emg ASSOCIATES®

LONDON PROGRAMME:

INTERNATIONAL BANKING AND FINANCE LAW: LOAN AGREEMENTS, SECURITY STRUCTURES, AND CROSS-BORDER RISK



PRESENTED BY:

Peter Pafitis

LONDON PROGRAMME:

INTERNATIONAL BANKING AND FINANCE LAW: LOAN AGREEMENTS, SECURITY STRUCTURES, AND CROSS-BORDER RISK

Presented by qualified lawyers

emg ASSOCIATES

Where Knowledge becomes Confidence

The Welbeck Hotel
57-59 Welbeck St
London W1G 9BL

MONDAY – FRIDAY

09:30AM TO 14:30PM

£4500

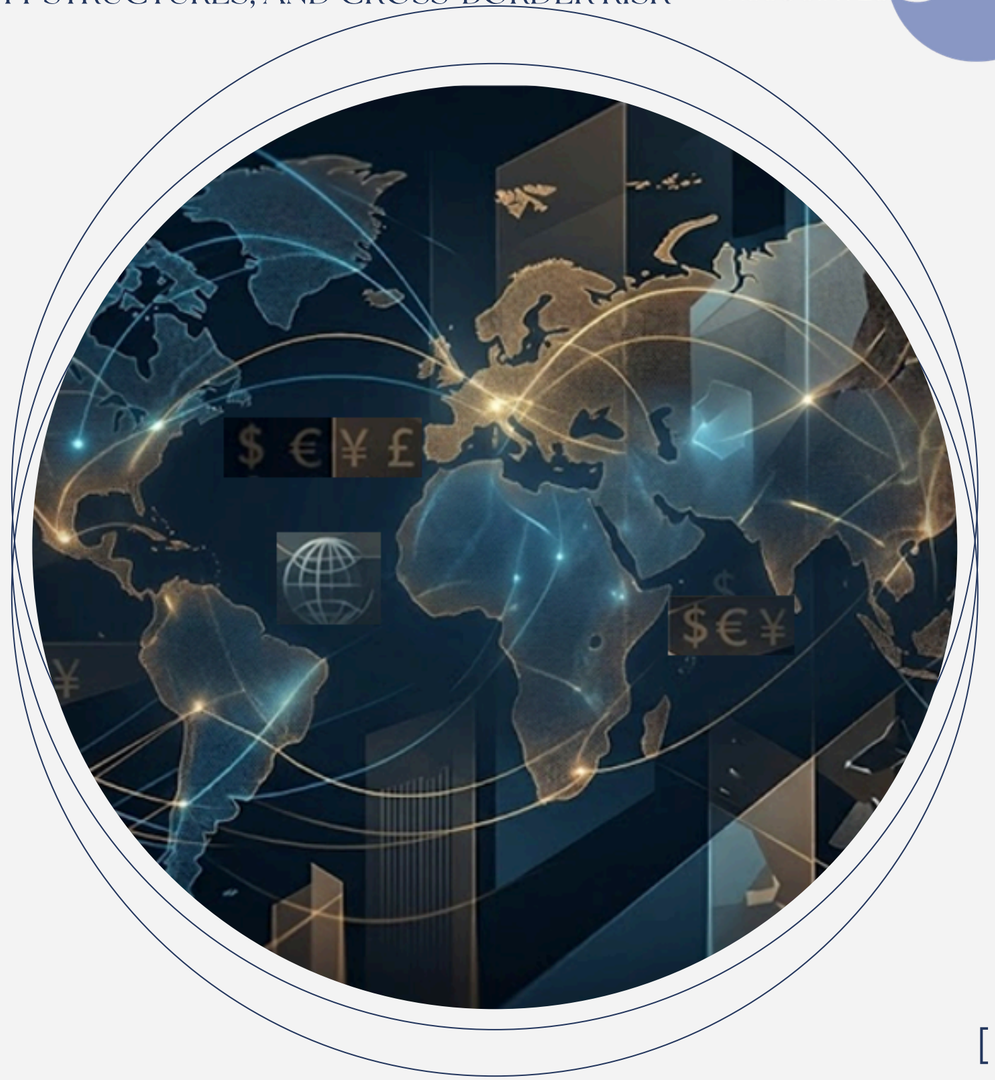
[00]

BROCHURE CODE EMG-SUM26O

LONDON PROGRAMME:

INTERNATIONAL BANKING AND FINANCE LAW: LOAN AGREEMENTS, SECURITY STRUCTURES, AND CROSS-BORDER RISK

Every major transaction is driven by its financing.
Behind acquisitions, infrastructure projects, energy developments, and corporate expansions lies a financing structure that determines who carries risk, who holds leverage, and who ultimately controls the outcome if circumstances change.
As lawyers and commercial professionals, our role is not simply to draft or review finance documents. Our responsibility is to understand how risk is structured, how it shifts over time, and how to protect our client before financial pressure emerges.
Financial covenants can quietly transfer power.
Events of default can transform negotiating dynamics overnight.
Security arrangements can determine survival in times of distress.
Without a clear understanding of how loan agreements operate in practice, risk cannot be properly mitigated.
This intensive five-day programme provides a practical, transaction-driven understanding of international banking and finance under English law. Participants will examine how facility agreements are structured, how security packages are designed, how intercreditor relationships operate, and how enforcement strategies unfold when a borrower faces financial difficulty.



BROCHURE CODE EMG-SUM26O



Day 01

The Structure of Finance Transactions: Where Risk Begins

Focus: If you do not understand the structure of the deal, you cannot properly mitigate its risk.

- How international lending transactions are structured
- Bilateral vs syndicated facilities
- Roles of arranger, agent, security trustee

- Reading and analysing term sheets
- Pricing, margin, and risk assessment
- How structure determines leverage

Practical Work:

Reverse engineering a financing structure to identify where risk and control sit from the outset.



Day 02

The Facility Agreement: Hidden Risk in the Detail

Focus: The most significant risk exposures are often embedded in “standard” clauses.

- Representations and repeating representations
- Financial covenants and covenant headroom
- Information undertakings
- Events of default and cross-default provisions
- Material Adverse Change clauses
- Conditions precedent as control mechanisms

Practical Work:

Clause analysis and redrafting to shift risk position between lender and borrower.

BROCHURE CODE EMG-SUM26O



Day 03

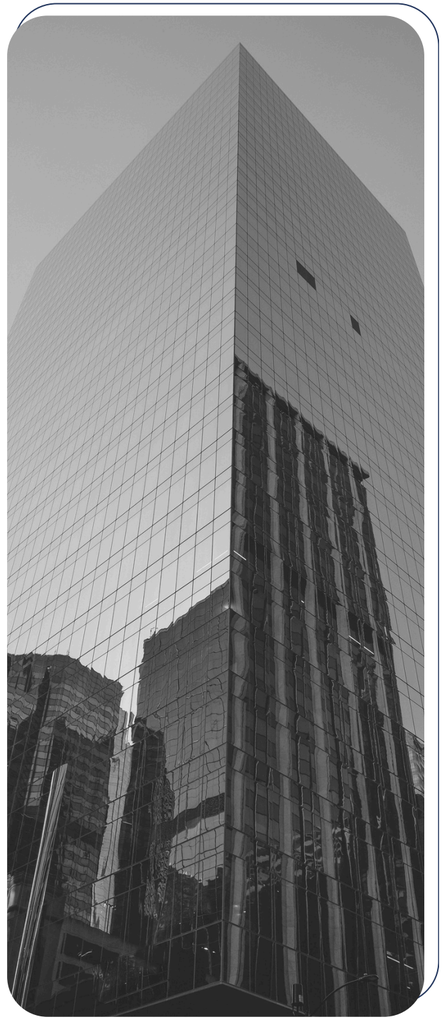
Security, Guarantees and Priority: The Real Leverage

Focus: Security is not a formality it is the mechanism that determines survival in distress.

- Fixed and floating charges
- Debentures and all-assets security
- Share security and strategic enforcement
- Guarantees and indemnities
- Registration and perfection requirements
- Priority rules and intercreditor dynamics

Practical Work:

Designing a security package for a multi-layer corporate group and identifying structural weaknesses.



Day 04

Financial Distress and Enforcement Strategy

Focus: Risk mitigation requires anticipating enforcement before default occurs.

- Early warning signs in finance documents
- Enforcement options under English law
- Administration and receivership

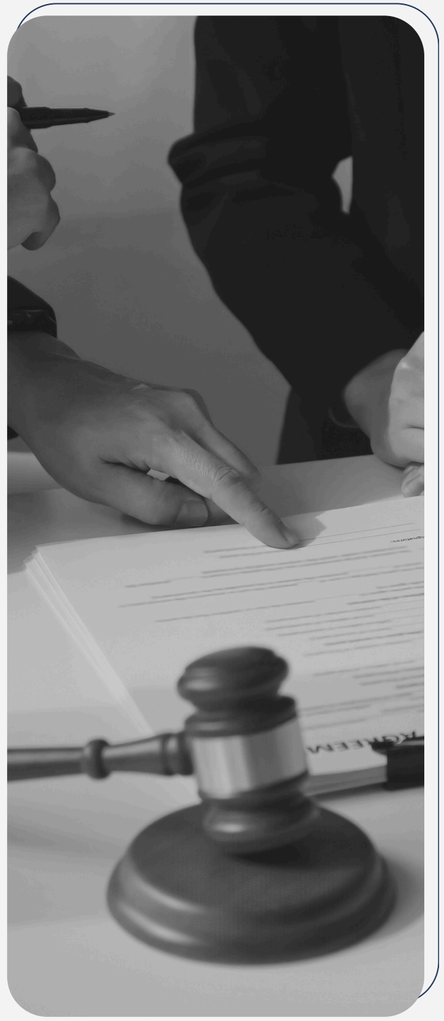
- Cross-border enforcement challenges
- Strategic considerations for lenders and borrowers
- The impact of insolvency on secured creditors

Practical Work:

Simulation Exercise: Advising competing stakeholders when a borrower enters financial distress.

BROCHURE CODE EMG-SUM26O

LONDON PROGRAMME:
ANTI-MONEY LAUNDERING (AML) AND FINANCIAL CRIME COMPLIANCE



Day 05

Strategic Advisory and Risk Management in Practice

Focus: Moving from technical document review to strategic commercial advisory.

- Intercreditor tensions and structural subordination
- Refinancing risk and amendment strategy
- Waivers, standstill agreements, and negotiation leverage

- Balancing legal rights with commercial realities
- Ethical and professional judgment in high-pressure scenarios

Practical Work:

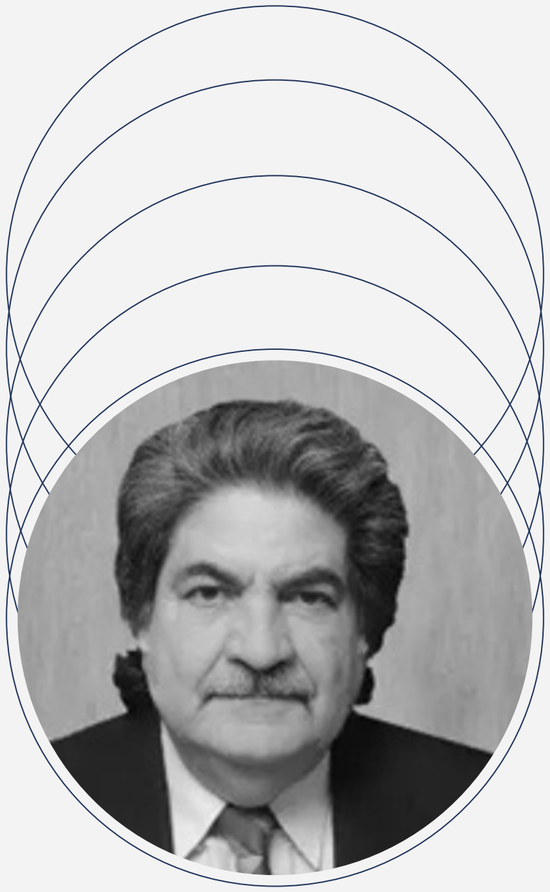
Capstone Simulation: Negotiating a restructuring scenario involving senior lenders, mezzanine lenders, and shareholders defending your client's position while preserving commercial viability.

BROCHURE CODE EMG-SUM26N

Learning Outcome

By the end of the course, participants will be able to:

- Identify where financial risk truly sits within a transaction
- Understand how finance documents alter control and leverage
- Anticipate enforcement consequences before they arise
- Advise clients strategically in both stable and distressed scenarios



Our Training Strategy

is based on personalised learning, where we aim to develop the competence of every delegate by actively engaging them in the course.

EMG Associates' Presenter:

Peter Pafitis, a Leeds University LL.B graduate and Barrister-at –law of the Middle Temple, has served as legal advisor to various corporate entities in South Africa and Bahrain, subsequent to which, as associate lecturer in law, he has taught company law, contract law, legal system, banking law and criminal law at the University of Nicosia in Cyprus. During the course of his academic career, he has rendered tutor support for the University of London LL.B and LL.M External Degree programmes on the island, and has developed and presented a Cyprus variant of the Corporate and Business Law module for the University of Middlesex BA Hons and Finance degree, at Intercollege. Peter has contributed a chapter on Banking Law for the publication "Key Issues Internationally" and is the author and editor of the recently-published book "Company Law and Law of Partnership in the Republic of Cyprus", an authoritative and comprehensive resource for students and legal practitioners.

Accreditation:

EMG Associates (UK) Limited is an accredited training provider of the Government of Dubai Legal Affairs Department (GLAD), under the Continuing Legal Professional Development (CLPD) Programme (Provider Code: BB18).

Eligible EMG programmes, where accredited by the Department, may qualify for CLPD points for registered Dubai legal consultants, subject to the applicable programme requirements.

Our programmes are also designed to support the continuing professional development and competence of legal professionals, including solicitors regulated by the Solicitors Regulation Authority (SRA) in England and Wales, in accordance with their individual professional development obligations.

حكومة دبي
GOVERNMENT OF DUBAI

دائرة الشؤون القانونية لحكومة دبي
THE GOVERNMENT OF DUBAI LEGAL AFFAIRS DEPARTMENT

Solicitors Regulation Authority

LONDON PROGRAMME:

INTERNATIONAL BANKING AND FINANCE LAW: LOAN AGREEMENTS, SECURITY STRUCTURES, AND CROSS-BORDER RISK

TO REGISTER PLEASE VISIT

Contact | EMGUK

emg ASSOCIATES

Where Knowledge becomes Confidence

+44 (0) 778 595 2645

+44 (0) 20 3827 0966

info@emguk.net

www.emguk.net

BROCHURE CODE EMG-SUM26O