

PRACTICES

Banks and Financial Services

Our Banks and Financial Services team has in-depth knowledge and extensive experience in the law and regulations governing banks and other financial institutions supervised by the Central Bank of Brazil, the CVM (Brazil's securities and exchange commission), or both.

We are known for our experience in complex cases, advising full-service banks, commercial banks, investment banks, broker-dealers (CTVMs and DTVMs), credit, finance and investment companies (SCFIs), leasing companies, and credit unions.

With our profound understanding of the law and regulations of the National Financial System, we provide support to FMIs (Financial Market Infrastructures) and other participants in the clearing and settlement systems that compose the Brazilian Payments System, including stock exchanges, over-the-counter markets, and clearing houses, and in systems for registration, central deposit, custody and transfer of debt and equity securities.

Some highlights of the services offered by our Banks and Financial Services practice are:

- Organization of financial institutions and other processes subject to authorization by the Central Bank and/or the CVM;
- Reorganizations and other corporate transactions involving banks and financial institutions;
- Prudential regulation and Basel rules;
- Corporate governance and regulatory compliance;
- Structuring credit, finance and investment products;
- Fundraising via hybrid instruments and subordinated debt (regulatory capital);
- Derivatives contracts;
- Complex foreign exchange transactions;
- Registration of foreign capital and investment;
- Bank recovery and resolution;
- Open banking, open finance and regulatory sandbox; Securitization of financial receivables, including through

Receivables Investment Fund (FIDC);

- Advice on the Brazilian financial market infrastructure (FMI), including registration and central depository systems for financial assets;
- General advisory support on the law governing the Brazilian Payments System and the National Financial System, including open banking, open finance, instant payment (PIX) and digital currency regulations.

In addition to our team's experience in complex and strategic cases involving banks and other financial institutions and in-depth knowledge of the sector's law and regulations, our clients can count on full-service, multidisciplinary support from BMA's other practice areas, including data privacy and cybersecurity, employment, tax, and intellectual property.

› **PROFESSIONALS**

Professionals who combine legal insight and market perspective



Camila Goldberg



Felipe Prado



Gabriel Bürgel



Henrique Garcia Pimenta

Recognition

Top Ranked Firm Chambers Global	Top Ranked Firm Chambers Brazil	Recognized Firm Latin Lawyer 250	Top Tier Firm Legal 500
Financial and Corporate Top Tier Firm International Financial Law Review (IFLR 1000)	Top Brazilian M&A Legal Advisor TTR - Transactional Track Record	Top Brazilian M&A Legal Advisor Merger Market	Top Brazilian M&A Legal Advisor Thomson Reuters