

# Inês Palma Ramalho

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## PROFILE

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At **SÉRVULO** since 2015, Inês Palma Ramalho is a senior associate in the Finance and Governance department and a specialized member of the Fintech and Compliance Teams. In 2019, she has concluded the Fintech Disruption Program (Executive Education) from the Católica Lisbon School of Business & Economics and she holds post graduate qualifications in Financial Markets from the Institute of Financial and Fiscal Law (IDEFF - Instituto de Direito Financeiro e Fiscal), 2014, and in Financial & Economic Criminal Law from the Institute of Penal Law and Criminal Sciences (IDPCC - Instituto de Direito Penal e Ciências Criminais), 2008. She graduated in Law from the Faculty of Law of the University of Lisbon, in 2008. She was a Legal Advisor in the Prudential Supervision Department of the Portuguese Central Bank, from 2014 to 2015, and Advisor, Project Manager and Controller at the Memoranda Monitoring Structure (ESAME - Estrutura de Acompanhamento dos Memorandos), of the Government of Portugal, as part of the Financial Assistance Programme, between 2011 and 2014. Before that, she was a junior associate at «Uría Menéndez-Proença de Carvalho», where she also completed her traineeship, from 2008 to 2011. Between 2011 and 2017, she was a guest lecturer at the Faculty of Law of the University of Lisbon, teaching the Commercial Law I and II and she is currently a lecturer at the Portuguese Bank Association (APB - Associação Portuguesa de Bancos) on compliance and corporate governance seminars. She joined the Bar Association in 2011. She is a regular speaker at conferences on banking and corporate law, capital markets, private equity, compliance, governance, restructuring and insolvency.

## RELEVANT EXPERIENCE

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Legal advising on banking, insurance, capital markets, startups, compliance, corporate governance, regulatory

and technology.

Legal advising and assistance on all matters related to bank resolution, bank and financial companies' supervision, EU Single Rulebook related topics, qualifying holdings, authorisation and registration procedures, reporting and information duties, corporate governance and fit & proper, financial intermediation, MIFID II, PSD2 and clients' relationship at a national and EU-level.

Legal assistance on all matters regarding risk detection and risk management, auditing, internal control and compliance of credit and financial institutions.

Structuring, coordinating and legal advising on M&A, private equity (mainly venture capital), asset management, real estate finance, corporate finance, acquisition finance, asset finance, project finance and tech-related deals, both on the side of financing entities, the target entities or other relevant stakeholders, from due diligence to post-closing stage.

Advising on private equity, including establishing real estate investment funds or venture and risk capital funds before the Securities Market Commission (*CMVM – Comissão do Mercado de Valores Mobiliários*) and providing legal advice to investment funds' management companies and to national and international unitholders in these types of funds.

Providing legal advice on all corporate governance related matters (including preparing reports on the governance models of organizations) and relationship advice between supervised entities, supervisors, customers and other relevant stakeholders.

Advising and preparing public policies/legislation proposals regarding bank financing, banking resolution, restructuring of companies and individuals, covered bonds, insolvency and transposition of EU directives.

## EXPERTISE

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- Compliance
- Finance and Governance
- FinTech
- Private Clients / Wealth Management
- Real Estate, Tourism and Urban Planning
- Rising Stars
- Whistleblowing

## RECOGNITION

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### **Legal 500 2021**

Banking and Finance - TIER Rising Star

Inês Palma Ramalho has been our best bet. Since we started working together, she has demonstrated great availability and knowledge.

### **Legal 500 2020**

Banking and Finance - TIER Rising Star

Inês Palma Ramalho is one of Sérvulo & Associados' rising stars as she is able to provide very in-depth advice and comprehensive input.

Capital Markets - TIER

Inês Palma Ramalho is one of Sérvulo & Associados rising stars as she is able to provide very in-depth and comprehensive advice.

Real Estate and Construction - TIER Recommended

Inês Palma Ramalho is always available for a quick phone call, replies fast to emails and is a true problem solver. She has excellent knowledge of the law across several areas and that makes her stand out.

### **IFLR1000 2021/22**

Banking - TIER Rising star

Capital Markets - TIER Rising star

### **Best Lawyers 2022**

Banking and Finance Law - TIER Recommended

## BOOKS AND ACADEMIC ARTICLES

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### **2021**

O princípio da proporcionalidade no sector financeiro

2021 | in InforBanca, nº 122

## Insolvency of Investment Funds: A Much Needed Legal Reform

2021 | in Revista de Direito Financeiro e dos Mercados de Capitais, nº11, volume 3

### **2019**

#### Chambers FinTech 2019 Guide

2019 | in FinTech 2019 Guide, Chambers

#### Suptech e Regtech: O futuro da supervisão Portuguesa?

2019 | in InforBanca

#### Diversidade de Género nos Órgãos Sociais da Banca Portuguesa

2019 | in InforBanca

### **2015**

#### O Mecanismo Único de Supervisão: uma breve análise sobre os desafios da sua implementação (Parte I)

2015 | in Revista de Direito das Sociedades, Ano VII (2015), Número 2, Almedina, pp. 403-433