla & Khanna

What the team is known for Anjarwalla & Khanna is a full-service firm which is highly respected for its capabilities in the finance and technology sectors. It acts for FinTech startup clients and financial institutions. It advises clients on the regulations surrounding mobile lending, digital currencies and blockchain technologies.

Strengths

"Anjarwalla & Khanna are knowledgeable, updated and quite expert in their domain."

"They have been very good: always responsive, on the ball and ready to help."

Work highlights Anjarwalla & Khanna acted for Fingo Africa in connection with its partnership

with Ecobank Kenya. This partnership launched a new neobank service for Africa's youth.

Notable practitioners

Dominic Rebelo focuses his practice on the legal issues surrounding peer-to-peer lending. He advises a number of the country's largest financial institutions and payments processors, as well as international FinTechs entering the Kenyan market. **Strengths:** *"Dominic Rebelo is a really technical FinTech lawyer and deal originator." "He is very good. He is responsive, thorough and collaborative."* **Sonal Sejpal** is at the forefront of financial law in Kenya and leads the banking, finance and insolvency practice at Anjarwalla & Khanna. Local and international banks seek her counsel on complex financial regulatory and transactional matters. **Strengths:** *"Sonal Sejpal is helpful, responsive and knowledgeable. We feel we are in safe hands with her."*

Bowmans (Coulson Harney)

What the team is known for Bowmans is a full-service firm which provides legal support on cross-border transactions and intellectual property matters in the FinTech industry. The team also advises on payments, blockchain, cryptocurrency and financial services regulation.

Strengths

"Bowmans are competent at getting advice across the region. They know how to manage conflicts and they give business-relevant advice."

Work highlights Bowmans assisted Jumia Payment Services Kenya with regulatory, compliance and licensing requirements for its payment platform.

Notable practitioners

John Sykei is a respected figure in intellectual property. He advises FinTech clients on financial services regulation, payments laws and corporate governance. **Dominic Indokhomi** is a partner in the general finance and real estate group at Bowmans. He has extensive experience advising notable financial institutions and other clients on banking and finance, financial regulatory and capital markets mandates. His FinTech work includes payment services, digital lending and

banking, and blockchain matters. **Ariana Issaias** is part of Bowmans' intellectual property and technology practice. She has extensive expertise in commercial contracts and licensing, and advises FinTech clients on crypto-assets and blockchain matters. **Strengths:** *"Ariana has a good balance on the full suite of law in this area and is practical in her advice with the context of Kenya." "Her client service is very good. Ariana is easy to contact and makes herself available."*

Band 2

Cliffe Dekker Hofmeyr (Kieti Law LLP)

What the team is known for Cliffe Dekker Hofmeyr in Kenya regularly advises on regulatory and compliance matters. Its clients include banks and non-banking FinTech companies.

Strengths

"The FinTech team at Cliffe Dekker are responsive, thorough and very approachable and collaborative."

"They have meticulous attention to detail and a deep knowledge of the subject matter."

"The firm are able to handle complex matters with a lot of professionalism."

Work highlights Cliffe Dekker Hofmeyr advised Investisseurs & Partenaires and Novastar Ventures Africa Fund II on their investments into Fortem Holdings.

Notable practitioners

Njeri Wagacha is a dual-qualified lawyer, qualified to practise law in Kenya and in England and Wales. Wagacha focuses her practice on private equity, venture capital investments, M&A and general corporate commercial matters. Her clients include banks, digital platforms and payments providers.

Strengths: *"Njeri Wagacha has a very competent legal mind." "It was good to work with Njeri. I would use her services again."*

ENSafrica (NBMA Advocates LLP)

What the team is known for ENSafrica in Kenya advises FinTech clients including major payments processors, cryptocurrency platforms, telecoms companies and other technology businesses.

ENSAfrica is a regional firm with strong teams in all major African legal markets.

Strengths

“ENSAfrica were always accessible and always provided professional verbal and written correspondence. They are proactive and reliable, follow up and are experienced.”

Work highlights ENSAfrica advised Caliza Financial Technologies, which provides software solutions to financial institutions, on regulatory concerns in connection with its proposed FinTech and stablecoin offering service in Kenya.

Notable practitioners

Mahesh Acharya is a partner in ENSAfrica's Nairobi office and is renowned for his expertise in FinTech. He is particularly well known for his work on corporate and regulatory matters. **Strengths:** *“Mahesh Acharya is very, very good. He is my go-to for this space.”* **Anthony Gakuru** was promoted to partner in 2022 and is increasingly prominent in the Kenyan FinTech legal market. He advises clients on digital banking and lending matters, private equity transactions, and payment services.

Band 3

Dentons Hamilton Harrison & Mathews

What the team is known for Dentons' corporate, commercial, litigation and real estate groups in Kenya all advise FinTech clients. The firm advises on IT contracts and on the creation of new lending products. The team has also represented FinTech clients in contentious matters.

Strengths

“The firm has broad expertise and scale to provide informed, practical and proactive advice. They also are able to handle complex and cross-border transactions with ease and commendable professionalism.”

“Dentons demonstrated a strong understanding of the complex tasks at hand and made the execution of the project seamless.”

Work highlights Dentons HH&M advised Vivo Energy Kenya on regulatory compliance and data protection matters.

Notable practitioners

Dr Daniel Wanjau Muriu and Kenneth Fraser are key contacts.

TripleOKLaw Advocates

What the team is known for TripleOKLaw receives recognition for its expertise in the financial services sector and regulatory matters. The firm advises FinTech start-ups and large financial institutions operating in Kenya. It also has a well-developed data protection practice with particular strength in cybersecurity and GDPR.

Work highlights TripleOKLaw advised Total Energies Kenya on data privacy and data protection matters.

Notable practitioners

Catherine Kariuki regularly advises FinTech clients on payments matters. She also acts for clients on GDPR compliance and cybersecurity. **Janet Othero** is a well-respected partner in the telecommunications, media and technology department of TripleOKLaw. She has expertise in FinTech, RegTech, cybersecurity and data privacy governance.