

Teresa Lau

Partner | Banking and Finance | Hong Kong

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| ✉ | teresa.lau@deacons.com |
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Teresa has solid experience in the areas of banking and finance as well as restructuring and insolvency.

Her experience includes acting for lenders and borrowers in secured and unsecured syndicated and bilateral loan transactions including cross-border transactions, advising lenders and borrowers on both commercial and financing aspects of project, commodities and structured trade finance transactions, advising on M&A and private equity investments particularly on the financing aspects, advising banks and financial institutions on compliance and regulatory issues, assisting clients in obtaining banking, money broker and money lender licenses in Hong Kong, and drafting banking documentation for various products.

She also advises liquidators, trustees, creditors and debtors on debt recovery, bankruptcy, winding-up and restructuring including schemes of arrangement.

Highlights

Teresa recently acted for a European bank in Hong Kong in syndicated loans for pre-financing PRC borrowers' production and supply of chemical products.

She also recently acted for a global technology services company in providing security in Hong Kong and PRC for New York law governed facilities from an American bank.

She has been advising a lead investor on the restructuring of debt and equity of an offshore company which in turn owns a number of PRC entities in the commodities sector.

She recently advised the scheme administrators of a listed company on various issues including enforcement of security.

She regularly advises a major Japanese bank in the development of various structured trade finance products.



Principal Areas

- Banking and Finance

Sectors

- Financial Institutions

Languages

- English
- Cantonese
- Mandarin

Jurisdictions

- Hong Kong

More about Teresa Lau

Accolades

- Recognised as a recommended lawyer in Banking & Finance by Legal 500 Asia Pacific (2022)
- Recognised as a Highly Regarded Lawyer in the areas of Banking & Finance and Restructuring & Insolvency by IFLR1000 (2022)
- Recognised as a Notable Practitioner in the areas of Banking & Finance and Restructuring & Insolvency by IFLR1000 (2019-2021)
- Recognised as expert in Banking and Finance and Restructuring and Insolvency by Euromoney Women in Business Law Expert Guide (2022)

Appointments/Memberships

Member of Restructuring and Insolvency Faculty of Hong Kong Institute of Certified Public Accountants

Member of INSOL International

Member of The Inter-Pacific Bar Association

Education

LLB, The University of Hong Kong, 2000

PCLL, The University of Hong Kong, 2001