Namrata Kang

Associate

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OVERVIEW

Namrata (Nam) is an associate in the firm's Regulatory Investigations, Strategy + Enforcement (RISE) Practice Group, based in the Washington, D.C. office. She routinely advises clients on a wide variety of state and federal regulatory matters, with a particular emphasis on state consumer protection laws relating to consumer financial services and marketing and advertising. Nam's experience transcends multiple industries, including financial services, telecommunications, media, and sports betting.

Nam actively represents clients in various federal and state regulatory investigations. She has considerable experience managing matters before prominent regulatory bodies such as the Federal Trade Commission, Consumer Financial Protection Bureau, and state attorneys general. Nam also advises clients on routine compliance matters to help navigate complex regulatory and statutory frameworks.

Nam regularly provides ongoing commentary and analysis on developments in the state and federal regulatory landscape through the firm's Regulatory blog, *Regulatory Oversight*.

REPRESENTATIVE MATTERS

- Representing a financial services company in pending state attorney general and Consumer Financial Protection Bureau investigation focusing on its lending model.
- Advising financial service company in connection with consumer protection and finance laws pertinent to the company's operations.
- Representing a telecommunication company in connection with a state investigation into the company's fees as well as its marketing and advertising practices.
- Counseled a company to create, implement, and maintain a required post-settlement compliance program in the aftermath of a multistate investigation.
- Represented a telecommunication company in connection with a state investigation into the company's service changes.
- Conducted regulatory due diligence for many financial service companies to assess compliance with consumer protection and financial laws.
- Assisted a media company company in drafting its terms of service and other policies and procedures.
- Conducted internal compliance risk assessment for a financial service company.

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TOP AREAS OF FOCUS

- Marketing + Advertising
- Regulatory Investigations, Strategy + Enforcement
- State Attorneys General

ALL AREAS OF FOCUS

- Government + Regulatory
- Marketing + Advertising
- Regulatory Investigations, Strategy + Enforcement
- State Attorneys General

EDUCATION AND CERTIFICATIONS

EDUCATION

- Washington and Lee University School of Law, J.D., 2021
- Relay Graduate School of Education, M.A., 2016, Teaching
- University of Virginia, B.A., 2014

BAR ADMISSIONS

- District of Columbia

SPEAKING ENGAGEMENTS

- Speaker, "Consumer Protection: Navigating the FTC's Expanding Enforcement Agenda," Troutman Pepper Locke, October 29, 2026.
- Panelist, "Navigating Multistate AG Investigations: Tools and Tactics," myLawCLE, August 20, 2025.

PUBLICATIONS

- Co-author, "States Are Cracking Down on Algorithmic Pricing. Are You Ready?," *Bloomberg Law*, July 22, 2026.
- Co-author, "State Attorneys General and Continued Enforcement Against 'Junk Fees' in 2026," *Reuters* and *Westlaw Today*, April 15, 2026.
- Co-author, "StubHub to Refund $10M in 'Junk Fees' as Part of Latest FTC Settlement," *Regulatory Oversight*, April 14, 2026.
- Co-author, "FTC Revives Negative Option Rulemaking," *Regulatory Oversight*, March 30, 2026.
- Co-author, "After FDA's Policy Shift on Artificial Colors, State Enforcement and Private Litigation Risks Linger ," *Regulatory Oversight*, February 16, 2026.
- Co-author, "FTC Sues JustAnswer Over Allegedly Deceptive Subscription Practices," *Regulatory Oversight*, January 30, 2026.
- Podcast, "State AGs in the Driver's Seat: Auto Finance Enforcement in the Trump 2.0 Era," *Moving the Metal: The Auto Finance Podcast*, January 27, 2026.
- Co-author, "Colorado AG Fines Cannabis Company for Violating Prior Settlement," *Regulatory Oversight*, January 21, 2026.

- Co-author, “2025 State AG Year in Review,” *Troutman Pepper Locke*, January 20, 2026.
- Podcast, “12 Days of Regulatory Insights: Day 10 – State AGs on Pricing and Renewals,” *Regulatory Oversight* Podcast, December 17, 2025.
- Co-author, “2025 Mid-Year Review: State AGs in a New Era,” *Troutman Pepper Locke*, July 25, 2025.
- Co-author, “Rising Junk Fee Enforcement Means Businesses Should Be Proactive,” *Bloomberg Law*, July 18, 2025.
- Co-author, “2024 State AG Year in Review,” *Troutman Pepper Locke*, January 30, 2025.
- Co-author, “New Junk Fee Rules Require Staying Ahead of the Regulatory Curve,” *Bloomberg Law*, May 15, 2024.
- Co-author, “2023 Privacy Year in Review,” *Troutman Pepper*, February 1, 2024.
- Co-author, “2023 State AG Year in Review,” *Troutman Pepper*, January 29, 2024.
- Co-author, “Federal Regulators Join State AGs to Scrutinize Junk and Hidden Fees,” *Legal Industry Reviews*, September 2023.
- Co-author, “Attorneys General Enforce Lemon Laws and Penalize Puppy Mills,” *Bloomberg Law*, February 7, 2023.
- Co-author, “2022 Regulatory Privacy Year in Review,” *Troutman Pepper*, February 2, 2023.
- Co-author, “Prepare for Renewed FTC Regulatory Focus on Hidden and Junk Fees,” *Bloomberg Law*, December 30, 2022.
- Co-author, “Key Developments From State Attorneys General In 2022,” *Law360*, December 22, 2022.
- Co-author, “2022 Election: Attorney General Races to Watch This Season,” *Reuters*, November 3, 2022.
- Co-author, “2022 Election: Attorney General Races to Watch This Season,” *Westlaw Today*, November 3, 2022.
- Co-author, “State Coordination Will Continue to Regulate Use of Bitcoin,” *Bitcoin Magazine*, January 21, 2022.
- Co-author, “Navient Settles with State AG Coalition Over Alleged Unfair, Deceptive, and Abusive Student Loan Origination and Servicing Practices,” *Troutman Pepper*, January 20, 2022.
- Co-author, “States Attorneys General to Expand National Roles in 2022,” *Troutman Pepper*, December 29, 2021.
- Co-author, “2021 NAAG Presidential Summit,” *Troutman Pepper*, October 11, 2021.
- Co-author, “State Regulators Block Celsius From Offering Interest-Bearing Cryptocurrency Accounts,” *Troutman Pepper*, December 29, 2021.

MEDIA COMMENTARY

- Profiled, “Career Paths: Namrata Kang ’21L,” *W&L Magazine*, October 24, 2022.