

Capital Law

Debt Finance



We're here to help

We are a specialist debt finance team, operating as part of the corporate practice of Capital Law, a market leading, boutique commercial law firm, operating from offices in London, Paris and Cardiff.

We advise on a range of debt finance transactions, often with complex and international aspects, for a diverse portfolio of major banks, specialist lenders and corporate clients. We work closely with other specialist lawyers within our firm, which enables us to provide you with a fully rounded service and propose the most suitable solutions, tailored to your specific needs.

Teamwork, collaboration and value for money are at the heart of our approach. These qualities enable us to successfully advise on ambitious finance transactions and effectively guide our clients from the start of a transaction through to completion, often within tight deadlines and with a tight control on costs.

We provide

Expertise and insights tailored to your local context and industry.

The ability to handle large and complex transactions with a comprehensive understanding of all sides of a transaction.

A responsive legal team that understands the need for commercially astute advice and pragmatic solutions.



How can we help you?

We provide comprehensive advice to you and your business across 5 specialised areas:

Financial services

We have a full-time dedicated Financial Services Regulation team, providing a full service to our debt finance clients. We advise on new and existing products and their respective regulatory requirements and compliance and relevant licensing issues. We also advise on the FinTech, InsurTech and insurance sectors, with clients ranging from start-ups to financial institutions and corporates, both nationally and internationally based.

Our clients include banks, insurers, insurance intermediaries, and SIPP operators as well as IFAs, wealth management firms, brokers and placement agents.

We also regularly advise consumer credit providers and claims management firms.

Cross-border transactions

We regularly work with clients based outside the UK and general counsel in global companies, on cross-border debt finance matters. This may involve preparation of and perfection of English law security documents and/or providing legal opinions on capacity, validity and/or enforceability on English law legal issues. We can also put multinational teams together to project-manage your transactions.

Achieving success on a global scale requires more than just legal knowledge; it demands a profound understanding of the commercial practices that propel business in various countries and markets. Our lawyers, who frequently work abroad and participate in international conferences and events, bring this understanding to the forefront.

Corporate finance/due diligence

We regularly advise private equity houses, management teams, sellers and buyers of private equity and venture capital backed companies, and investee companies in connection with their debt finance arrangements. We also advise funders on corporate transactions, which involve undertaking due diligence for company acquisitions.

Loans / security

We deal with all forms of corporate loans, security and guarantee arrangement, and complex intercreditor arrangements where a number of lenders and security trustee relationships are concerned. Our client base is diverse, ranging from corporates as well as banks, for whom we are panel lawyers, and private debt providers and public sector lenders. Much of our work is carried out across specialist areas including private equity and leveraged finance, property development and property finance and social housing.

Restructuring and insolvency

Our dedicated restructuring and insolvency team can advise you on all types of restructuring, recovery and insolvency work, to find the best solution tailored to your specific needs. We assist with both transactional and advisory work and can help you with areas such as wrongful trading, directors' duties, restructuring options, and advising creditors on their security documents. Additionally, we advise on more contentious issues, such as liquidations, disqualifications and debt recovery. We also advise insolvency practitioners on appointment related matters.



About us

Our debt finance practice is one of the core components of Capital Law. We are a commercial law firm, working nationally and internationally, offering all the legal advice and services that successful financial institutions and companies need.

We're made up of leading lawyers and consultants, who work closely with our clients to provide the best possible support.

Ultimately, we have one purpose: to help others succeed.

What we do

We provide all the commercial legal services that organisations need to run and trade successfully.

We work with businesses of all sizes – from large corporations to start-ups – across the private, public, and third sectors. We also have a consultancy business, Capital People, that specialises in HR and Health & Safety.

To help our clients and their people to thrive, we also deliver advice and training in organisational development, human resources, and health & safety.



200+ employees



90+ Lawyers



25 Partners



3 offices in Cardiff,
London and Paris



30 recognised
lawyers in the
Legal 500



Lawyers from the
magic circle and
international firms



Integrated
management
consultancy



Global reach through
international
networks

Other services

Business Immigration

Commercial

Commercial Disputes

Corporate & Private Equity

Employment

International

Investigations

Public Sector

Real Estate

Sports

Pricing

We offer City-level work at very competitive rates. We are always happy to work with you to structure fee arrangements that meet your requirements, including fixed and capped fees and fees with an element of risk-sharing, where appropriate.



Our clients

Our expertise sees us working with a diverse client base, consisting of leading banks, specialist lenders and a broad spectrum of corporate clients. Some of our clients include:

MENZIES
BRIGHTER THINKING

 **HODGE**

Deloitte.

Banc 


Llywodraeth Cymru
Welsh Government


Scotiabank

LDC 

 **ASCONA**
G R O U P

 **Santander**


WestBridge

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Capital Law’s commercial and pragmatic advice was invaluable, ensuring a smooth, timely and professional experience. We are grateful for their continuing support and look forward to working with them again.

**Myrddyn Hughes, Senior
Relationship Director, Santander UK
Corporate and Commercial Banking**

“

They are a hidden gem — City quality at more competitive rates.

Chambers & Partners | 2023

Get in touch



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Reshma has over 20 years' debt finance experience. She advises lenders, including most UK clearing banks and investment funds, and corporates on acquisition and leveraged finance. She also specialises in the social housing, education and healthcare sectors. She is used to handling and project managing large and complex transactions as well as cross border transactions.

James Butters joined Capital from Clifford Chance in 2021 where he was a partner in London and Paris, and specialises in corporate debt financing, leveraged buy-outs, M&A financing, restructuring and real estate financing. He has acted for a variety of leading corporates, financial institutions and private equity investors.



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