

Comprehensive services for banks and financial institutions.

Banking and Financial transactions



The more complex the legal requirement, the more our team thrive on it. Working with banks and financial institutions is one of the more challenging areas of the law, and we've more than proved our worth over the years, representing banks regarding many different legal matters.

Our areas of expertise include:

- > Loan Agreements – including refinancing, negotiating and drafting overdraft, term loan, debt factoring, asset finance or any other facilities;
- > Inter-Company Guarantees;
- > Personal Guarantees;
- > Debentures – creating fixed or floating charges over all the company's assets;
- > Drafting and negotiating other security documents – including charges over shares, chattel mortgages and security over intellectual property rights;
- > Priority and subordination of security – including drafting and negotiating deeds of priority and/or release between several lenders;
- > Pension Scheme Loans;
- > Collateral warranties in property development matters;
- > Traded Endowment Policies (TEPs) – including taking charges, certification of title and dealing with registrations.

Reports on title, including:

- > Freehold;
- > Leasehold;
- > Effecting required registrations;
- > Obtaining foreign legal opinions.

Commercial litigation, acting for banks on matters involving many millions, including:

- > Breach of trust;
- > Former advisors;
- > Fraudulent employees;
- > Guarantee claims.

For further information or a non obligation chat please contact **Andy McNish**,
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