



ORARO & COMPANY
ADVOCATES

An Affiliate Member of AB & DAVID AFRICA

FINTECH

A Legacy African Firm with a Fresh Take on Business



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About Us

Oraro & Company Advocates is a full-service, market-leading African law firm established in 1977 with a strong focus on dispute resolution and corporate & commercial law. With a dedicated team of 45 lawyers and a total staff pool of over 80, the firm has been consistently ranked by leading legal directories such as Chambers Global, IFLR1000, and Legal 500 as a top-tier firm in Kenya.

We provide specialist legal services both locally and regionally in Arbitration, Asset Tracing & Recoveries, Banking & Finance, Capital Markets, Conveyancing & Real Estate, Corporate & Commercial, Dispute Resolution, Employment & Labour, FinTech, Energy, Infrastructure, Projects & PPP, Private Client, Restructuring & Insolvency and Tax. Over the years, we have represented both local and foreign clients, governments, regulators, and not-for-profit organisations from target industry sectors, including retail, construction, education, energy, financial services, manufacturing & industries, and the public sector.

We provide both local and cross-jurisdictional legal services, either directly or through the extensive relationships that we have established with leading firms across the globe, such as Tanzania's [MWEBESA LAW GROUP](#). Oraro & Company Advocates is a full Affiliate Member of [AB & David Africa \(ABDA\)](#), a Pan-African business law network committed to ensuring that businesses and projects succeed in Africa by helping clients minimise the risks associated with doing business in the continent. This enables us to offer cross-jurisdictional legal advice in a seamless manner while maintaining the highest professional standards.

Oraro & Company Advocates prides itself in its deeply rooted client relationships by providing quality legal services through its partner-led approach, drawing from local knowledge and global perspectives.

"I value the firm's tailor-made solutions and attention to detail."

Chambers Global, 2025.



Our FinTech Practice

Kenya is at the forefront among the pioneers of financial inclusion with innovations through its early adoption of a mobile money system. The country's fintech sector is among the fastest-growing in Africa, as evidenced by a lot of activity in the local fintech scene involving sectors such as financial services, ICT and agriculture.

Our FinTech law practice offers a combination of deep global technical experience with local regulatory & financial service knowledge. Frequently, the team is involved in advising clients on their financing, corporate matters, and regulatory & compliance. The practice area also provides financial and technical legal advice on the establishment of fintech service businesses, licensing of the products, compliance with regulatory requirements, and dispute resolution in day-to-day matters involving highly complex issues in the industry. Our client base in the practice area ranges from venture capital funds to start-ups, banks, and other financial institutions.

Our practice area encompasses the full spectrum of non-contentious and contentious matters, including:

- Advising on the establishment of fintech service businesses, including the suitable structure;
- Advising on the regulatory framework of the products;
- Advising on ongoing compliance with the regulatory requirements;
- Representing the parties in dispute resolution; and
- Advising on peer-to-peer (P2P) debt and equity financing.

"Professional team."

Chambers Global, 2023.

Our Recent Market Recognition





Our Experience

- **Joint Venture for Software Development:** Providing legal services in a joint venture arrangement between a Mauritius-based private investment company and a Kenyan-registered application and software development company. The venture focused on developing a software platform designed to facilitate group contributions towards specific purposes, such as investment clubs and fundraising. Our role included drafting the joint venture agreements, standard terms and conditions, and the platform's privacy policy, ensuring compliance with regulations.
- **Represented Central Bank of Kenya and Mobile Money Services:** Represented the Central Bank of Kenya in a case where the petitioner sought to halt the transfer of mobile money services provided by leading telecommunications companies, including Safaricom's "M-Pesa" and Airtel's "Airtel Money."
- **Joint Venture for Payment Processing Solutions:** Advising and drafting various contracts for joint venture parties intending to establish a vehicle to provide payment technology services. These services include facilitating the processing of credit and debit cards, mobile money, and bank account payments via software.
- **Comprehensive Advice to a Financial Technology Firm:** Providing comprehensive legal advice to a financial technology firm whose application enables users to link their debit card, credit card, bank account, and/or mobile money account to an account that enables users to transfer money to the other users and third parties and make payments for various services. The firm recently upgraded its application to enable employers to issue virtual cards to employees so as to manage expenses on a single dashboard. Our role covered a wide range of legal services, from drafting standard terms and conditions and privacy policy for the application to advising on regulatory compliance, group structuring, convertible loan agreements, employment contracts, and preparing necessary agreements for merchant onboarding and Central Bank of Kenya license applications.
- **Revenue Sharing Agreement for Credit Airtime Provider:** Advising and drafting a revenue sharing agreement for a Mauritian-based technology company that offers credit airtime to mobile telephone companies.



Our Experience

- **Legal Services for a Digital Insurance Company:** Providing legal services to a technology company offering end-to-end digital insurance services. Our work included registering trademarks, drafting a shareholder loan, conducting vendor legal due diligence, negotiating investor term sheets, drafting convertible notes for bridge financing, and overseeing an internal group restructuring.
- **Legal Support for Telemedicine Application Development:** Providing legal services to a technology company developing a patient-engagement and telemedicine mobile application designed to help doctors increase their practice revenues and personalise patient care. Our role included providing a detailed legal opinion on the regulatory requirements for setting up the application, ensuring compliance with health and data protection laws, and safeguarding the company's interests in the healthcare technology sector.
- **Regulatory Due Diligence:** Providing legal services to a UAE firm acting on behalf of a global web services company, conducting an in-depth regulatory due diligence exercise on the provision of cloud computing services in key sectors across multiple jurisdictions. These sectors included Financial Services, Public Sector, Telecom, Healthcare, Oil & Gas, and Education.
- **Payment Technology Contracts for Financial Institutions:** Advising a Kenyan financial software and technology company that provides payment technology services to banks, financial institutions, and merchant aggregators. We drafted and reviewed various contractual agreements related to the use of the company's payment services software, ensuring alignment with both financial regulations and commercial objectives.
- **Telecommunications Mobile Money Platform Upgrade:** Advising a leading telecommunications company in the upgrade of its mobile money platform, aimed at achieving interoperability with the previous system and integrating various other payment solutions existing in Kenya. Our involvement included drafting the necessary contractual agreements, advising on legal implications, and ensuring compliance with regulatory requirements for the platform's seamless upgrade.



Our Experience

- **Joint Venture and Software Development for Cooperative Society:** Advising in a joint venture and software development agreement for a cooperative society's core business processing system. Our role included structuring a bespoke agreement for the joint development of software, negotiating with the counterparty, and drafting and reviewing all transactional documents related to the venture.
- **Tour Company Software Development Agreement:** Advising a tour company on the development of an online platform and mobile application aimed at providing a mobile-based tour planning solution for customers. Our role involved drafting and negotiating the software development agreement with the developer.
- **Online Auction Platform Legal Services:** Providing legal services to a technology company that operates an online auction platform, including advising on the regulatory framework governing online sales and auctions in Kenya. Our role also involved drafting and reviewing commercial agreements between the company and third-party service providers, ensuring the business model adhered to legal requirements.
- **Taxi-Hailing App and Food Courier Business:** Advising one of Kenya's leading taxi-hailing apps on aspects of their proposed food courier business. We prepared a legal opinion addressing the employment structure of the proposed business, focusing on whether the service providers would be classified as employees or independent contractors.
- **Software and Hardware Contracts for Nairobi Securities Exchange (NSE):** Advising the NSE and the Central Depository and Settlement Corporation on software and hardware contracts. Our role included reviewing all contracts, participating in negotiations, preparing final agreements, and advising the boards of both NSE and the Capital Markets Authority on the legal implications of these contracts.
- **Software Contracts for KCB:** Advised KCB on software contracts, which included reviewing agreements, negotiating with vendors, preparing documentation for execution, and advising the board on legal issues surrounding the contracts.

Team Contacts



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