

Sabrina Goodchild

"A focused and compelling advocate who is easy to work with. She always spots and focuses on the best points."

- Chambers UK 2027

Call 2017

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Sabrina is a specialist regulatory barrister with particular expertise in regulated financial services, consumer law, health & safety, and product safety, spanning both civil and criminal jurisdictions. She is frequently instructed in cases with substantial strategic or national importance, and has an increasing appellate practice.

Her clients include financial institutions, businesses and regulators, and Sabrina is often instructed as specialist counsel in a larger team when consumer law issues arise in related litigation.

She is ranked by the directories in Consumer Law, Banking and Finance (including consumer credit), Financial Services and Fintech Regulation, Consumer Finance, and Health & Safety.

Sabrina is appointed to the B Panel of Specialist Regulatory Counsel and to the Attorney General's Civil Panel.

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 Sabrina Goodchild's privacy policy.

Consumer

Sabrina has a broad consumer law practice, from mis-selling litigation to the prosecution of rogue traders, acting for businesses and regulators in often high-profile and topical consumer disputes.

Experienced in the full range of consumer protection legislation, she regularly acts in cases where unfair contract terms, unfair commercial practices, pricing practices, cancellation rights, and distance selling obligations (particularly in the context of online marketplaces) are in issue.

She represents businesses facing investigations by enforcers under the Digital Markets, Competition and Consumer Act 2024 ('DMCCA'), utilising her extensive experience of cases brought under the predecessor

legislation. She also acts for businesses and regulators facing potential and actual group litigation, including in the context of emissions, unsafe products and general mis-selling.

Sabrina is ranked as a leading practitioner by the directories in Consumer Law and is appointed to the B Panel of Specialist Regulatory Counsel and to the Attorney General's Civil Panel. She is a contributing editor to Consumer and Trading Standards: Law and Practice and the Consumer and Trading Law Cases law reports.

Representative Cases

- *Re: advice on DMCCA business impact (2026 - ongoing)*
  Advising a well-known property developer on the impact of the DMCCA on its planning applications and subsequent marketing of properties. Led by Cameron Crowe KC.

- *Re: enforcer's investigation into pricing structure (2026 - ongoing)*
  Acting for a national retailer facing intimated enforcement action under the Digital Markets, Competition and Consumers Act 2024 in respect of its pricing structure. Led by Jonathan Kirk KC.

- *Re: new solar product (2025 - ongoing)*
  Advising a supplier of a proposed novel solar product on compliance with consumer protection legislation and its regulatory status. Sole counsel.

- *GDFC Assets Ltd v Heaney [2024] UKUT 345 (AAC)*
  Leading appellate authority on Green Finance. Successfully represented GDFC in its defence of DESNZ's adjudication in a consumer mis-selling test case, alleging breaches of the heavily prescribed Green Deal legislative framework. Led by Kate Urell.

- *Wrexham County Borough Council v a director (2024)*
  Successfully obtained final enforcement order against director who failed to provide over £100,000 of refunds for repeatedly cancelled music festivals. Rare use of Part 8 Enterprise Act powers and one of the last of such cases before the DMCCA came into force. Sole counsel.

- *Re: customer journey for mass group consumer litigation (2024)*
  Advised on potential challenges to customer journey and agreement terms for overseas consumers entering into collective conditional fee agreements to participate in group litigation. Led by Kate Urell.

- *AUH 2 [2023] EWCA Crim 6*
  Represented successful appellant in leading case confirming the indicted offences of money laundering and conspiracy to defraud qualified as "consumer offences". Led by Jonathan Kirk KC & Cameron Crowe KC.

- *AUH 1 [2022] EWCA Crim 1113*
  Represented successful appellant in leading case on the power of local authorities to prosecute "consumer offences" out-of-area. Led by Jonathan Kirk KC & Cameron Crowe KC.

- *Re: booking fees pricing proposal (2022)*
  Advised app-based travel product supplier on potential consumer-protection challenges to charging differential booking fees based on residency of product users. Led by George Peretz KC.

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- *Re: funeral plan regulation (2020 – 2021)*
  Advised on new product structure rules and guidance for funeral plan providers and intermediaries under FCA's FPCOB. Sole counsel.

Banking, Finance & Financial Services

Sabrina has represented most of the major banks and financial institutions in matters relating to compliance with financial services and consumer credit legislation. She is regularly instructed in cases with substantial strategic importance to lenders and has an increasing appellate practice.

Sabrina is experienced in drafting and reviewing consumer credit documentation (including for securitisations), advising on consumer disputes, compliance with the FCA Handbook and on FCA perimeter issues. She is particularly well placed for such instructions having been twice seconded to the FCA. She has also acted for lenders in a wide variety of group litigation claims, including solar panels, timeshares, PPI, motor commission and financial products mis-selling.

In court, she regularly defends enforceability challenges, claims under s.75 CCA, unfair terms and penalty allegations, and unfair relationship claims. She also assists businesses and individuals with FCA investigations.

Sabrina is ranked as a leading practitioner by the directories in Banking and Finance (including consumer credit), Financial Services and Fintech Regulation and Consumer Finance.

She is a contributing editor to The Encyclopedia of Financial Services Law and a regular author of PLC's Regulated Lending Column. She is also a member of the Financial Services Lawyers Association.

Representative Cases

- *Finance Company v Two Directors (2025 - ongoing)*
  Acting for the Claimant in a £1.5 million High Court claim seeking enforcement of a debt, disputed on the ground that the settlement agreement under which it is owed impermissibly extends regulated credit. Sole counsel.

- *Re: motor finance consumer redress (2025 – 2026)*
  Provided strategic advice to multiple lenders facing billions of potential liability resulting from Supreme Court decision in *Johnson v FirstRand* [2025] UKSC 33 and FCA motor commission redress scheme. Acted as sole counsel and also led by Kate Urell.

- *Re: international interchange fees (2024 – 2025)*
  Acted for bank in proposed judicial review of PSR's decision to impose interim cap on interchange fees for EEA card transactions with UK merchants. Led by Jonathan Kirk KC.

- *A regulated firm v FCA (2024 – 2025)*
  Advised regulated firm on Upper Tribunal reference of FCA's Supervisory Notice prohibiting the carrying on of any regulated activities, imposed following concerns over sufficiency of consumer redress. Sole counsel.

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- *GDFC Assets Ltd v Heaney [2024] UKUT 345 (AAC)*
  Leading appellate authority on Green Finance. Successfully represented GDFC in its defence of DESNZ's adjudication in a consumer mis-selling test case, alleging breaches of the heavily prescribed Green Deal legislative framework. Led by Kate Urell.

- *Re: proposed Judicial Review of FOS (2023)*
  Advised on the prospects of a proposed Judicial Review of FOS following Ombudsman decision regarding transfer of defined benefit pension into a SIPP.

- *Re: new Buy Now Pay Later product (2022)*
  Advised leading BNPL finance provider on regulatory effect of proposed novel BNPL product. Led by Simon Popplewell.

- *CFL Finance Ltd v Gertner [2021] EWCA Civ 228*
  Instructed by lender in application for permission to appeal to Supreme Court against leading decision on definition of "credit" under Consumer Credit Act 1974 and its application to settlement agreements. Led by Kate Urell.

Business & Regulatory Crime

Sabrina prosecutes and defends a broad range of regulatory offences, with a particular specialism in multi-handed cases arising from alleged large-scale breaches of consumer protection legislation, and associated fraud and money laundering. She is an experienced Crown Court advocate adept at marshalling voluminous evidence and arguing technical points of law, particularly in respect of prosecutorial and investigatory powers.

Her work spans contentious and non-contentious matters, and she is well-placed to consider the most appropriate course of action across both the criminal and civil jurisdictions, particularly in light of new powers under the DMCCA.

Sabrina is appointed to the B Panel of Specialist Regulatory Counsel and is a contributing editor to Consumer and Trading Standards: Law and Practice and the Consumer and Trading Law Cases law reports. She delivers seminars across the spectrum of her work, including to CTSI.

Representative Cases

- *FSA v A Slaughterhouse (2025 - ongoing)*
  Defending slaughterhouse in 3 prosecutions brought by the FSA for 32 alleged food hygiene offences under the Food Safety and Hygiene (England) Regulations 2013. Sole counsel.

- *Vehicle emissions testing (2024 - ongoing)*
  Advising on vehicles emissions testing and associated civil and criminal penalties, including on extraterritorial economic operators, under the Road Vehicles (Approval) Regulations 2020. Advice extended to proposed claims for judicial review. Acted as sole counsel and subsequently led by Cameron Crowe KC.

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- *Op Edna (2024 - ongoing)*
  Instructed in £1 million trademark prosecution resulting in 20 charges under s.92 Trade Marks Act 1994. Sole counsel.

- *Operation Engage (2026)*
  9-week trial of multiple defendants for £1.4 million fraudulent trading and money laundering arising from building works that were incomplete, unsafe, structurally unsound and of exceptionally poor quality. Led by Alison Lambert.

- *Jarrett v Bristol Magistrates' Court [2025] EWHC 1674 (Admin)*
  Instructed in 2-day judicial review and subsequent application for permission to appeal to Supreme Court, of Magistrates' decision on FSA's and DEFRA's competence for food law and their respective prosecutorial powers. Made oral submissions on one of two grounds. Led by Jonathan Kirk KC & Stuart Jessop.

- *Operation Oak & associated cases (2018 – 2026)*
  8 separate prosecutions of 10 door-to-door fish sellers, the fish wholesaler and credit provider for fraudulent trading and consumer protection offences. Acted as sole counsel and also led by Cameron Crowe KC.

- *Operation Gilbert (2024 – 2026)*
  Acted in 14-defendant £13 million conspiracy to defraud prosecution arising from breaches of consumer protection legislation, in context of model agency scam. Made oral submissions in contested £1.6 million confiscation proceedings. Led by Jonathan Kirk KC & Cameron Crowe KC.

- *AUH 2 [2023] EWCA Crim 6*
  Represented successful appellant in leading case confirming the indicted offences of money laundering and conspiracy to defraud qualified as "consumer offences". Led by Jonathan Kirk KC & Cameron Crowe KC.

- *Re: salmonella outbreak (2023)*
  Advised on enforcement action against multi-million-pound national pub chain arising from salmonella outbreak, which represented a quarter of all salmonella cases in Wales in 2023. Sole counsel.

- *AUH 1 [2022] EWCA Crim 1113*
  Represented successful appellant in leading case on the power of local authorities to prosecute "consumer offences" out-of-area. Led by Jonathan Kirk KC & Cameron Crowe KC.

Product Liability & Product Safety

In recent years, Sabrina has been instructed on the most topical, sensitive and urgent product safety work. She is instructed to prosecute and defend alleged breaches of product-specific legislation, advises on safety notices and regularly acts in the context of threatened group litigation. She is experienced at advising on compliance with technical sector specific legislation, including vehicle type approval requirements.

Sabrina is appointed to the B Panel of Specialist Regulatory Counsel and to the Attorney General's Civil Panel.

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She regularly delivers seminars on topical product safety issues, including to CTSI and OPSS.

Representative Cases

- *Asbestos in toy sand (2026 – ongoing)*
  Advising on regulatory intervention in respect of urgent product safety issue relating to asbestos in toy sand. Led by Cameron Crowe KC.

- *Civil forfeiture of teeth whitening products (2026 – ongoing)*
  Acting in a proposed application for civil forfeiture of c.32,000 teeth whitening products containing unlawful concentrations of hydrogen peroxide.

- *Re: motorcycle recall (2025 – ongoing)*
  Advising on threatened group action, including potential judicial review, challenging DVSA's investigation into alleged safety defects with motorbike model and DVSA's refusal to issue a recall notice. Leading Jack Brady.

- *Vehicle emissions testing (2024 - ongoing)*
  Advising on vehicles emissions testing and associated civil and criminal penalties, including on extraterritorial economic operators, under Road Vehicles (Approval) Regulations 2020. Advice extended to proposed claims for judicial review. Acted as sole counsel and subsequently led by Cameron Crowe KC.

- *Re: e-bikes and conversion kits (2024 – 2026)*
  Advised on application of existing product safety legislation to e-bikes and conversion kits. Acted as sole counsel and also led by Cameron Crowe KC.

- *Consumer v Manufacturer (2025)*
  Defended civil claim arising from alleged contaminated breakfast cereal brought under the Consumer Protection Act 1987. Sole counsel.

- *R (OPSS) v Toy Importer (2024)*
  Prosecution for offences under the Consumer Protection Act 1987 arising from sale of unsafe toy for newborn babies on online marketplace. Sole counsel.

Health & Safety (including Food Safety)

Sabrina has a growing health and safety practice, with an emphasis on product and food safety, and a sectoral specialism of transport and construction. This complements her general regulatory work, which she draws on when advising clients. She advises regulators and businesses (including on compliance with sector specific legislation), prosecutes and defends all types of safety related cases, and is often instructed in associated inquests.

Sabrina is ranked as a leading practitioner by the directories in Health and Safety and is appointed to the B Panel of Specialist Regulatory Counsel.

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She is a member of the Health & Safety Lawyers' Association and regular contributor to Food Law Group. She regularly delivers seminars on health & safety issues, including to the ORR, OPSS and CTSI.

Representative Cases

- *R (ORR) v Contractor (2026 – ongoing)*
  Prosecution of contractor under Construction (Design and Management) Regulations 2015 following a collision between a crane and MEWP, resulting in life-changing injury to MEWP operator. Led by Cameron Crowe KC.

- *Inquest (2026 – ongoing)*
  Representing Network Rail at an inquest into the death of man following collision with a train. Sole counsel.

- *Inquest (2026 – ongoing)*
  Representing IP in a multi-day inquest into death of a teenager, classified as a victim of modern slavery, following an overdose. Sole counsel.

- *FSA v A Slaughterhouse (2025 – ongoing)*
  Defending slaughterhouse in 3 prosecutions brought by the FSA for 32 alleged food hygiene offences under the Food Safety and Hygiene (England) Regulations 2013. Sole counsel.

- *Operation Oak & associated cases (2018 – 2026)*
  8 separate prosecutions of 10 door-to-door fish sellers, the fish wholesaler and credit provider for fraudulent trading and consumer protection offences. Defendants supplied fraudulently misdescribed and unsafe products on a national basis, contaminating the food chain. Acted as sole counsel and also led by Cameron Crowe KC.

- *Inquest (2025)*
  Represented train operating company at 4-day inquest into death of teenager who was electrocuted on the railway tracks. Sole counsel.

- *Jarrett v Bristol Magistrates' Court [2025] EWHC 1674 (Admin)*
  Instructed in 2-day judicial review and subsequent application for permission to appeal to Supreme Court, of Magistrates' decision on FSA's and DEFRA's competence for food law and their respective prosecutorial powers. Made oral submissions on one of two grounds. Led by Jonathan Kirk KC & Stuart Jessop.

- *Inquest (2025); HSE v Construction Company & Director (2026)*
  Represented construction company at 3-day jury inquest following fall from height. Defended subsequent HSE prosecution for alleged breaches of the Work at Height Regulations 2005. Sole counsel.

- *Inquest (2025)*
  Represented train operating company at inquest into death of train driver following collision with a train. Sole counsel.

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- *Re: salmonella outbreak (2023)*
  Advised on enforcement action against multi-million-pound national pub chain arising from salmonella outbreak, which represented a quarter of all salmonella cases in Wales in 2023. Sole counsel.

Public Law & Judicial Review

Drawing on her specialist experience in the areas listed above, Sabrina is well placed to advise on and act in challenges to the decisions of specialist regulators and Government Departments. She acts for businesses and regulators/Government Departments in judicial review proceedings, and other public law challenges, linked to her areas of specialism.

Sabrina is appointed to the Attorney General's Civil Panel.

Representative Cases

- *Re: enforcer's investigation into pricing structure (2026 - ongoing)*
  Acting for a national retailer facing intimated enforcement action under the Digital Markets, Competition and Consumers Act 2024 in respect of its pricing structure. Led by Jonathan Kirk KC.

- *Asbestos in toy sand (2026 – ongoing)*
  Advising on regulatory intervention in respect of urgent product safety issue relating to asbestos in toy sand. Led by Cameron Crowe KC.

- *Re: motorcycle recall (2025 – ongoing)*
  Advising on threatened group action, including potential judicial review, challenging DVSA's investigation into alleged safety defects with motorbike model and DVSA's refusal to issue a recall notice. Leading Jack Brady.

- *Vehicle emissions testing (2024 – ongoing)*
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  Instructed in 2-day judicial review and subsequent application for permission to appeal to Supreme Court, of Magistrates' decision on FSA's and DEFRA's competence for food law and their respective prosecutorial powers. Made oral submissions on one of two grounds. Led by Jonathan Kirk KC & Stuart Jessop.

- *National food retailer v Port Health Authority (2025)*
  Appeal against decision of Port Health Authority to refuse entry of potato chips into UK. Led by Stuart Jessop.

- *Re: international interchange fees (2024 – 2025)*
  Acted for bank in proposed judicial review of PSR's decision to impose interim cap on interchange fees

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for EEA card transactions with UK merchants. Led by Jonathan Kirk KC.

- *GDFC Assets Ltd v Heaney [2024] UKUT 345 (AAC)*
  Leading appellate authority on Green Finance. Successfully represented GDFC in its defence of DESNZ's adjudication in a consumer mis-selling test case, alleging breaches of the heavily prescribed Green Deal legislative framework. Led by Kate Urell.

- *Re: challenge to Rural Payments Agency decision on farming subsidies (2024)*
  Advised on a prospective judicial review of decision on farming subsidies under the Beef Special Premium Scheme.

Commercial

Sabrina undertakes a wide range of general commercial work from pure contractual disputes through to bankruptcy and professional negligence.

Representative Cases

- *Finance Company v Two Directors (2025 – ongoing)*
  Acting for the Claimant in a £1.5 million High Court claim seeking enforcement of a debt, disputed on the ground that the settlement agreement under which it is owed impermissibly extends regulated credit. Sole counsel.

- *Re: warehouse software (2025)*
  Advised warehousing company on prospects of misrepresentation and breach of contract claim, and strategic options for contract termination, following entry into software and ongoing service contract that failed to meet business needs. Sole counsel.

- *Consumer v DAS Legal Expenses Insurance Company Ltd (2023 – 2024)*
  Represented Claimant in c.£2 million High Court claim challenging insurer's refusal to provide legal expenses insurance cover. Claim settled after 4-day trial before judgment hand down. Sole counsel.

- *Recruitment firm v Cryptocurrency firm (2024)*
  Successfully defended, following a 2-day trial, a claim for non-payment of significant recruitment agency fees. Sole counsel.

- Successfully opposed interim injunction sought in High Court to prevent credit reference agency from including allegedly inaccurate information on applicant's credit file. Sole counsel.

- Pleaded complex professional negligence claim brought by lender against valuer. Sole counsel.

- Defended claim of frustration brought as a result of the pandemic. Sole counsel.

- Advised on a Land Registry rectification claim. Sole counsel.

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What the directories say

"It was impressive how Sabrina cut through complex and arduous regulations in respect of Green Deal Plans."
Chambers UK 2027

"Sabrina is very thorough in her approach; she is quick to grasp and convey the key aspects of any given case."
Chambers UK 2027

"Sabrina has assisted with some highly complex work for us. She is detail-oriented and thorough."
Chambers UK 2027

"Sabrina is excellent in her advocacy and is extremely sharp. She grasps complex legal issues with ease and is both extremely responsive and through in her work"
Chambers UK 2026

"Sabrina is fantastically knowledgeable and gets great results."
Chambers UK 2026

"Sabrina is quick to understand the facts of a case, very articulate and someone who is able to convey key matters effectively."
Chambers UK 2026

"Sabrina has phenomenal attention to detail."
Legal 500 2026

"Sabrina is a super character who is an exceptionally good junior in highly pressured cases."
Chambers UK 2025

"Sabrina is really hardworking and has a calm demeanor and a level head"
Chambers UK 2025

"Sabrina provides detailed advice and is eager to assist in achieving the best outcome possible."
Chambers UK 2025

"Sabrina is bright, personable and very approachable."
Chambers UK 2025

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"Sabrina is very easy to talk to and to provide her thoughts on the strengths and weaknesses of the case in front of her. She has a wealth of knowledge both of financial services issues but also procedure."
Legal 500 2025

"Sabrina is someone who punches above her call. She is someone you can trust to handle difficult matters."
Chambers UK 2024

"She communicates well, provides advice promptly and is happy to talk outside formal settings."
Chambers UK 2024

"Sabrina's attention to detail is amazing, The depth of her knowledge is clear when settling some very complex statements of case."
Legal 500 2023

Appointments

- Panel of Specialist Regulatory Advocates (B panel)
- Attorney General's Panel of Junior Counsel to the Crown (C panel)
- Advocacy Trainer for The Inner Temple

Publications

- Contributing editor to Consumer and Trading Standards: Law and Practice ("the Pink Book")
- Contributing editor to The Encyclopedia of Financial Services Law
- Contributing editor to the Consumer and Trading Law Cases law reports (2018 – 2026)
- Regular author of PLC's Regulated Lending Column (2020 – 2026)

Memberships

- Financial Services Lawyers Association
- Health and Safety Lawyers Association
- Food Law Group

Education

- Bar Practitioners Training Course, BPP University (Outstanding)
- Graduate Diploma in Law, City University (Distinction)
- MA Philosophy, Politics and Economics, University of Oxford (2:1)

Awards & Recognitions

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