

MARY-ANN ZANELE MBEWE

Preferred name: Zanele

Date of Birth: 8 October 1984 | South African | Black Female

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ADMITTED ATTORNEY | SENIOR LEGAL ADVISOR | MASTERS GRADUATE
OFFERS EXPERIENCE IN LEVERAGED FINANCE, PROJECT FINANCE AND DEBT CAPITAL MARKETS

I am currently a senior legal advisor at Nedbank Limited, a leading financial institution in South Africa. I act as the lead lawyer in the Special Portfolio team, which deals with distressed clients on the bank's loan book. This work involves funding restructuring, business rescue, recoveries and wind downs.

I am an admitted attorney, admitted in South Africa in May 2010. I am also a member of the South African Institute of Directors and the Golden Key International Honour Society.

CORE COMPETENCIES

- ✓ Legal advisory
- ✓ Full project lifecycles
- ✓ Contract negotiation
- ✓ Drafting
- ✓ Policy development
- ✓ Stakeholder engagement

KEY ACHIEVEMENTS

- Recipient of a merit scholarship from Duisenberg School of Finance (2012)
- Named in the IFLR1000 2011 edition, in the review of the Deneys Reitz Banking and Finance – Debt Capital Markets team, for my work on establishing the ZAR15billion Industrial Development Corporation of South Africa Limited Domestic Medium Term Note Programme (2011)
- Recipient of the UCT Law Faculty Scholarship (2006)
- Dean's Merit List (2005)
- Recipient of the Rhodes Trust Scholarship (2001)
- Member of the Institute of Directors (2015 to present)

PROFESSIONAL EXPERIENCE

NEDBANK LIMITED

South Africa

Senior Legal Advisor

September 2021–Present

Nedbank Limited is a leading financial institution in South Africa, with operations across Africa, in the United Kingdom and the United Arab Emirates

- Negotiated and advised on funding restructuring, recoveries and wind downs
- Advised on investment committee reports and attended investment committees to present transactions for approval

INDUSTRIAL DEVELOPMENT CORPORATION (IDC)

South Africa

Senior Legal Advisor

April 2014 – August 2021

IDC is the largest development finance institution in Southern Africa, geared towards facilitating industrial development in South Africa and the rest of Africa

- Provided legal assistance to business units on transactions, from deal structuring and due diligence, contract drafting and negotiation, to loan disbursement, post-investment and restructuring
- Drafted and negotiated finance documents including LMA standard agreements, revolving credit facility agreements and guarantee facility agreements
- Advised on investment committee reports and attended investment committees to present transactions for approval
- Engaged external counsel in South Africa and the rest of Africa, particularly regarding the applicable legislative framework, and project and country risks in investing
- Engaged credit risk agencies in procuring commercial and political risk insurance for IDC loans, and the submission of claims thereunder

- Provided legal advice to corporate funding, raising finance for IDC through bi-lateral loans and bond issuances (including negotiating and drafting agreements and related documents)
- Negotiated and drafted documentation for the establishment of a bond programme to fund transactions promoting job creation in South Africa
- Provided legal advice on the raising of grant and development funding for IDC funded projects
- Negotiated an agreement providing a guarantee for IDC funding of renewable energy projects in South Africa
- Provided legal assistance to compliance on regulatory matters
- Provided legal advice on ISDAs, service level agreements and ad hoc matters
- Provided legal advice on IDC policies

ABSA CAPITAL

South Africa

Legal Advisor

October 2013 – April 2014

Absa Capital is a leading investment bank in South Africa

- Contact person for the Barclays Africa legal teams in Uganda, Zambia and Zimbabwe, responsible for the introduction of, and provision of training on, financial products such as derivatives, ISDA documentation and term sheets in these jurisdictions
- Consulted with Ugandan, Zambian and Zimbabwean legal counsel on local transactions, legal amendments and regulatory matters
- Reviewed standard term loan agreements, security agreements and offered general legal advice
- Assisted on Islamic finance transactions

NORTON ROSE FULBRIGHT

United Kingdom

Associate (Secondment)

September 2011 - July 2012

Norton Rose Fulbright is a leading international law firm

- Provided legal assistance to the Energy team, working on transactions in Kenya, Scotland, South Africa and the United Kingdom
- Drafted, negotiated and reviewed FIDIC EPC and O&M contracts and power purchase agreements
- Drafted, negotiated and reviewed LMA standard finance documents for renewable energy deals
- Conducted due diligence investigations
- Instructed and supervised legal trainees

FIRST NATIONAL BANK (FNB)

South Africa

Legal Advisor (Secondment)

July – October 2010

FNB is a leading financial institution in South Africa

- Provided legal advice on leveraged finance transactions
- Drafted standard agreements and documents related to funding
- Reviewed agreements and documents
- Provided ad hoc legal advice to clients and the bank

NORTON ROSE FULBRIGHT

South Africa

Associate and Candidate Attorney

January 2008 – September 2011

Norton Rose Fulbright is a leading international law firm

- Completed legal services training in the commercial, mergers and acquisitions, competition and litigation legal departments
- Conducted due diligence investigations, reviewed term sheets and legal agreements
- Assisted with debt capital markets transactions, including the establishment of IDC's DMTN Note Programme
- Assisted in drafting finance documents and legal opinions
- Conducted due diligence investigations and assisted with clearing conditions precedent
- Assisted with legal research and provided ad hoc legal advice to directors
- Co-authored legal articles on shareholder rights and the National Credit Act (South Africa)

EDUCATION

DUISENBERG SCHOOL OF FINANCE (NOW PART OF VRIJE UNIVERSITY AND UNIVERSITY OF AMSTERDAM)	<i>The Netherlands</i>
Masters in Finance and Law	September 2012 – August 2013
UNIVERSITY OF THE CAPE TOWN	<i>South Africa</i>
LLB	January 2004 - June 2008
UNIVERSITY OF THE WITWATERSRAND	<i>South Africa</i>
Bachelor of Accountancy and LLB	January 2002 – December 2003 Not completed due to family relocation to Cape Town
HYDE PARK HIGH SCHOOL	<i>South Africa</i>
Matric	2001

CERTIFICATIONS/SHORT COURSES

UNIVERSITY OF JOHANNESBURG	<i>South Africa</i>
Short Learning Program in Business Rescue	2021
INFOCUS INTERNATIONAL GROUP PTE LTD	<i>South Africa</i>
Project Finance and Project Financial Modelling	2020
SAVCA / GIBS	<i>South Africa</i>
Foundation Programme in Private Equity	2020
APORDE	<i>South Africa</i>
African Programme on Rethinking Development Economics	2019
UNIVERSITY OF WITWATERSRAND	<i>South Africa</i>
Law of Banking and Financial Markets	2019
UNIVERSITY OF SOUTH AFRICA	<i>South Africa</i>
African Political Economy, and Africa and International Trade	2018
KAPITALBIZ	<i>South Africa</i>
Training on the legal aspects of project finance	2017
UNIVERSITY OF CAPE TOWN IN PARTNERSHIP WITH GETSMARTER	<i>South Africa</i>
Introduction to South African Financial Markets	2016
UNIVERSITY OF WITWATERSRAND	<i>South Africa</i>
Advanced Company Law I	2015
EUROMONEY	<i>South Africa</i>
13th African School for International Financial Law	2014

REFERENCES

Available on request