

Michael Goulbourn

Experience

February 2019 - Present - Zopa, Legal Counsel (Senior Legal Counsel from April 2021)

After a long time as a peer-to-peer lending platform, Zopa recently launched a bank so we can offer a wider range of products to the market. At Zopa, I work across the business, including with senior management and product owners on the following:

- **Agreements** - I review, draft, and negotiate a range of commercial agreements, including partnership and technology agreements (including with cloud providers, and SaaS companies), adopting a pragmatic approach to getting agreements signed so the business can get on with but also getting the balance right between risk and reward.
- **Product** - I advise product teams on legal issues surrounding new product features. Recent examples include a safety net feature for credit cards, a borrowing power feature to give consumers insight into how Zopa sees them, and a proposal to power personal finance management apps' credit consolidation journeys
- **Payments** - providing support on payments-related matters in various areas, including regulatory technical standards, strong customer authentication, account aggregation and payment initiation, together with negotiating with payment services providers
- **Data protection** - providing advice on the full range of DP matters impacting Zopa including advising our DPO, and working on the usual legitimate interests assessments, data protection impact assessments, and data processing agreements. Recent work includes advising on the scope of in-app marketing, and analysing Facebook's Custom Audiences feature
- **IP** - I give advice on open source, licensing, and trade mark protection, including looking after Zopa's trade mark portfolio

February 2015 - February 2019 - Affinion International, Legal Counsel

Affinion International is a FCA regulated company, with offices across Europe. Affinion provide loyalty-related services and products to clients and direct to consumers, including through the licensing of 'Software as a Service' technology platforms and development and support services:

- I worked with senior stakeholders within the business, and externally on all agreements affecting the UK business, including sophisticated partnership agreements with a range of telecoms and financial institutions (including Vodafone, MasterCard, Amex, RBS)
- I supported our operations in Ireland, the US, France, Germany, Italy, Spain and Brazil through providing legal guidance, generally in conjunction with local counsel (both in-house and external)
- I provided advice and guidance on a range of data protection matters, including GDPR compliance, assessments of controller/processor status, pseudonymisation and anonymisation, and a vast quantity of data processing agreements.
- On payments, I provided guidance to the business on the application of PSD2 and the E-Money Regs. I also negotiated a number of payment processor agreements.
- I provided a range of general advice to the business including in regulatory (including FCA rules), intellectual property, data protection, employment and consumer law areas and worked with our US parent company on transatlantic issues, multi-territory supplier and client agreements, and US regulatory and compliance requirements

September 2011 to February 2015 – Guinness World Records, London, Legal & Business Affairs Executive (Legal & Business Affairs Manager from January 2013)

Guinness World Records recognise achievements (some more impressive than others but all amazing in their own way). I helped the business with:

- drafting, negotiating and reviewing a wide range of commercial agreements including in the areas of publishing, supply of services, competitions/prize draws, digital product development, live events, physical and digital distribution, television, including working with management on deal structuring and negotiation tactics
- general guidance on anything legal-related including contractual queries, copyright, database rights, trade mark rights and data protection, privacy, consumer protection, advertising law
- action against infringers of GWR intellectual property including cease & desist letters and advice on appropriateness of taking action against third parties
- legal guidance around launching an office in China, in conjunction with local counsel

November 2010 to June 2011 – Briffa, Solicitor

Briffa is a small IP firm based in Islington, London. I worked at Briffa on a range of matters for creators, inventors and SMEs, including commercial contracts and litigation. Briffa also offered free 30 minute consultations so I got to meet lots of interesting people with some amazing ideas!

June 2009 to various

Following my departure from Heatons and qualification as a solicitor, I provided legal guidance to various companies on an ad hoc basis on litigation, regulatory and contract drafting matters.

February 2010 to August 2010 – Pagehog Limited and The Trademark Association

I provided an in-house legal function, liaising with directors in relation to data protection, employment law issues, drafting joint-venture and franchise agreements, improving terms & conditions and employment contracts.

October 2007 to May 2009 - Heatons, Manchester, Trainee Solicitor

I trained at a small firm in Manchester called Heatons (now part of Field Fisher). In my time there I gained experience in commercial/IP, corporate, employment, property/property finance, and litigation teams. In particular I had extensive involvement in a pre-pack of the Mosaic fashion group (Karen Millen, Coast, Oasis, Warehouse).

March 2007 - October 2007 - DLA Piper, Manchester, Legal Assistant

During this period I used my experience at Nabarro to do support work on leveraged finance and real estate finance transactions.

December 2004-March 2007 - Nabarro, Sheffield, Legal Assistant

My first legal role was at Nabarro where I gained experience in banking, commercial and corporate matters.

Education and qualifications

University of Sheffield, LPC (Commendation) (graduated 2004)

University of Bristol, certificate in intellectual property (2:1)
(graduated 2003)

University of Leicester, LLB Law (2:1) (graduated 2002)

Interests

- Squash
- Coding (<https://github.com/grabbeh>)

Publications

"Registration of olfactory, aural and three-dimensional trade marks in the EU and UK: a comparison" -
Journal of Intellectual Property Law & Practice, 2012, 7 (11)