

Olli Kiuru

Partner

Joined Firm: 2020

Languages: English, Swedish, Finnish

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Practice Areas

Financial Regulatory and Compliance; Insurance; Banking and Finance; Dispute Resolution; Corporate and Commercial; Anti-Money Laundering (AML)

Olli also specialises in FinTech.

Recognitions

- Ranked in Band 1 in Fintech by Chambers 2025
- Ranked as a leading FinTech lawyer in Finland by Who's Who Legal
- Ranked as a leading FinTech lawyer in Finland by Chambers & Partners 2024
- Recognised as a leading finance lawyer in Finland and praised for his knowledge of financial regulations and compliance matters
- Recognised by both Chambers and Partners as well as Legal 500 for building a stellar reputation in the Finnish financial regulatory and FinTech markets
- Ranked as excellent by Leaders League Banking & Finance 2022

Career and qualifications

Waselius Attorneys, Partner 2020-; Lexia Attorneys, Partner 2011-2020; Hedman Osborne Clarke, Senior Associate 2006-2011; Finnish Insurance Centre, Lawyer 2003-2006; Helsinki District Court, Judge Trainee 2004-2005

Education: University of Helsinki, LL.M. 2002

Selected experience

Financial Regulatory

- Long-standing regulatory counsel to American Express Europe, an EEA payment institution, in Finland
- Long-standing regulatory counsel to Saldo Bank, an EEA credit institution, in Finland
- Long-standing legal counsel to Alisa Pankki, a regulated Finnish credit institution
- Long-standing regulatory partner to Titanium, a Finnish financial services group
- Long-standing regulatory counsel to Morrow Bank, an EEA credit institution, in Finland
- Long-standing regulatory counsel to Lea Bank, an EEA credit institution, in Finland
- Long-standing lecturer in Aalto University Executive Education (FINVA) for financial regulatory matters and AML / Sanctions
- Long-standing regulatory counsel to Brocc Finance, an EEA credit institution, in Finland
- Long-standing regulatory counsel to Alma Finanssipalvelut, a Finnish payment institution

- Long-standing regulatory counsel to Anyfin, an EEA credit institution, in Finland
- Advised Revolut Bank, an EEA credit institution in their regulatory matters
- Advised J.P. Morgan investment bank in their regulatory matters in Finland
- Advised BNP Paribas, a EEA credit institution, in their regulatory matters in Finland
- Advised Bank of America, an American credit institution, in their regulatory matters in Finland
- Advised POP Pankki, a Finnish credit institution, in their regulatory matters
- Advised Ålandsbanken Fondbolag, a Finnish fund manager, in their regulatory matters
- Advised Lähitapiola Varainhoito, a Finnish investment firm, in their regulatory matters
- Advised eToro, an EEA crypto service provider, in their regulatory matters in Finland
- Advised Vauraus, a Finnish payment institution, in their embedded finance structuring and regulatory matters
- Advised Pliant, a Finnish payment institution in their regulatory matters
- Advised Sambla Group, a regulated Nordic financial intermediary, in their regulatory matters
- Advised Norion Bank, an EEA credit institution, in Finland
- Advised Billogram, a Swedish fintech company, in their regulatory matters in Finland
- Advised Uno Finans, an EEA credit intermediary service provider, in applying their credit intermediary license in Finland
- Advised Northern Horizon Capital, a Finnish AIFM, in their regulatory matters in Finland
- Advised Waylog, a Swedish financial institution, in their regulatory matters in Finland
- Advised Barkibu, an EEA non-life insurance company, entering Finnish market
- Advised Noba Banking Group, an EEA credit institution group, in their regulatory matters in Finland
- Advised Premico Group, in applying for an AIFM license from FIN-FSA
- Advised Premico AIFM Oy on Securing Full AIFM Authorisation from FIN-FSA
- Waselius assists Alisa Bank in financial regulatory matters

Insurance

- AIG Europe S.A.: Long time regulatory partner and adviser in complex cross-border insurance claims
- Allianz Plc: Long time regulatory partner and adviser in complex cross-border insurance claims
- Amtrust International: Advising in regulatory matters
- AXA Partners: Advising in regulatory matters and adviser in complex cross-border insurance claims
- BNP Paribas Cardiff Försäkring: Advised in regulatory matters
- Europ Assistance Brokerage Solutions SAS: Advising in regulatory matters
- Finnish Insurance Centre (Vakuutuskeskus): Advising in complex insurance claims
- IF Insurance Company: Advising in complex insurance claims
- QBE Insurance Company Ltd: Advising in complex multijurisdictional insurance claims.
- Zurich Insurance Group: Long time regulatory partner and adviser in complex cross-border insurance claims
- Starr Insurance Group: Advising in regulatory matters
- Valion Mutual Non-life insurance company (Valion keskinäinen vakuutusyhtiö): Advising in regulatory matters

Examples of external compliance officer mandates

- Alma Finanssipalvelut Oy – License: payment institution
- Armada Capital Partners Oy – License: AIFM
- B10 Varainhoito Oy – License: Investment firm
- Fondbolaget Fondita Ab – License: UCITS
- Invesdor Oy – License: Investment firm
- Neste Marketing Oy – License: Payment Institution
- Obsido Oy – License: Investment Firm
- Obsido Rahastoyhtiö Oy – License: AIFM & UCITS
- Proprius Partners – License: AIFM, Investment Firm
- PYN Rahastoyhtiö OY – License: AIFM
- Valio Keskinäinen Vakuutusyhtiö
- Valion Eläkekassa – License: Pension Fund

Member

Finnish Bar Association.

Founding member of the Fintech Finland association and served as its long-term chairman.

Chairman of the Supervisory Council at Saldo Bank UAB (2022).

Recent publications

- The Legal 500: Fintech Comparative Guide 2026 – Finland

- Chambers Fintech Guide 2026 – Finland
- ICLG: Insurance & Reinsurance Laws and Regulations – Finland 2026
- Lexology In-Depth: Insurance Disputes 2025 – Finland
- Lexology Panoramic: Financial Services Compliance 2025 – Finland
- The Legal 500: Fintech Comparative Guide 2025 - Finland
- ICLG: Alternative Investment Funds 2024 – Finland
- The Insurance Disputes Law Review - Finland