

Raquel Frazão Vaz

Senior Associate Banking & Finance

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Raquel Frazão Vaz was part of VdA team between 2016 and 2021, re-joining the firm in 2026. She is a Senior Associate in the Banking & Finance practice where she has been actively involved in several transactions, namely in securitisation transactions across various asset classes (such as residential mortgages, energy receivables, auto loans, non-performing loans and secured consumer credit) and other structured finance and capital markets transactions.

She also has extensive experience in credit intermediation and crowdfunding platforms.

Between 2021 and 2025, she worked at A&O as an Associate in the Global Financial Markets practice, in the Securitisation team in London.



Academic background

Law degree University of Lisbon, Faculty of Law.

Masters in Law and Business at Portuguese Catholic University, Faculty of Law.

Other professional background

Between 2021 and 2025, she worked at A&O as an Associate in the Global Financial Markets practice, in the Securitisation team in London.

Published works

Author and co-author of various publications on matters within his fields of expertise, namely:

- Contributor to the Portugal chapter of the international guide “*Securitisation 2021*”, published by Chambers as part of the *Global Practice Guides series*;

- Co-author of the Portugal chapter of the “*Securitisation Country Comparative Guide*”, published by *The Legal 500*.

Member of

Admitted to the Portuguese Bar Association.

Languages

English, Spanish, Italian.