KIAP | Korelskiy Ischuk Astafiev

Banking and Finance

> *KIAP team has a sharp and analytical mind, expertise, impressive communication skills and unfailing commercial acumen.*
>
> *Legal 500 EMEA*

SERVICES

BANKING AND FINANCE

- Legal support of loan and credit deals including deals with various types of security
  - Legal support in financial disputes, including disputes regarding bank's rehabilitation and bankruptcy procedures
- Advising on providing of financial services including securities services and banking services
- Advising on transfers of funds, e-money and electronic commerce
- Legal support of subordinated credit transactions
- Advising on banking regulations issues, banking requirements and reserves, as well as impact of sanctions on financial transactions structuring

CAPITAL MARKETS

- Legal support of bond issuance including subordinated bonds, stock exchange traded bonds, convertible bonds, bond programs and bonds with various types of collateral
  - Legal support of stock issuance, additional stock issuance (IPOs, SPOs)
- Advising on derivative transactions with various assets and advising on repurchase agreements. Standard documentation (ISDA, GMRA)
- Advising on issuance and execution of bank guarantees and independent guarantees
- Legal support in structuring of business on financial market
- Due diligence on financial and investment activities of companies
- Advising on admission of foreign issuers' securities to trading and direct access of foreign securities to trading

SECURITISATION, STRUCTURED AND PROJECT FINANCE

- Legal support of investment activities, advising on application of investment funds
- Legal support of project finance transactions
- Legal support of debt restructuring
  - Structuring of cash flows in commercial transactions, advising on transactions with documents of title
- Legal support of internal and international secutirisation of various types of assets (mortgage, auto loans, consumer loans, credit cards)

Team

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Infographic

Limitations on the disposal of funds on a bank account
www.kiaplaw.ru/arrest_of_funds

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Securitisation and mortgage-backed securities

Legal support of one of the largest securitisation transactions in respect of the portfolio of residential mortgage loans originated by VTB 24, one of the largest banks in Russia, in the total amount of 46 bln roubles. Additional security for the bonds was provided in the form of surety stood by the Housing Mortgage Lending Agency.

Legal support of cross-border securitisation of auto-loans under English law, legal counsel on restructuring and amortization of the transaction, anticipated redemption of loan agreements and on terms and conditions of payment.

Legal support of securitisation transaction in respect of the portfolio of residential mortgage loans originated by VTB 24 in the total amount of 28.9 bln roubles. In terms of issue size the transaction is one of the largest Russian law securitisations on the market. Moody's has assigned Baa2 (sf) rating to the class A securities.

Advising of largest Russian banks on structuring of securitisation transactions of mortgage and various types of non-mortgage assets.

General regulatory issues regarding financial services

Providing advice on financial services and banking matters to banks, micro-financing institutions, other financial institutions, money exchange companies, e-payment service providers, providers of brokerage and financial services, as well as provision of legal support for investment activities of a company.

E-commerce

Advising international online merchant regarding risks of chargeback in payment systems.

Advising an international air carrier on the regulation of non-cash payment of tickets under Russian law.

Legal support on loan structuring secured by merchant cash advance.

Analysis of business model requiring mobile payments for compliance with Russian legislation.

PROJECTS

Loans and credit facilities

Advising a large Baltic bank on options for the settlement and enforcement of the debt of a Russian borrower.

Drafting documentation for one of the largest Russian retail banks financing acquisition of electricity company's stocks.

Project financing

Counsel on large development real estate project including questions regarding to financing of acquired assets.

Litigation in financial sector

Advising on legal dispute with banks issued guarantee, which secured obligations to construct large infrastructure project.

Counselling in dispute regarding investor's claims to stock exchange.

Legal support in disputes in relation to rehabilitation and bankruptcy of Russian banks.

Investment activities

Structuring options for transfer of shares in oil sector company.

Advising of Russian companies on structuring of options for raising additional financing.

Providing advice for private investors regarding legal, tax and currency control risks of various investment scenarios.

Legal support regarding application of investment funds in restructuring of business, managing of real estate and investing in bonds.

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