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| **Maria Lourdes**  **Sabundayo San Andres** | 26 Jalan Lempeng #03-09 Regent Park  Singapore 128805  +6587265595 l malous@gmail.com |

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| I am a lawyer with almost 9 years of combined post-qualification experience in the Philippines and Singapore. I have extensively handled commercial, technical, and IT contracts, both at a law firm and in-house. On top of my legal role, I have a considerable policy and regulatory experience in the capital and energy/electricity markets, specifically in fixed income securities and renewable energy.  I am currently based in Singapore and practising as an in-house lawyer for a boutique investment management and commodity & trade finance company. The technical nature of the fields I have worked in allowed me to learn and understand not only the legal aspect of the business, but the commercial and operational aspects as well. Moreover, the multi-jurisdictional nature of my role and the roles I have taken allows me to greatly expand my commercial law knowledge across different jurisdictions, as well as develop a valuable and transferable skill set in these dynamic and fast-paced fields. |

**Work Experience**

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| **EuroFin Asia Group Pte Ltd. (EFA Group)**  Singapore  May 2015 - *present*  ***Legal Counsel***   * Regularly provides legal support to all company departments (Human Resources, Accounts & Finance, IT, Operations, and Business Development) * Is responsible for preparing and reviewing all consultancy, agency and IT contracts, risk participation agreements, rebate and marketer agreements, subscription and share purchase agreements, shareholders agreements, other commercial and technical contracts, and all KYC documentation for all business lines of the Group * Is regularly involved in the structuring of trade finance facilities * Proposes the securities for each trade finance facility, depending on the trade flows, applicable jurisdiction, and the governing law of the transaction documents * Gives advise and coordinates with external legal counsel on the validity and enforcement issues against the parties to the finance documents that are domiciled in different locations (Southeast Asia, China, India, Russian Federation, Middle East, Europe, Sub-Saharan Africa) * Gives advise on the choice of law and court issues arising from finance and transaction documents as the parties and the goods are located in multiple jurisdictions * Gives advise on the operational and commercial implications of adopting a certain legal structure for a facility in view of its multi-jurisdictional nature and the different legal systems that may be involved * Prepares all legal documentation and finance documents for trade finance facilities, including security documentation and risk participation agreements * Has closed numerous trade finance, factoring, reverse factoring, syndicated loan agreements, and risk participation deals for the company * Has on-boarded different funds for the company * Reviews ISDA Master Agreements for the group companies and funds, including the Schedules and side letters * Responsible for IP-related matters affecting the company, including registration of trademark and trade name * Handles compliance-related issues and works closely with the Compliance Officer on KYC, due diligence, and personal data protection matters |

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| **Philippine Electricity Market Corporation (PEMC)**  ***Wholesale Electricity Spot Market Operator***  Metro Manila, Philippines  November 2012 - August 2014  ***Legal Officer***   * drafted and reviewed service level contracts, non-disclosure agreements, maintenance agreements, and licensing contracts * reviewed Terms of Reference (TOR) and Requests for Proposal (RFP) for potential contractors and consultants * was part of the team that implemented Information Security Management System (ISMS) procedures to comply with ISO 27001 certification standards * prepared and reviewed ISMS manuals for the company * was part of a special team that drafted and created the Renewable Energy Market (REM) Rules and Must Dispatch Guidelines for Intermittent RE * was actively involved in the drafting of the Feed-in Tariff Allowance Fund Collection and Disbursement Guidelines and the Renewable Portfolio Standards (RPS) Rules * handled litigation matters before the Energy Regulatory Commission and the Supreme Court where the company was a party |

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| **Philippine Dealing and Exchange Corp. (PDEx)**  ***Fixed Income Market Operator***  Metro Manila, Philippines  July 2012 - November 2012  ***Head, Issuance Services***   * prepared and reviewed all contracts and agreements and market participation agreements * advised on all legal and compliance issues affecting the business and operations of the company * supervised and managed the listing and enrolment of securities for trading in the Philippine fixed income market * managed the introduction and development of new financial instruments for trading on PDEx, such as mortgage-backed securities (“Bahay Bonds II”), asset-backed securities, and dollar-denominated onshore bonds * prepared and established new rules and amendments to existing rules on the admission and enrolment of securities in the market (private placements, exchange-traded funds) |

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| July 2011 - June 2012  ***Regulatory Officer (in-house)***   * was responsible for the enforcement of market rules * investigated noted violations by market participants of market rules and securities laws * participated in the ASEAN+3 SRO Working Group and the Philippine Working Group of the ABMI ASEAN+3 Bond Market Forum * conducted regulatory briefings for the market participants * was responsible for the timely preparation and submission of reports and other requirements to the concerned regulatory agencies (SEC and Central Bank) * provided regulatory training and capacity building to the employees of the company * spearheaded and introduced programmes for the development of the fixed income market such as the adoption of a tax-neutral bond formula, unification of the market to permit trading across tax categories * led the procurement of the NASDAQ OMX-developed SMARTS Market Surveillance System for the market |

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| **Securities and Exchange Commission (Philippines)**  Metro Manila, Philippines  November 2010 - May 2011  ***Securities Counsel***   * rendered legal opinions on the interpretation and application of corporation and securities laws and rules for the public and the different departments of the Commission * drafted decisions for the Commission *en banc* * reviewed contracts and drafted position papers on proposed legislation relating to corporation and securities laws and rules |

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| **Carag De Mesa & Zaballero Law Offices**  Metro Manila, Philippines  November 2007 - April 2010  ***Associate***   * practised in the areas of corporate and commercial law, taxation, intellectual property, civil, criminal, and family law * drafted, reviewed, and supervised the implementation of all kinds of commercial and technology contracts for individual and corporate clients * performed corporate secretarial functions for numerous corporate clients, including the preparation of minutes of the meeting, agenda, meeting materials, corporate housekeeping, and the timely submission of other reportorial requirements to the concerned regulatory agencies * handled labour-related issues and appeared before the National Labour Relations Commission in labour cases |

**Education**

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| **University of the Philippines**  Quezon City, Philippines  June 2003 - April 2007  *Bachelor of Laws (L.L.B.)*  *\*Admitted to the Philippine bar, 2008* |

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| **University of the Philippines**  Quezon City, Philippines  June 1999 - April 2003  *BS Business Economics*  *Dean's List* |

**Training and Seminars**

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| **Money Markets and Capital Markets** October 2011  **Basic Wholesale Electricity Spot Market Operations** December 2012  **Power Systems Engineering for Non-Engineers** February 2013  **Training on Retail Competition and Open Access** February 2013  **Advanced Wholesale Electricity Spot Market Operations** April 2013  **ISO 9001: 2008 Training Course** September 2013  **Enterprise Risk Management (ERM) Internal Audit Training** June 2014  **Commodity Delivery and Storage Workshop** January 2016  **Contracting with Iranian Companies for Offshore Projects** April 2016  **Maritime & Shipping Frauds Training Course** September 2016 |

**Languages**

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| English (native)  Tagalog (native)  Spanish (level A2.3) |

**References**

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| **Etienne Van den Bogaert**  Chief Operations Officer, EFA Group  [etienne.vandenbogaert@efa-group.net](mailto:etienne.vandenbogaert@efa-group.net)  **Nicolas Sanchez**  Executive Board Member, EFA Merchant Finance SA  [nicolas.sanchez@efa-group.net](mailto:nicolas.sanchez@efa-group.net)  **Alexandre Currit**  Senior Relationship Manager, EFA Group  [alexandre.currit@efa-group.net](mailto:alexandre.currit@efa-group.net)  **Luis Puentes Gutiérrez**  Relationship Manager, EFA Group  [luis.puentes@efa-group.net](mailto:luis.puentes@efa-group.net)  **Atty. Vernette G. Umali-Paco**  General Counsel – Securities and Exchange Commission (ret.)  [vupaco@yahoo.com](mailto:vupaco@yahoo.com)  **Eleanor B. Rivera**  Managing Director - Market Regulatory Services  Philippine Dealing and Exchange Corp. (PDEx)  [eleanor.rivera@pds.com.ph](mailto:eleanor.rivera@pds.com.ph)  **Dr. Felixberto U. Bustos, Jr.**  President, National Home Mortgage Finance Corporation (NHMFC)  [felixbustos@gmail.com](mailto:felixbustos@gmail.com) |