

José Miguel Carracho

Senior Associate Banking & Finance

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José Miguel Carracho joined VdA in 2015. He is a Senior Associate in the Banking & Finance practice where he has been actively involved in several transactions, namely in securitization deals and other structured finance and capital markets transactions.

He also has extensive experience in fintech, payment services and blockchain/DLT matters, regularly advising payment and e-money institutions as well as crowdfunding platforms.

José has been seconded to a real estate fund, to the legal and compliance department of Haitong Bank, to the legal department of McKinsey & Company and to the legal department of Santander Consumer Finance (assisting in the implementation of a fintech partnership with a payment services provider).

Between 2021 and 2022, José worked at the London office of Mayer Brown LLP in the Banking & Finance practice, where he mainly advised on securitization deals and other structured finance transactions.



Academic background

Law degree, University of Lisbon, Faculty of Law.

Master's in Law and Management, Católica Global School of Law / CLSBE.

Member of

Admitted to the Portuguese Bar Association.

Languages

English, Spanish.