

Verónica Fernández

Partner

vf@servulo.com

Personal Assistant: Tatiana de Carvalho Rodrigues

(+351) 210 933 000

tcr@servulo.com

<https://www.servulo.com>



PROFILE

At **SÉRVULO** since 2011, Verónica Fernández is a partner in the Finance and Governance department. She completed graduate courses in Consumer Law at the Faculty of Law of the University of Lisbon, 2010, and in Banking, Capital Markets and Insurance Law at the Institute of Banking, Capital Markets and Insurance Law (Instituto de Direito Bancário, da Bolsa e dos Seguros) of the Faculty of Law of the University of Coimbra, 2005, and in Administrative Litigation at the Faculty of Law of the Catholic University of Portugal, 2001. She was a lawyer at the "Cuatrecasas, Gonçalves Pereira" law firm between 2004 and 2011 and Legal Advisor at the Mortgage Credit Department of the Santander Totta Group between 2002 and 2003. She joined the Bar Association in 2001.

RELEVANT EXPERIENCE

Legal assistance in the incorporation of credit institutions, financial companies and registration of branches of these entities in Portugal.

Legal advice to companies in the financial sector - banking, capital markets and insurance - namely in regulatory, product development and compliance aspects.

Legal advice to credit institutions and banking unions in debt financing and restructuring operations as well as in private equity transactions.

Assistance to clients in the setting up of securities issuance programs and placement of debt instruments.

Advice to public entities and representative entities of the financial sector in capital markets and regulation



matters.

Conduct of legal audits within the scope of corporate reorganisations, joint venture agreements and privatisations, in addition to the provision of legal advice, on a day-to-day basis, to companies comprised in group structures, in a wide range of corporate and regulatory matters.

Legal assistance to credit intermediaries in the process of authorization and registration with the Bank of Portugal.

Assistance to international investors in the scope of investment projects carried out in Portugal, in particular under the Residence Permit for Investment Activity Program.

EXPERTISE

- Advertising
- Banking
- Finance and Governance
- FinTech
- Task Force Ukraine

RECOGNITION

IFLR1000 2023

Banking - TIER Highly regarded

IFLR1000 2022

Banking - TIER Highly regarded

IFLR1000 2021

Banking - TIER Highly regarded

IFLR1000 2014

Angola - TIER Recommended



Legal 500 2024

Banking & Finance - TIER Recommended

We highlight the knowledge, support and availability of Verónica Fernandez - her professionalism deserves all of our respect and admiration.

Capital Markets - TIER Recommended

Verónica Fernandez stands out for her professionalism, friendliness, and accessibility.

Legal 500 2023

Banking & Finance - TIER Recommended

Verónica Fernández leads on work in the fintech space, where she assists players from the crypto, payment services and neobanking segments.

Capital Markets - TIER Recommended

Verónica Fernández is a key point of contact for investment fund management companies and financial intermediaries; her expertise extends to the placement of debt instruments and securities issuing programmes.

Legal 500 2022

Banking & Finance - TIER Recommended

Verónica Fernández excels in compliance issues.

Capital Markets - TIER Other Key Lawyers

Verónica Fernández is an expert in the financial, banking, capital market and insurance sectors.

Legal 500 2021

Banking and Finance - TIER Recommended

An indispensable figure in the banking, financial and governance world is Verónica Fernández.

Capital Markets - TIER Other Key Lawyers

I would also like to highlight Verónica Fernández for the excellent work developed, always with great flexibility and collaboration.

Legal 500 2020

Banking and Finance - TIER Recommended

Verónica Fernández is often involved in structured finance transactions and in matters related to the establishment of credit institutions and finance companies.

Capital Markets - TIER

Verónica Fernández's advice is solid and practical. The team goes the extra mile to understand clients' underlying problems.



Legal 500 2018

Banking & Finance - TIER Recommended

Leaders League 2024

Banking & Finance - TIER Excellent

Leaders League 2023

Banking & Finance - TIER Excellent

Leaders League 2022

Banking & Finance - TIER Excellent

Leaders League 2021

Banking & Finance - TIER Excellent

Banking - TIER Highly regarded

Chambers Europe 2024

Capital Markets - TIER Up and Coming

Verónica Fernández is an excellent lawyer.

Chambers FinTech 2024

FinTech Legal - TIER 2

Verónica Fernández regularly assists clients with regulatory compliance, VASP registrations to the Bank of Portugal and the drafting of legal opinions on payments law. She is an excellent lawyer to work with, very knowledgeable and highly responsive.

Chambers Europe 2023

Capital Markets - TIER Up and Coming

Verónica Fernández has deep knowledge of the areas covered.

Chambers Europe 2022

Capital Markets - TIER Up and Coming

Highlight matters for Verónica Fernández include her advice on the issuance of notes by Portuguese regional governments. She is a key member of the team's mixed finance transactional and regulatory practice.



Best Lawyers 2024

Banking and Finance Law - TIER Recommended

Best Lawyers 2023

Banking and Finance Law - TIER Recommended

Best Lawyers 2022

Banking and Finance Law - TIER Recommended

Chambers Global 2024

Capital Markets - TIER Up and Coming

Verónica Fernández is an excellent lawyer.

Chambers Global 2023

Capital Markets - TIER Up and Coming

Verónica Fernández is a key member of the team's mixed finance transactional and regulatory practice. She is well placed to advise on the structuring of securities issuing programmes. She has deep knowledge of the areas covered.

BOOKS AND ACADEMIC ARTICLES

2023

MiCA - Studies on the New European Cryptoassets Regulation

2023 | Almedina

Digital Business 2024 | Portugal

2023 | in Lexology GTDT

2012

O Novo Direito Bancário

2012 | Almedina