

## Benedita Aires

**Partner** Banking & Finance

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Benedita Aires joined VdA in 2003. She is Partner in the Banking & Finance practice where she has been involved in several transactions, in Portugal and abroad, mainly focused on the issue and placement of debt, equity and regulatory capital instruments and other structured finance products and classic financing.

She has also been actively working on credit securitisations, covered bonds issues, asset portfolio financings and other asset-backed transactions.

She has been actively involved in the public recapitalisation of Portuguese banks and in the approval by the European Commission of their respective restructuring processes. She provided legal advice on the application of resolution measures to Portuguese banks, the establishment of bridge bank and respective sale process, as well as the disposal of financial institutions.



### Academic background

Law Degree, University of Oporto, Faculty of Law.

Post-graduation in Banking Law by University of Lisbon, Faculty of Law.

Post-graduation in Commercial Law by Portuguese Catholic University, Faculty of Law.

LL.M. Advanced Master of Law by Católica Global School of Law.

### Other professional background

Seconded to Clifford Chance LLP, London office, integrating the Structured Debt team during 2007 to 2008.

## Published works

Author or co-author of various articles namely:

- Co-author of Regulatory architecture: overview of banking regulators and key regulations, International Law Office, 2018
- Co-author of ICLG to: Securitisation | Portugal, 2018
- Co-author of Chambers: Global Practice Guide - Securitization, 2018
- Co-author of Global Legal Insights (Portugal): Banking Regulation, 2018 and 2015
- Co-author of Resolution and bail-in tools in capital markets, The Euromoney – International Debt Capital Markets 2015
- Co-author of The International Comparative Legal Guide to: Securitisation 2014 and 2015 – 7th Edition and 8th Edition
- Times of Crisis: Increased Regulation and New Market Opportunities, Global Banking and Financial Policy Review 2011/2012
- The impact of Basel II, Portugal Structured Finance, IFLR Supplement
- The fears of a sovereign debt crisis in the Euro zone and the role of Structured Finance, Global Banking and Financial Policy Review 2010/2011

## Member of

Admitted to the Portuguese Bar Association and registered as an European Registered Lawyer.

## Languages

English.