

# 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 2021**

Banking - TIER Highly regarded

### **IFLR1000 2021/22**

Banking - TIER Highly regarded

### **IFLR1000 2014**

Angola - TIER Recommended

### **Legal 500 2022**

Banking & Finance - TIER Recommended

Verónica Fernández excels in compliance issues.



### **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 2022**

Banking & Finance - TIER Excellent

### **Leaders League 2021**

Banking & Finance - TIER Excellent

### **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 2022**

Banking and Finance Law - TIER Recommended

## BOOKS AND ACADEMIC ARTICLES

---

**2012**

O Novo Direito Bancário

2012 | Almedina