Summary

Transactional banking and finance lawyer 11 years of private practice experience gained in Singapore and London with top tier law firms, and another 4 years of in house experience. I have a broad base of commercial experience, but with a particular expertise in corporate lending, structured finance, asset finance and project finance.

I am presently head of legal of a regional Japanese bank based in Singapore, responsible for all the bank’s legal issues and managing the inhouse legal team in delivering legal services.

Professional Experience

*Sumitomo Mitsui Trust Bank Singapore (Head of Legal)*

As head of legal, I am responsible for managing legal risk throughout the bank’s business and operations, including managing legal risks on transactions, assessing legal risks and setting up legal framework for new transactions, managing external counsel, advising management and Tokyo head office on legal issues, providing legal support on back office and middle office operations, including tenancy agreements, joint venture agreements/memoranda, IT service agreements, providing legal training and having partial responsibility for regulatory compliance.

**Transactional Responsibilities**

My primary responsibility on front office transactions is to ensure that legal risks are comprehensively identified, appropriately considered and then minimized and mitigated by negotiating transaction documentation closely together with front office teams. I lead internal documentation meetings and represent the bank when negotiating with arrangers, borrowers, sponsors and external counsel. Some representative transactions I have advised on are:

* Receivables purchase programme with a large commodities trader
* Various power plant projects throughout the South East Asia region.
* limited recourse co-lending with JBIC for the financing of an LNG carrier, including advising on related hedging documentation
* Various aircraft financing transactions for regional lessors for aircraft on lease to various jurisdictions, including Spain, China and Singapore
* Australian PPP (public-private partnership) for financing of a hospital in Australia
* MIGA (Multilateral Investment Guarantee Authority, a member of the World Bank Group) supported financing of a toll road in Vietnam as well as a Vietnamese hydropower project
* syndicated loan transactions to Indian, Australian, Indonesian, Thai, Vietnamese, Malaysian, Hong Kong and South Korean borrowers
* drafting various (term loan, revolving, bank guarantee, standby letters of credit) bilateral agreements for the Bank’s various customers throughout the South East Asia region, as well as India and Australia
* Advising on hedging documentation (negotiating ISDA schedules) for various derivative transactions.

Other responsibilities

I have broad responsibility for all legal issues for the bank, and this includes supporting the compliance department in advising on regulatory compliance, as a key member of the bank’s compliance committee. This includes the following.

* Advising on new banking products and new areas of growth (for instance, confirming the bank’s exempt status from obtaining a capital markets licence under the Securities and Futures Act in relation to regulated products).
* Expansion of business into overseas markets. This includes liaising with the Australian Prudential Regulatory Authority (APRA) on determining the operational limits of offshore banking entities within Australia and keeping apprised on pertinent regulations within key markets like Indonesia, Cambodia, Myanmar, Thailand and Vietnam.
* Formulating, implementing and auditing policies on new regulations, including OTC derivative reporting requirements, US FATCA obligations, personal data regulations both in Singapore as well as jurisdictions in which we operation (for instance, Australia)
* Briefing management on pertinent changes to law, including new Singapore Companies Act provisions dealing with foreign companies registered in Singapore.
* Presenting on various legal and compliance topics annually at the Bank’s global compliance officers’ meeting held in Tokyo.

*Clifford Chance London 2007 - 2008*

*Clifford Chance Singapore 2008 - 2012*

I joined the London office of Clifford Chance (CC) in 2007 and spent close to two years working as a senior associate in CC’s aviation finance department where I was solely involved in advising on cross border aircraft financing and leasing transactions. This level of specialisation, as well as the large amounts of formal and informal training provided by the firm, meant that I gained a substantial experience in aircraft financing and leasing transactions. An opportunity then arose for me in Clifford Chance’s Singapore office in late 2008, when CC hired a lateral partner from another firm to its Singapore’s office. I then became was the sole associate involved in building up CC Singapore’s aviation finance practice, which is now acknowledged as the market leader in the aviation finance space in Asia.

When CC obtained its qualifying foreign law practice licence, my area of focus moved to developing the Singapore office’s Singapore law practice. This included the setting up of procedures and templates based on global firm templates, modified to reflect local law and best practices. In addition to this, I was also part of the general banking team in CC’s Singapore office, and managed and executed a variety of cross border financing transactions throughout Asia. A list of some of my transactions with CC Singapore includes the following.

* Advising an international bank syndicate on a European Export Credit Agency (COFACE, OECD and Euler-Hermes) supported refinancing existing construction debt for an Indonesian power plant as well as financing the expansion of that same power plant
* Advising the arranger on a private notes issuance secured by shares listed on the Singapore Stock Exchange
* Advising a Singapore based hedge fund on the refinancing of a commercial office block in Seoul, Korea
* Advising an international bank syndicate in relation to an acquisition financing for a Spanish shipping company for 8 ore carrier vessels registered in Singapore
* Advising an international bank syndicate on a US$1billion facility for a Dubai based aircraft lessor relating to its acquisition of a portfolio of aircraft
* Advising various financial institutions and aircraft lessors on structured aircraft financing and leasing transactions for aircraft registered in Singapore, Korea, Malaysia, the Philippines, the PRC, Taiwan, India, Sri Lanka and Indonesia, the UK, Spain, the United States and various other jurisdictions
* Advising an Indian bank on their financing of the acquisition of a mining concession in Australia by an Indian conglomerate
* Advising a Malaysian telecommunications company on its working capital borrowings

*Wong Tan & Molly Lim LLC (Associate) 2001 - 2004*

*Stamford Law Corporation (Associate) 2004 - 2007*

My first 5 years of practice were spent as an associate in two reputable Singapore firms where I was involved in a broad range of corporate transactional advisory work. This included:

* corporate finance transactions including initial public offerings, rights issues and drafting of announcements
* advising on commercial contracts including tenancy agreements and outsourcing agreements
* corporate secretarial work including drafting of resolutions, advising on the Singapore Companies Act requirements and maintaining minute books
* advising on debt restructuring transactions

Professional Qualifications

* Advocate and Solicitor of the Singapore Bar (since 2 June 2001) (non-practicing)
* Solicitor, England & Wales (since 1 March 2007) (non-practicing)

Education

* Post Graduate Practical Law Course (Board of Legal Education, Singapore) (2000)
* Post Graduate Diploma in Singapore Law (National University of Singapore) (2000)
* Bachelor of Laws (Second Class (Upper Division) Honours) (University College London) (1999)