Andrea Huber

Partner
Attorney at law, LL.M.

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Andrea Huber is a Partner at Pestalozzi and a Swiss financial services regulatory lawyer and a member of the firm's Financial Services Group. She is recognized as a leading fintech and banking regulation lawyer with more than 20 years of experience advising on matters of strategic importance to financial institutions across a wide range of financial services topics.

Her practice focuses on financial services regulatory advice, both contentious and non-contentious, as well as the regulatory aspects of complex, often multi-jurisdictional transactions and structures. Andrea regularly advises on governance, investigations and enforcement actions, as well as AML, sanctions and market conduct matters. She also has extensive experience in advising on regulatory frameworks affecting banks, asset managers, insurers, financial markets and infrastructure, payments, fintech, cryptocurrencies and digital assets.

She acts for a broad spectrum of financial market participants, including banks, securities firms, asset managers, insurance and reinsurance companies, market infrastructure providers and fintech businesses.

Andrea regularly represents clients before the Swiss Financial Market Supervisory Authority (FINMA), the SIX Swiss Exchange and the CDB Supervisory Board (VSB Aufsichtskommission), in particular in licensing and enforcement proceedings and matters relating to AML and market conduct. Her work includes the structuring and launch of investment vehicles, including Swiss-regulated funds, foreign funds distributed in Switzerland and innovative structures such as L-QIFs. She frequently supports clients in the design and rollout of banking, trading, custody, payment, and asset management services for institutional and retail clients. Andrea also assists fund management companies, banks, promoters, and distributors with the structuring, listing and offering

of funds and structured products, as well as compliance with Swiss regulatory, AML, KYC and prudential standards.

Andrea's expertise is widely recognized in leading legal directories, including Chambers, The Legal 500, and IFLR1000. She has been ranked as a "Leading Partner" in Banking & Finance as well as Fintech by The Legal 500 EMEA and is acknowledged as a "Highly Regarded" financial services regulatory expert by IFLR1000.

Beyond advisory and transactional mandates, Andrea provides expert opinions for national and foreign courts, authorities, and arbitral tribunals on matters of Swiss financial market law, governance, supervisory regulation, and market conduct rules. Andrea is an Authorized Representative of Issuers at the SIX Swiss Exchange and serves as Co-Chair of the International Bar Association's (IBA) Banking Regulation Subcommittee for the 2025-2026 term.

Andrea Huber graduated from the University of Zurich (lic. iur.) and was admitted to the Swiss Bar in 2003. She began her career at the SIX Swiss Exchange and subsequently practiced at a leading Swiss law firm in Zurich and obtained a Master of Laws (LL.M.) from Columbia University School of Law in New York in 2007/2008. Andrea founded an asset management-focused law firm while in New York, further strengthening her expertise at the intersection of financial services regulation and innovation. She joined Pestalozzi as a Partner in 2020.

Market Perception

Andrea Huber is an experienced partner - she combines deep expertise with a pragmatic, solutions-oriented mindset. She is approachable, responsive and has a rare ability to maintain perspective and humour, even in the most difficult circumstances. (The Legal 500, 2026)

It is a real pleasure working with Andrea Huber. She has a unique ability to cut through complexity, add meaningful context and keep the focus on practical outcomes. Her judgment is impeccable and inspires absolute trust. (The Legal 500, 2026)

Andrea Huber distinguishes herself for her exceptional depth of knowledge, strategic thinking and calm authority in highly complex regulatory and investment funds matters. (Chambers Global, 2026)

In a fast-evolving regulatory environment, she is a true anchor and a key partner for any institution operating in or entering the Swiss financial market. (Chambers Global, 2026)

We especially value her ability to quickly grasp the business context and align her legal guidance with our strategic objectives while maintaining a balanced view of risks and opportunities. (Chambers Global, 2026)

Andrea Huber gives commercial, nuanced advice and delivers a high-quality product. (Chambers & Partners, 2024)

Andrea Huber is one of the preeminent financial services regulatory/Fintech experts and well placed with the regulator and industry bodies, with a very good sense about the issues that are important to the regulator. (The Legal 500, 2023)

She is one of the smartest and most experienced investment fund lawyers in Zurich. (Chambers & Partners, 2023)

She is creative, sees the big picture and is always on top of the details. I trust her judgement and guidance 100%. (Chambers & Partners, 2023)

Andrea is a terrific lawyer – she is thorough, meticulous and able to quickly spot issues and propose practical solutions. (IFLR1000, 2023)

Very knowledgeable and professional, sees solutions where others see problems, extremely responsive. (IFLR1000, 2023)

Andrea is a true expert in her field. She is extremely intelligent, thoughtful, and carefully considered all of our questions with a level of mastery that exceeded our expectations and far surpassed any counsel we have worked with in the past. (IFLR1000, 2023)

Andrea was outstanding in terms of responsiveness, speed, understanding, finding solutions and open-mindedness. (Chambers & Partners, 2023)

Her skillset, combined with her personality, makes her very easy to work with. You feel comfortable that the provided advice is well thought through. (Chambers & Partners, 2022)

Andrea Huber is incredibly competent. She is efficient and she knows the market well. (Chambers FinTech, 2025)

Andrea Huber has outstanding expertise in the financial industry and she is very responsive. (Chambers FinTech, 2025)

Andrea Huber has an impressive breadth and depth of knowledge in the fintech sector, which she can use to the greatest advantage of her clients. (The Legal 500, 2022)

Career

2020	Partner at Pestalozzi Cornell University Graduate School, Executive Women in Leadership
2019	Founding partner of law firm for asset managers/fintech companies, Zurich & New York
2017	Local partner at major international law firm in Zurich (2017 – 2019)
2008	Columbia University School of Law School, New York: LL.M. (2007/2008)
2006	Counsel/Senior Associate/Associate at major Swiss Law firm in Zurich (2006 – 2017)
2004	Head of Ad hoc Publicity and Reporting Obligations, SIX Swiss Exchange, Zurich Exchange Trader Examination, SIX Swiss Exchange, Zurich
2003	Legal Counsel SIX Swiss Exchange, Zurich Bar admission in Switzerland (Zurich)
2000	University of Zurich: lic.iur.

Languages

- German
- English

Practice Areas

- Swiss Financial Market Regulation
- Banking & Finance
- Financial Services
- Blockchain & Crypto Assets
- Compliance
- Insurance
- ESG
- Capital Markets

Membership

- Swiss Bar Association (SAV)
- Zurich Bar Association (ZAV)
- International Bar Association (IBA)
- New York State Bar Association (NYSBA)