Banking & Finance

<u>Highly Recommended</u>: "The banking group at Vision & Associates has recently been advising financial regulators on Vietnam's legal framework as well as the establishment and operation of credit institutions. [...] Luu Tien Ngoc and Dang Trong Hieu have been reviewing and revising the facility agreement and other documents."

Asialaw Profiles 2016/2017

<u>Tier 2</u>: "At Vision & Associates, managing partner Pham Nghiem Xuan Bac and Luu Tien Ngoc have been particularly active."

Asia Pacific Legal 500 2016/2017

"Vision and Associates (V&A) is among the few law firms in Vietnam that provide advisory services to the relevant government agencies such as the Ministry of Finance (MoF), State Securities Committee, and Vietnam Securities Depository. The firm's banking and finance team was most busy in the past 12 months. The firm secured a number of highcalibre banking and finance deals with international elements. [...]."

International Finance Law Review 1000 2016/2017

V&A Legal is one of the early firms participating in these areas of the market, which is expected to be in great development in the coming time, though the market is in general now in the first step of developments. Our banking and finance team is concentrated on capital and foreign exchange transactions, the equitization of and conversion of state owned banks into joint stock ones, and the introduction and application of international theories and practices in the governance of credit institutions in the specific context of Vietnam.

Our Team

The team is composed of the most outstanding lawyers of our Firm, who possess brilliant legal knowledge and skills accompanied by business sense. We are actively involved in law reform cause preconized by the country in these important areas, based on insights and understandings of daily practisers.

Our Services

Our services cover all issues in the areas that clients maybe cope with. These range from legal advice on the establishment and operations of domestic and foreign invested credit institutions, and investment management funds; legal and professional advices on single or syndicated bank lending, preparation and review of contractual documents; registration of secure transactions, assessment of legal framework and financial risks for project finance. Our legal knowledge and skills are applied in a way appropriate to particular aspects of your business. We also have experience in designing structures proposed to be followed by clients in these areas for completion of their business objectives.

In addition, V&A is one of very few law firms in Vietnam demanded to provide advisory services to the relevant Government agencies, including the Ministry of Finance (particularly in development of debt markets), the State Securities Commission (particularly in development of equity markets), and the State Bank of Vietnam (for development of monetary markets and for a number of assignment to strengthen the capacity of the SBV, building it up to be a modern central bank and more independent from the Government agencies, focusing more on its own core activities of managing the monetary policies).

Our Clients

Our clients in this area include corporate clients such as ANZ, HSBC, BTMU, MSIG, KEB, KDB, BIDV, MB, DongA Bank, HFIC,

etc.; Vietnam-based donor organizations such as the WB, ADB, etc.; and relevant Government agencies such as the State Bank of Vietnam, Ministry of Finance, State Securities Commission, etc.