



Nazeer Chowdhury

"A polished courtroom performer who is very measured in his advocacy."

- Chambers UK 2022

Call 2002

Tel: +44 (0)20 7583 9020
Email: clerks@hendersonchambers.co.uk

Nazeer Chowdhury has a broad civil and commercial practice with particular expertise in a wide range of regulatory law including Banking, Finance and Consumer Credit law, Group Actions, Property, Health & Safety and Fire Regulation. He regularly acts in and advises on contentious and non-contentious regulatory matters. His clients include a range of FTSE 100 companies and almost all of the major Banks, a number of finance houses, boutique investment companies and high net worth individuals. He has been consistently listed as a leading junior by the Legal 500 and Chambers and Partners.

For more information about the way barristers at Henderson Chambers work, including our terms of engagement, fee transparency statement and our complaints process, [please click here](#). Barristers are regulated by the Bar Standards Board.

Please [click here](#) for a copy of Nazeer Chowdhury's privacy policy.

Finance, Consumer Credit & Commercial

Nazeer is a leading junior in the area of Finance, Banking and Consumer Credit. He has a detailed knowledge of the Financial Services and Markets Act 2000 (FSMA), the FCA handbook and the Consumer Credit Act 1974 (CCA), having acted for major Banks, a number of finance houses and boutique investment companies over the course of the two decades. In recent times, he has acted for Banks, finance houses and investment companies in cases arising out of:

- FCA authorization (including assisting companies with their application to the FCA and determining whether authorization is necessary)
- The application of CONC (the Consumer Credit Sourcebook in the FCA Handbook)
- Exemptions under FSMA and / or the CCA (e.g. business, buy to let, high net worth individual, small agreement etc.)
- Regulated mortgage contracts
- Buy to let
- Property investment clubs

- Sophisticated investors
- Bank of England's discount window facilities
- Peer to peer lending
- The operation of an electronic system of lending
- Collective investment schemes
- Interest rate hedging
- Swaps
- PPI
- Lending (secured and unsecured)
- Consumer Credit and / or Hire Agreements
- Debt acquisition
- Connected lender liabilities
- Debt collection harassment
- Unfair relationships under section 140A of the CCA
- Guarantees (company or individual)
- Letters of comfort
- Trading standards
- Borrowers' / Debtors' obligations
- Bailment and seizure of goods (plant machinery and / or vehicles)
- Asset finance
- Debt recovery
- AIM
- Commission (undisclosed and disclosed)
- Fraud
- Payment services
- Plevin claims
- Compromise/ settlement agreements
- The CRA 2015
- The CPUTR 2008
- Pawnbroking
- Enforcement

Nazeer's advocacy experience includes contested trials and hearings (whether at County Court, High Court or Court of Appeal level) including applications to strike out and / or give summary judgment; he also drafts statements of case (Particulars of Claim, Defences, Counterclaims and Replies) and, when appropriate, attendant documentation (Witness Statements and / or Affidavits and / or Draft Orders etc.).

Nazeer also regularly drafts regulated credit and hire agreements and notices and / or financial instruments.

Nazeer was elected to the editorial board of *Goode: Consumer Credit Law and Practice* and he has been consistently listed as a leading Banking and Finance junior by the *Legal 500* and *Chambers & Partners*.

Group Actions

Nazeer has acted in various product liability matters arising out of defective products. His experience includes

Counsel in unitary product liability cases and group actions.
Representative cases

GRIDLIST

- The Bomu Bonny Oil Pipeline litigation
- The PIP breast implant litigation
- The Seroxat litigation
- VW litigation

Representative Cases

- *The Bomu Bonny Oil Pipeline litigation*
- *The PIP breast implant litigation*
- *The Seroxat litigation*

Health & Safety, Fire Regulations, Building Control

Nazeer regularly advises on and acts in a wide variety of personal injury cases for both Claimants and Defendants. He has acted for individual and corporate clients in both the county and magistrates' courts in cases ranging from RTAs to the outbreak of MRSA in a hospital. He has considerable experience of defending and advising companies and individuals involved in fire safety prosecutions under the Regulatory Reform (Fire Safety) Order 2005 and defending and advising companies and individuals in breach of the Building Act 1984, the various Public Health Acts and Health & Safety legislation.

Environment

Nazeer has a growing practice in the area of environmental law. He has recently been instructed in various claims and / or prosecutions arising out of the pollution of a river and stream. The claims involve sensitive dealings with the Environment Agency and neighbouring residential and business premises.

Regulation

Nazeer was seconded to the Financial Services Authority (as it then was) to assist in numerous matters arising out of the operation of the Financial Services and Markets Act 2000, secondary financial services legislation and in particular the FCA handbook. Amongst other things, he advised the Financial Services Authority (as it then was) on the application of the Insurance Directives to the reinsurance sector.

Since his FSA secondment, he has advised on the effect of the FCA Handbook on insurance intermediaries / brokers and regulated persons. As a specialist Banking and Finance barrister, he is constantly in demand for his advice on the regulatory powers of the FCA and regularly assists companies under FCA investigation. He has

acted for companies and individuals in numerous prosecutions by Trading Standards.

Nazeer regularly appears in the High Court on behalf of both creditors and debtors in bankruptcy proceedings and contractual claims arising out of bankruptcy proceedings. He advises both individuals and companies on the practices and procedures in the bankruptcy registry and has appeared on behalf of both creditors and debtors before most of the registrars at the Royal Courts of Justice in bankruptcy petitions and applications to set aside bankruptcy orders.

Commercial Insurance & Business Law

Nazeer's experience in contract and commercial law ranges from claims under the Sale of Goods Act 1979, the Supply of Goods and Services Act 1982, UCTA 1977, Unfair Terms in Consumer Contract Regulations 1999 and the Consumer Rights Act 2015 to complex disputes under the Consumer Credit Act 1974, the Competition Act 1998, the Financial Services and Markets Act 2000, and the Companies Act 2006. He has experience of contentious work in cases involving shareholders, directors and companies. In more recent times, Nazeer has developed his commercial practice in the fields of IT and insurance, having been led by a number of QCs at Henderson Chambers. He has appeared in numerous interim applications and hearings in the Queen's Bench Division and / or Commercial Court and / or the Technology and Construction Court.

Property & Insurance

Nazeer regularly acts for insurers in subrogated claims arising primarily out of property damage. He has substantial experience of dealing with expert witnesses from structural engineers to surveyors. More recently, Nazeer has been instructed in two long running property cases, the first arising out of environmental nuisance and the second arising out of tree root damage. He provides practical advice on complex property disputes between insurers and is regularly instructed in cases in both the County Courts and High Court. He additionally has considerable experience of claims brought by multiple investors in misrepresentation in the context of property investment in the UK and USA.

Nazeer's experience of landlord and tenant law includes residential and business possession proceedings for both local authorities and private individuals. He regularly acts for landlords and tenants in possession claims brought on the basis of rent arrears, nuisance and disrepair. He has advised on and acted in significant antisocial behaviour cases involving substantial numbers of witnesses and hours of video footage. In addition, Nazeer has extensive experience of seeking injunctive relief in circumstances where the tenant has refused access to their property.

Nazeer has considerable experience in advising on and acting in appeals and judicial reviews under the Housing Act 1996. In particular, he has acted on behalf of local authorities and tenants in cases in which applicants have failed to obtain local authority accommodation.

Nazeer is regularly instructed to advise on the renewal and termination of business tenancies and has regularly assisted FTSE 100 companies in ensuring that their renewals are successfully achieved on favourable terms. He has advised on and acted in cases before the First Tier Tribunal (Property Chamber) over the nature, extent and responsibility for service charges.

Insolvency & Bankruptcy

Nazeer regularly appears in the High Court on behalf of both creditors and debtors in bankruptcy proceedings and contractual claims arising out of bankruptcy proceedings. He advises both individuals and companies on the practices and procedures in the bankruptcy registry and has appeared on behalf of both creditors and debtors before most of the registrars at the Royal Courts of Justice in bankruptcy petitions and applications to set aside bankruptcy orders.

Local Government & Group Law

Nazeer regularly acts for local authorities in a broad variety of tortious and contractual claims including matters arising from public procurement.

Nazeer was seconded to a local authority; during this time, he advised the local authority on local authority obligations under community care legislation. During and since that time, he has advised on the following:

- Section 47 of the National Health Service and Community Care Act 1990.
- Sections 21 and 29 of the National Assistance Act 1948.
- Section 2 of the Local Government Act 2002.
- Section 2 of the Chronically Sick and Disabled Persons Act 1970.
- Sections 2, 3 and 117 of the Mental Health Act 1983.
- Regulation 3 of the Health and Social Care Act 2008 (Regulated Activities) Regulations 2014.

Nazeer now regularly appears in the Court of Protection at first instance and in appeals to the Senior Judge and / or President in the High Court in cases arising out of the Mental Health Act 1983 and / or the Mental Capacity Act 2005. Such cases concern:

- DOLS authorisations
- Best interests decisions (on welfare and / or finance)
- Applications to displace nearest relatives
- Capacity disputes

Nazeer has had considerable experience of high profile multi-party Court of Protection cases and understands the merit of carefully handling such sensitive cases.

What the directories say

"Nazeer has all the technical expertise needed in a financial regulatory lawyer, but his particular strength is his commercial acumen. He's very easy to work with – almost like a member of the client team."

Legal 500 2024

"A junior with great commercial acumen."
Legal 500 2024

"An incredibly approachable barrister whose written advice and draft pleadings are always clear."
Chambers UK 2024

"Incredibly approachable, he produces high-quality work and possesses excellent client engagement skills."
Chambers UK 2023

"Very strong in this field."
Legal 500 2022

"A barrister who is good technically and has a very pleasing way with clients. He's approachable and is a pleasure to work with."
Chambers UK 2022

"Our 'go-to' barrister because he is technically excellent but also very personable and commercial."
Legal 500 2021

"He is technically excellent but also very personable and commercial. He is a pleasure to work with given his human touch and also adds practical commercial judgement given his experience in this field. Naz is very reliable and we know we're in safe hands and will never be let down."
Legal 500 2021

"A pleasure to work with given his human touch and also added practical commercial judgement given his experience in this field."
Legal 500 2021

"A technically brilliant and highly experienced counsel." "He does incredibly well with hard cases."
Chambers UK 2021

"Highly experienced in consumer credit issues."
Legal 500 2020

"He has a good courtroom manner and is very on top of his brief."
Chambers UK 2020

"Well regarded for consumer finance."

Legal 500 2019

"Very efficient and diligent."
Chambers UK 2019

"Recommended for consumer credit cases."
Legal 500 2019

"He is very persuasive, very easy to work with and very pleasant."
Chambers UK 2018

"He instils confidence in solicitors."
Legal 500 2015

"An experienced junior barrister who advises financial institutions on consumer credit-related work. He has recently handled a number of cases concerning mis-selling and the enforceability of agreements."
Chambers UK 2014

"Expertise: He is 'really responsive and clearly an expert in Consumer Credit Act matters. A pleasure to work with'."
Chambers UK 2014

"He puts himself in the client's shoes and provides great solutions."
Legal 500 2014

"He provides consistently excellent advice and service."
Chambers UK 2013

"Nazeer Chowdhury is 'a real expert in the CCA field'."
Legal 500 2013

Publications

- Editor of Goode: Consumer Credit Law and Practice
- Various articles for the Solicitors Journal

Memberships

- Commercial Bar Association
- Health & Safety Lawyers' Association
- London Common Law & Commercial Bar Association

Education

- First Class BA (Hons), St John's College, University of Durham
- First Class M.Phil., St Catharine's College, University of Cambridge
- PgDL (Commendation), Nottingham Law School
- Major Scholar, Inner Temple (2000)
- Jubilee Prize St John's College, University of Durham (1999)

Awards & Recognitions

