

Banking and Finance

Our practice

Our Banking & Finance practice focuses on transactional finance as well as financial services regulation, including funds and asset management.

Transactional Finance

Understanding the available financing solutions and negotiating financial transactions can be challenging. Our team assists borrowers and lenders with Belgian law matters that concern all types of Belgian and international finance transactions. We handle: acquisition finance, asset finance, project finance, real estate finance, structured finance, syndicated loans and capital markets.

Financial services regulation

The regulatory landscape applying to the financial services sector is becoming increasingly complex. Regulatory changes are affecting the entire chain of financial service providers from banks, payment institutions, insurers and asset managers to financial services intermediaries. We navigate Belgian and foreign clients through the regulatory framework and advise on all types of licensing and registration requirements, the regulatory aspects of restructurings and M&A transactions, product regulations as well as conduct and consumer protection rules.

Funds and fund management

Our investment fund practice is one of ALTIUS' strongest practices. We are delighted to say that our team of investment funds experts takes up a large part of the fund-related legal work in the Belgian market. We regularly assist several large international entities with their cross-border migrations to Belgium and with the setting up of their Belgian funds. In addition, we advise our clients on a daily basis on all of their legal and regulatory questions throughout the life-cycle of their funds.

Fintech and digital finance

The future of finance is digital. At ALTIUS we strongly monitor and analyse the rapid development of the fintech sector and its evolving legislative framework. We can guide various companies, from start-ups and scale-ups to Big Techs, through the diverse and complex financial regulations in a tailor-made way.

Our team of experienced banking and regulatory experts takes pride in developing commercial and pragmatic solutions. Due to ALTIUS' close co-operation with the renowned tax firm, Tiberghien, we can guarantee a multidisciplinary approach and can optimise transactions and restructurings from both a tax and legal perspective.

How we can help?

Finance transactions

- Identifying and structuring finance solutions
- Drafting, reviewing and negotiating loan documents, security documents and related corporate resolutions
- Advising lenders and borrowers upon project finance, leveraged finance, asset based lending, real estate finance, accounts receivable financing and corporate lending

Financial institutions and intermediaries

- Advising on the legal framework applying to regulated activities including MiFID, IDD, AIFMD, UCITS, PSD II, EMIR and consumer and mortgage credit requirements
- Advising on licensing and registration requirements
- Advising on compliance with organisational requirements including outsourcing rules
- Advising on the corporate governance rules applying to financial institutions
- Advising on restructurings and M&A transactions involving financial institutions
- Negotiating with the Belgian financial supervisory authorities
- Drafting and reviewing of contractual/client documentation

Funds and Fund managements

- Assisting with licence applications for fund managers
- Establishing investment funds, sub funds and share classes and obtaining the required approvals or licences from the Belgian supervisory authorities
- Advising on investment funds' restructuring and cross-border migrations
- Advising on the management, distribution and marketing of investment and related documentation funds in Belgium
- Drafting and negotiating agreements with fund service providers such as custodians, management companies and financial agents

Fintech and digital finance

- Guiding new players through the complex and diverse landscape of financial regulations
- Determining whether the envisaged activity falls within the scope of a regulated activity
- Negotiating with the Belgian financial supervisory authorities

Market recognition

"I mainly worked with Jérôme Vermeylen and Audrey Zegers. Both were approachable at any time and always provided valuable solutions. Jérôme was always able to answer all of our questions – even spontaneously during phone calls or video conferences. His knowledge about cross-border mergers is really impressive." – Legal 500, 2022

"The team is very responsive and client dedicated and ensure an efficient and smooth coordination between all the law firms involved in the transaction. They are also available by telephone to solve immediate issues or to adapt the fees to the evolution of the transaction." – Legal 500, 2022

"We really appreciated the capacity of ALTIUS' team to understand our own stakes and challenges. Our operations are geographically diverse and we required a lot of flexibility, pace and creativity from ALTIUS. They have always been reactive and solution-oriented. We recommend them." – Legal 500, 2021

"ALTIUS has excellent credentials in project finance and export finance transactions, and it is increasingly sought out for advice on matters with a cross-border dimension. It also undertakes a high volume of acquisition and leveraged finance transactions. The majority of its work in this area is for international lenders and multinational corporate borrowers. Funds-related matters and regulatory work are other pillars of the practice. The team also covers various other financing matters, including those involving asset-based lending, receivables finance and general corporate lending." – Legal 500, 2020

"The team is highly regarded for structurally-complex finance transactions and matters involving a combination of finance instruments, such as corporate loans involving asset-based elements, among other matters." – Legal 500, 2019

"On the regulatory side, in addition to advising on issues directly related to transactions, the team assists clients with a wide range of standalone matters, including MiFID, Payment Services Directive II and anti-money laundering." – Legal 500, 2019

"Recognized practitioner." – Chambers Europe 2019

"The firm's banking team is best known for its project and export finance expertise, where it represents a mix of borrowers and lenders. The firm is also particularly active on deals within the leveraged finance space, where it works closely with international banks." – IFLR 2019

Contact



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