



## **Yingyu Xia**

*Shanghai*

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### **PRACTICE AREAS**

- Fintech
- Data protection
- Financial services and regulatory
- General corporate

### **PROFESSIONAL EXPERIENCE**

Mr. Xia focuses his practice on fintech, digital finance, financial regulatory compliance, as well as financial data and personal information protection compliance.

In the fintech and digital finance space, Mr. Xia advises a broad range of fintech companies and financial institutions on legal and regulatory matters relating to consumer finance, supply chain finance, payment and settlement, and other business areas. His work includes the structuring of innovative financial products, drafting transaction documents, advising on financial license applications, and supporting day-to-day operational compliance. He has also been involved in a number of fintech-related projects concerning compliance rectification, equity financing, corporate restructuring, and offshore listings.

In the area of financial regulatory compliance, Mr. Xia regularly advises commercial banks, consumer finance companies, third-party payment institutions, fund distributors, and other financial institutions on corporate governance, related-party transactions, enterprise risk management, and anti-money laundering compliance. He also assists clients in the formulation of internal policies and procedures, as well as in preparing for and responding to regulatory inspections.

In relation to financial data and personal information protection compliance, Mr. Xia advises fintech companies and financial institutions on the development of data compliance and personal information protection frameworks, the establishment and enhancement of internal compliance policies and mechanisms, and the assessment and optimization of data compliance issues arising from day-to-day operations and innovative products. He also provides legal support in connection with personal information protection compliance audits and data export compliance assessments.

### **EDUCATION**

Mr. Xia graduated from Fudan University with an LL.B. degree in 2014, and an LL.M. degree in 2017.

### **QUALIFICATIONS**

Member of the PRC Bar

**HONORS AND AWARDS**

Recommended Lawyer for Fintech, The Legal 500 (2026)

**PUBLICATIONS**

Graphic Fintech—Key Points and Difficulties in Legal Practice, Law Press · China, August 2019

Ace Attorney—the Way to Elite Lawyers, Law Press · China, January 2026

**WORKING LANGUAGES**

Chinese, English



## 夏迎雨

上海

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### 业务领域

- 金融科技
- 数据保护
- 金融服务和金融监管
- 一般公司事务

### 工作经历

夏律师的主要执业领域包括金融科技、数字金融、金融监管合规以及金融数据与个人信息保护合规等。

在金融科技与数字金融领域，夏律师长期为各类金融科技企业及金融机构提供法律服务，涵盖消费金融、供应链金融、支付结算等多个业务领域，服务内容包括创新金融产品交易结构设计、交易文件起草、金融牌照申请及日常运营合规等，并曾参与多起金融科技企业合规整改、股权投资、股权重组及境外上市项目。

在金融监管合规领域，夏律师为商业银行、消费金融公司、第三方支付机构、基金销售公司等各类金融机构提供公司治理、关联交易、全面风险管理、反洗钱等方面的合规咨询服务，并协助开展制度起草、监管检查准备及应对等工作。

在金融数据与个人信息保护合规领域，夏律师为各类金融科技企业及金融机构提供数据合规与个人信息保护合规方案设计，协助搭建并完善相关制度体系，围绕日常业务及创新产品开展数据合规评估与优化，并提供个人信息保护合规审计及数据出境合规评估等法律服务。

### 教育背景

夏迎雨律师分别于 2014 年及 2017 年获得复旦大学法学学士及硕士学位。

### 执业资格

中华人民共和国律师执业资格

### 荣誉与奖项

Legal500 金融科技上榜律师（2026）

### 最近出版物

- 《图解金融科技：法律实务操作要点与难点》，法律出版社，2019 年 8 月
- 《精英律师非诉业务入门课》，法律出版社，2026 年 1 月

工作语言  
中文、英文