
BANKING, FINANCE & INSURANCE LAW

We advise players of the financial, banking and insurance markets in all relevant legal fields. Our clients include both the service providers such as banks, financial service providers, e-money and payment institutions, insurance undertakings and investment companies, and their clients, such as enterprises, foundations, family offices and high net-worth individuals. The range of our advisory services covers, but is not limited to:

Finance

- Leasing and factoring
- CTA/ Pension funds
- Cash pooling
- Securitisation (ABS, RMBS, CMBS, CMO, etc)
- Bonds and borrower's notes
- Mezzanine finance
- Venture capital and equity finance
- PPP
- Syndicated loans, acquisition and project finance
- Real estate, ship and aircraft finance
- Export finance, letters of credit and avals
- Distressed finance (e.g. restructuring, debt equity, NPL and work-out)
- IPOs and capital increases

Bank and Insurance Contract Law

- GTC (general terms and conditions) of banks and insurance undertakings
- Account and depositary arrangements, customer information
- Law governing credit agreements and collateral law
- Bank secrecy
- Law governing asset management and investment counselling
- Law governing payment transactions (for example bank transfer, cheque, (electronic) direct debiting, electronic cash (POS), money card and credit card payments, online payments, payment transaction agreements, SEPA)
- OTC derivatives (ISDA and German framework agreement for financial services)

Dispute Resolution

- Advice on banking and capital markets-related conflict situations
- Conducting fact-based negotiations
- Integrated approach considering civil, criminal and regulatory aspects
- Legal representation (financial markets litigation)
- Independence (serving both banks and businesses)

Regulatory Law

- German and European regulatory banking and insurance law
- Establishment and takeover of banks, financial services institutions, insurance undertakings, e-money and payment institutions
- Launching and distribution of funds and authorisation of management companies under the German Investment Code (KAGB)
- Outsourcing
- Regulatory requirements for and obligations of managing directors and other officers
- Negotiations and disputes with regulatory authorities
- Equity and liquidity requirements
- Investment rules
- Stock exchange, deposit and securities trading law, EMIR
- Compliance
- Insider and market manipulation law, reporting requirements
- Directors' dealings

Russia

We have been working in the rapidly developing financial market for a long time and therefore offer our clients sound and reliable advice on all types of financing, loan and currency transactions. Advice on banking and banking regulatory law is an essential element of it. Our clients include leading Russian and international companies and financial institutions.

AT A GLANCE:

- Financing models and their structuring
- IPOs and private placements
- Securities and share transactions
- Bonds and derivatives
- Trade and project finance
- Bilateral and multilateral loans
- Regulation and licencing of financial instruments
- Currency and investment transactions