GEORGIA PAPATHANASIOU

###### *EDUCATION*

2018 – 2019 **BPP Law School, London** LLM Legal Practice

* LPC Modules & Electives (Debt Finance | Equity Finance | Private Acquisition): Distinction
* LLM Modules (Business Finance | Business Management and Strategy): Commendation

2015 – 2018 **University of York** Bachelor of Laws (LLB), 2:1

* President of the University of York Law Society. During my term as President, nominated for the "Society of the Year" award at the National Employability Awards and awarded as “Best Society for Non-Law Students” by LawCareers.Net.
* Selected as one of Bright Network's Future Lawyers Top 100.
* Company secretary of The Yorker Limited.

2009 – 2015 **Avgoulea Linardatou School** Greek Apolytirion of Geniko Lykeio

* Average of 19.9/20.0 points
* Received the ‘Award for Excellence’ for achieving the top final score in my high school.

2014 - 2015 **Network Foundation** A-Level equivalent

**Course**

Modules:

* Law (80%);
* Psychology (83%);
* Media & International Politics (74%);
* Computing Science (76%); and
* Academic English (71%).

###### *FULL TIME EMPLOYMENT AND WORK EXPERIENCE*

**February 2019 – 2021 Clifford Chance LLP Trainee**

Two-year training contract which has consisted of four 6 month placements in the following four areas:

* Restructuring and Insolvency (Third Seat)

*Restructuring*

* + Advising on the scheme of arrangement of **Codere SA**
    - Assisted with the drafting and the execution of the lock-up agreement.
    - Drafted the accession letters to the lock-up agreement.
    - Assisted with the review of the practice statement letter and the explanatory statement.
    - Drafted the risk factors for the explanatory statement taking into account the potential impact of Covid-19 and Brexit on the company and the success of the scheme.
    - Prepared an initial draft of the information agent witness statement and assisted with the company witness statement.
    - Drafted the convening order, the notice of the scheme meeting, the deeds of undertaking and the sanction order.
    - Drafted the HMRC stamp duty letter.
    - Assisted with the coordination and review of the expert recognition opinions.
  + Advising an ad-hoc committee of noteholders on the restructuring of **Intu** 
    - Reviewed notes documentation, analysed obligor events of default and prepared a first draft of an enforcement steps plan.
    - Reviewed and summarised the articles of association of various entities of the group and put together a summary table.
    - Conducted research and summarised the potential impact of the appointment of an administrative receiver.
* Advising on the solvent creditor scheme of arrangement of an non-life insurance business
  + - Attending calls with Counsel and producing an initial draft of the note of consultation.
    - Considering the impact of the changes to buildings' fire safety protections and building regulations following the Grenfell Fire on the financial position of an insurance company.
  + Advising an aircraft lessor on the restructuring of an airline
    - Assisting with the drafting of the note of consultation with Counsel.
    - Considered the ability of suppliers to terminate contracts where the customer is subject to an insolvency procedure.
    - Summarised the eligibility criteria for a Part 26A scheme and the potential challenges for the airline's eligibility.
  + Advising a group of creditors in the restructuring of a global car rental company
    - Led the security review.
    - Reviewed powers of attorney to ensure that documents were correctly executed.
    - Assisted with US Chapter 11 proceedings.
  + Advising an owner/ operator of semi-submersible accommodation vessels on its contingency planning
    - Reviewed the security pack to consider issues regarding class fragmentation based on different collateralisation levels.
    - Considered and researched jurisdiction issues with respect to Lugano and its implementation in the UK.
    - Drafted slides on schemes of arrangement and Part 26A compromises/ arrangements for a contingency planning deck.
    - Drafted slides on the Singapore-law scheme.
  + Advising a group of lenders on the covenant reset of a cruise company
    - Researched and summarised information on the financial state of the client, the company's charges, its capital structure and directors.
    - Put together a presentation highlighting all the potential financial issues that the company could face in the future as part of the contingency planning.
  + Reviewing termination clauses and conducting research on the interpretation of the definition of "administration" in an agreement to conclude on whether this would encompass the out-of-court route.

*Insolvency*

* + Advising on the sale of certain parts of the business and assets of **British Steel Limited** to Jingye Steel (UK) Ltd and Jingye Steel (UK) Holding Ltd
    - Researching and summarising whether the qualifying floating charge holder or the administrator needed to notify the company of the administrator's appointment.
    - Assisted with the placing of TSPE Engineering into administration and with managing the administration checklist.
    - With regards to the asset sale, I assisted in the drafting of the deeds of assignment and notices relating to the intercompany balance sheet assignments.
    - Drafted and filed NM01 and MR04 forms, while also preparing the relevant corporate authorisations.
    - Coordinated a physical signing of over 100 documents.
  + Advising on the scheme of arrangement of **Stronghold Insurance Company Limited** (in administration)
    - Assisted with the practice statement letter and the explanatory statement.
    - Drafted the ancillary court documents such as the claim forms and orders.
    - Considered the impact of the Insurers Reorganisation and Winding up Regulations 2004 with respect to the ranking of priority in insurance schemes of arrangement.

*Thought Leadership*

* + Produced client briefings, memoranda and research pieces on the provisions of CIGA 2020. I also assisted in producing the following website briefings:
    - [UK Corporate Insolvency and Governance Act: Different Stakeholder Perspectives](https://www.cliffordchance.com/content/dam/cliffordchance/briefings/2020/06/uk-corporate-insolvency-and-governance-act-different-stakeholder-perspectives.pdf)
    - [Coronavirus: UK Insolvency Reforms Announced](https://www.cliffordchance.com/content/dam/cliffordchance/briefings/2020/03/coronavirus-uk-insolvency-reforms-announced.pdf)
  + Responsible for putting together and updating a summary table of COVID-19 reforms to directors’ duties in 13 different European jurisdictions.
  + Prepared and updated a table summarising the moratoria for 13 different European jurisdictions.
  + Managed a 30+ jurisdictional survey on Global Insolvency Reforms imposed in light of the Covid-19 pandemic and modifying this into a client friendly format.
  + Drafted a briefing on the Debenhams litigation.
  + Drafted a case summary on a case of personal insolvency.

*Leveraged Finance*

* Advising a fintech company on securing finance by way of a revolving credit facility as well as issuing bonds
  + Assisted with the drafting of the offering memorandum.
  + Put together and updated a CP checklist.
  + Drafted the arrangement fee letter and the agency fee letter.
  + Produced an initial draft of the debenture.
  + Drafted the legal opinion and a side letter on the capacity of obligors and the enforceability of the RCF and the other transaction documents.
* Derivatives & Financial Regulation (Second Seat)

*Synthetic Securitisation & Structured Products*

* Worked on various synthetic securitisation transactions and CLNs for different clients to lower their credit risk exposure and comply with the capital retention regime.
  + Drafted the legal opinions and some of the ancillaries for the aforementioned transactions, producing initial drafts of a wide range of documents such as trustee waiver letters.
  + Drafted a pricing supplement, a sub-participation agreement, a transfer agreement and a subscription letter.
  + Dealt with direct queries from clients relating to execution, the mechanics of each deal, the timing and the management of the transactions.
  + Coordinated several physical signing meetings.

*Opinion projects*

* Instructed local counsel to finalise netting and collateral opinions for a project involving 100+ jurisdictions.
* Conducted legislative reviews to check whether legislation had been amended since the MSFTA opinions were drafted and whether this would impact the outcome of our opinions.
* Drafted drawdown netting opinions for ISDA on the enforceability of termination, bilateral close-out netting and multibranch netting provisions of the 1992 and 2002 ISDA Master Agreements and title transfer collateral arrangements in connection with an ISDA Master Agreement when entered into with two different international financial institutions.

*Insurance*

* Advised a bank on a financial guarantee contract to purchase insurance on a £8 billion portfolio of loans to local authorities
* Conducted legal research relating to the legal status of local authorities in the UK.
* Considered the Stock Transfer Act 1963 and conducted further research on transfers of either equity or debt issued by a local authority.

*Hedging*

* Negotiated the ISDA Schedule and the confirmations of novation for four different banks.

*Financial Regulation*

* Drafted a LIBOR transition letter to be sent to a bank's clients to inform them of the current state of the LIBOR/ IBOR transition and the bank's response to that.
* Prepared a summary of MiFID II provisions that would impact one cryptocurrency client who was looking to establish a new branch in the UK.
* Having identified the relevant provisions in COBS and reviewed the "best execution" policy reports of several other PE funds, I drafted a legal advice email for an investment fund client, which analysed whether they have an obligation to publish a similar report under MiFID II and what that should entail.
* Reviewed the marketing material describing the functions of a new AI financial toolkit developed by a client and identified the relevant provisions of PSD2 in order to assess whether they would be viewed as providing a regulated payment service, in which case they would require licensing.
* Drafted the Japanese Article 63 Notifications for a fund client to market in Japan.
* Assisted in drafting the Governance Manual for the investment manager of a university endowment fund and summarised the relevant provisions of the FCA Handbook.
* Assisted in drafting a piece for the firm's "Talking Tech" page which focused on the implementation of the Fifth Money Laundering Directive and its impact on regulating cryptoassets. This can be found at <https://talkingtech.cliffordchance.com/en/industries/fintech/5mld-for-crypto-assets--the-scope-of-uk-gold-plating-.html>.

*Sovereign Debt*

* Assisting with advice to the Argentina Creditor Committee on the debt restructuring of the Republic of Argentina.
* Structured, Asset-Backed and Real Estate Finance (Second Seat)
  + Advising **Apollo** on its purchase of the Bank of Cyprus’s €2.8bn portfolio of non-performing loans.
    - I was the lead trainee, overseeing various workstreams and solely responsible for the CP collection process.
    - Coordinated CP calls with seven different parties.
    - Managed the signing and release of over 150 documents.
    - Reviewed board minutes drafted by Luxembourg and Cypriot counsel.
    - Liaised with local counsel to answer queries relating to transaction management and the deal structure.
    - Drafted the declaration of trust, the deed of trust, the fee letters, the notices of assignment.
    - Ran Companies House searches and winding up searches.
    - Attended a funds flow call and drafted an attendance memo.
    - Reviewed process agents letters.
  + Advising on a development real estate finance deal relating to a development in Ireland
    - Managed CP process and drafted CP confirmation letter.
    - Reviewed and negotiated reliance letters.
    - Coordinated a physical signing.
  + Advising the arrangers on the amendment and restatement of a €1.9bn facilities agreement relating to a portfolio of Spanish residential properties
    - Drafted prepayment fee letters and margin letters.
    - Put together a due diligence questionnaire.
    - Drafted the legal opinion.
    - Coordinated the electronic signing.
  + Advising **Deutsche Bank** on a CMBS transaction to refinance two Italian shopping malls
    - Reviewing assignment notices and the process agent letters.
  + Advising the arranger on a facility agreement to a Spanish property developer
    - Drafted the security agreement over bank accounts.
  + Advised on a £30 million refinancing of a corporate centre
    - Drafted security agreements, process agent letters, fee letters, servicer duty of care agreements, note certificates and notices of assignment.
* Client secondment: Standard Chartered Bank – Financial Markets Legal (Fourth Seat)
  + Reviewing netting and collateral positions in various jurisdictions.
  + Reviewing settlement letters on synthetic borrowing unit swaps.
  + Advising on FX contracts relating to MTFs.
  + Commissioning and reviewing ISDA top-up opinions.
  + Amending ISDA Master Agreement Schedules.
  + Conducting research and replying to enquiries on letters of comfort.
  + Commissioning and reviewing capacity and authority opinions prepared by external counsel.
  + Negotiating and reviewing supply chain contracts.
  + Leading negotiations on NDAs with clients.

###### *ADDITIONAL SKILLS*

* Languages:
  + Native speaker of Greek;
  + Fluent in English;
  + Intermediate level of French (B2; C1 being taken by February 2020); and
  + Conversational level of German (C1).
* *Pro Bono*
  + I work extensively for Refugee Action, dedicating nearly 90 hours annually. I have helped by conducting legal research for various asylum applications and in the production of topic guides relating to gender rights.
  + I assisted with an application for special leave to the High Court of Australia.
  + I assisted in the York Law School Legal Clinic by conducting client interviews, completing legal research and providing advice to members of the community.

###### *INTERESTS AND ACHIEVEMENTS*

* Taekwondo - third place nationally & first place in the Southern Greek Championship.
* Essay writing - won the national essay competition and represented Greece at the European Euroscola Students’ Conference.
* Debating - second best public speaker at the National Student Championship in Greece.
* Cinema - wrote, directed and starred in the short film “Simple Things”, which came second in a European film competition in the category for The “Most Popular Film” and received the award for the “Most Original Idea” in Greece in the “More Energy Bits” Competition. The movie addressed environmental issues and promoted the use of sustainable energy.

*References available upon request.*