



# Ashley Blood-Halvorsen

**Year of Call:** 2017

**Email Address:** [ashley.halvorsen@3pb.co.uk](mailto:ashley.halvorsen@3pb.co.uk)

**Telephone:** 0121 289 4333

## Commercial

### Financial Services and Regulated Lending

Prior to completing pupillage with 3PB Barristers, Ashley Blood-Halvorsen had a career at Thomson Reuters working primarily in regulatory compliance with an emphasis on financial services industry. Her work encompassed both UK and EU legislation. Her experience includes FSMA 2000, Solvency II Directive and the Credit Consumer Act 1974.

She represents banks and financial institutions at interim hearings. Her practice includes:

- Successfully appealing a summary judgment on behalf of a bank based in Abu Dhabi.
- Advising on Financial Ombudsman Service compensation and the application of the Third Parties (Rights against Insurers) Act 1930 and 2010.
- Advising a non-EEA company regarding authorised push payment fraud which involved the consideration of consumer regulatory regimes and the revised Wire Transfer Regulations.
- Successfully defending a bank in a dispute regarding the Credit Payment Recovery guidelines.

Ashley also regularly represents lenders and suppliers in consumer credit and mis-selling claims. Her practice includes the new wave of PPI claims (including the unfair relationship s140A CCA 1974) which often involve arguments over limitation. She also has experience in claims for alleged mis-selling of solar panels pursuant to section 75 CCA 1974.

## Insolvency and Bankruptcy

Ashley regularly appears in insolvency hearings such as the winders, bankruptcy hearings, costs arising out of those hearing and application to set aside statutory demands.

Her insolvency experience includes applications to annul bankruptcy orders in the context of matrimonial financial remedies.

During her pupillage she assisted her supervisor in the reported case of *Singh v Hicken* [2018] EWHC 3277 (Ch) who represented Mr Hicken. *Singh v Hicken* concerned a challenge to trustee's remuneration. Mr Justice Nugee (as he was then) considered the approach to be adopted to such applications, including the applicability of the provisions in the Insolvency Practice Direction dealing with remuneration applications.

## Contract disputes

Ashley has particular expertise in the formation and the interpretation of contracts. She writes commercial analyses for LexisNexis such as 'Language trumps purpose in relational contracts (Quantum Advisory Ltd v Quantum Actuarial LLP)'.

She also has a specific interest in matters which allege repudiatory breaches. Other experience relating to formation includes jurisdictional disputes and governing law clauses particularly between parties in England and Scotland.

She has specific experience in the following industries:

- Agency agreements including business broker sale agreements and estate agents. She has successfully argued the meaning of 'introduction' for a claimant in a breach of contract dispute.
- Recruitment disputes where there is a dispute about candidates and their 'introduction' including whether provisions amount to a penalty clause.

Her experience includes proceedings that involve ostensible, implied, and apparent authority. She recently advised on such matters against a well-known fintech company.

Ashley appears in procedural matters including interim applications and case management hearings such as:

- Disclosure before proceedings
- Summary judgment
- Set aside default judgment
- Relief from sanctions
- Disposal hearings
- Costs and case management hearings.

## Articles

Ashley Blood-Halvorsen analyses for Lexis Nexis the case of Quantum Advisory Ltd v Quantum Actuarial LLP [2022] EWHC 1423 (Ch), which reminds us of the importance of clear comprehensive drafting in relational contracts.

This article was first published by LexisPSL on 24 June 2022.

[View Article](#)

## Recommendations

"It has been great to co work with Ashley on a very complex and contentious case. I cannot recommend her enough for her technical knowledge and skill. I was even more impressed with Ashley's attitude to the case and that she was just as passionate, as I am, in order to get the best result for my client. My client and I felt the case was safe in her hands and I will definitely be briefing her again in the near future."

**Richard Port MBE, □George Green LLP**

"Thanks very much for the advice. Please pass on my thanks to counsel – prompt, straight to the point, clear and professionally done."

**Oxfordshire Solicitor**

"I do not have Ashley's contact details, but could you express my thanks to her? I did so after the court hearing, but she did so well and was so friendly beforehand when we discussed the relevant details that I would like again to express my appreciation of her work."

**Client**

"A quick message to say thank you again for your thorough preparation and representation today. Count on getting instructions again. I find you listen to explanations, take on board background information, and good to get along with."

## **Bruce Turner, Chapman & Chubb**

"I really enjoyed working with you last week – you are clearly skilled in achieving that necessary balance between legal argument and pragmatism. I hope we'll have another opportunity before too long."

## **Senior Mediator**

## **Academic qualifications**

- Law (LLB) 1st Class, University of Derby
- BA (Hons) History (Religion), University of Toronto, Canada
- BPTC (BPP University) Very Competent 2017
- Certificate in Civil Law, Paris II-Panthéon Assas University 2012

## **Scholarships**

- Baron Dr Ver Heyden de Lancey Prize, Middle Temple 2018
- Leeds Medico-Legal Society Personal Injury & Clinical Negligence Prize 2017
- Dean's BPTC Scholarship 2015
- Sweet & Maxwell Law Prize 2014
- Nicholas Pumfrey Memorial Scholarship, Middle Temple 2014
- Blackstone Entrance Scholarship, Middle Temple 2014
- Land Law Prize, UoD 2013
- Scholarship, Fondation pour le Droit Continental 2012

## **Professional bodies**

- Chancery Bar Association
- STEP (Affiliate)
- Property Bar Association (associate member)
- Midland Chancery and Commercial Bar Association

## **Direct Access**

Ashley Blood-Halvorsen is qualified to accept instructions directly from members of the public and professional clients under the Direct Access (or Public Access) scheme.