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BIOGRAPHY

Joanna is experienced in financial services law and regulation.

From 2016 to 2021, Joanna worked in the Enforcement, General Counsel and Supervision divisions at the Financial Conduct Authority (FCA). In Enforcement, she was involved in a range of regulatory and wholesale investigations, conducted litigation proceedings on behalf of the FCA before the High Court and the Upper Tribunal as well as advised on contested authorisation applications and urgent supervisory interventions. She also took cases before the FCA's decision-making bodies. Joanna's experience includes investigating instances of insider-dealing and pension mis-selling, reviewing compliance with AML requirements, taking action for violations of the general prohibition and financial promotion rules and advising on fitness and propriety assessments in relation to senior managers.

Prior to joining the FCA, Joanna worked in the legal team of a Forex broker and at the European Commission in the department responsible for the EU's policies on banking and finance.

EMERGING THEMES 2025

Creating Connections

2025 marks the 15th edition of Emerging Themes in Financial Regulation & Disputes. This year, our overarching theme is Creating Connections, examining three main pillars: **Technology**, **Transparency**, and **Trust**.

SPOKEN LANGUAGES

- Polish
- French

ADMISSIONS

- England and Wales

EDUCATION

- University of London-King's College, LL.B., 2013

RELATED CAPABILITIES

- Special Investigations
- Financial Institutions
- White Collar
- Finance
- Investigations
- Litigation & Dispute Resolution
- Regulation, Compliance & Advisory

RELATED INSIGHTS

News

May 09, 2025

BCLP advises iFOREX on potential IPO

Insights

Jan 30, 2025

AI and machine learning in financial crime compliance

Insights

Mar 12, 2024

Caught in the crosshairs

How the PRA's new Early Account Scheme impacts individuals

Insights

Jan 18, 2024

How scam-proof are you in the new world of mandatory reimbursement for APP fraud?

Insights

Jan 18, 2024

Paved with good intentions? The future of the Consumer Duty

Insights

Jul 13, 2023

Supreme Court narrows the scope of the Quincecare duty in Philipp v Barclays Bank

We are defending financial institutions from multiple claims for breach of the so called Quincecare duty and have seen claimant law firms increasingly seek to expand the scope of the duty to try to make financial institutions liable for any frauds taking place through their accounts. Where a bank is unknowingly or innocently “mixed up” in a fraud as a result of duly complying with the customer’s instructions (who are not themselves complicit in or aware of the fraud), the question is in what circumstances should the bank be held liable for any loss suffered on the basis of its purported greater ability to detect fraud. The answer to this question, eagerly awaited by many, has finally come from the Supreme Court in its judgment in Philipp v Barclays Bank UK PLC [2023] UKSC 25.

News

May 22, 2023

BCLP delivers 2023 senior managers development program for the Association of Foreign Banks (AFB)

Insights

Jan 19, 2023

Authorised Push Payment fraud – the return of the nanny state?

Insights

Jul 19, 2022

A new horizon for regulated funeral plan providers: opportunities, risks and lessons to be learned

On 29 July 2022, funeral plan providers (“FPPs”) will be brought within the remit of the Financial Conduct Authority (the “FCA”). While entering into a funeral plan contract as a provider has been a regulated activity for many years, the exclusions introduced by the government in 2001 meant that the FCA has not authorized any firm for the purpose of entering into funeral plan contracts. The 2018 Call for Evidence and subsequent consultation conducted by HM Treasury, as well as the FCA’s own information gathering, identified a number of potential harms to customers arising from practices which have not been adequately regulated by the former industry voluntary

regulator, the Funeral Planning Authority (“FPA”). This is now changing for both providers and distributors of pre-paid funeral plans. Below, we consider some of the key risks and opportunities this presents to those impacted by these changes.