



Banking Practice

*“Where your success
determines ours”*



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PHUOC & PARTNERS

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Firm Overview

Phuoc & Partners

Our Profile

Phuoc & Partners is an Independent law and consulting firm with integrated legal advisory and litigation practices. Focusing on our commitment to provide a one-stop-service to our international and domestic clients, we enable our clients to reduce their administrative overhead and focus on their core business activities.



Phuoc & Partners' professional partners and staff consist of nearly 60 attorneys, interns and staff working across three offices in Ho Chi Minh City (Head office), Ha Noi (Branch) and Da Nang (Branch) to manage the legal matters of our foreign and domestic clients nationwide.

“Phuoc & Partners ‘responds on time, provides appropriate advice, has deep knowledge of local laws, and good communication skills...”

The Legal 500

Furthermore, Phuoc & Partners maintains close relationships with prominent law and tax firms in the Europe, the United States of America and Asia, to offer top-level advice and service for all domestic and international legal and consulting matters. Thus, we can count on a continuously growing number of well-known clients.

Due to the firm's capacity to effectively advise and resolve domestic and foreign legal and consulting matters, Phuoc & Partners is the perfect choice for medium and large-sized businesses, international corporations, banks, and other financial institutions.

Our Banking Attorneys

Phuoc & Partners' professional partners and staffs are a team of attorneys, interns and staff working across three offices in Ho Chi Minh City, Hanoi and Da Nang to take care of all the banking matters of our clients nationwide.

Our team of banking attorneys are well qualified to provide legal advice on a wide range of legal issues, many of whom have a prodigious set of expertise in particular areas. Having many years of experience outside of and within the law, our attorneys have a unique ability to adapt both their legal knowledge and business acumen to successfully connect legal and economic aspects in a way that is highly satisfactory to the needs of our clients .

Some of our specialist banking attorneys have achieved remarkable things including having their articles on banking practice published in numerous newspapers and reviews, winning legal research awards in this practice area, being invited to give professional opinion for some bills from governmental agencies, and to give lectures at the Judicial Academy and some universities and colleges in Ho Chi Minh City on some specialty areas of banking practice. Our attorneys have also spoken at numerous professional seminars and given several speeches, presenting in Southeast Asia amongst other places.

This demonstrates the extensive knowledge and skills that our attorneys attain that will guarantee our clients a quality service to satisfy their matters effectively.



Banking Practice

Phuoc & Partners

Banking Practice Overview

The Banking Practice at Phuoc & Partners provides legal services to several well-known commercial banks and financial services firms in Vietnam, delivering advice with regard to the application of laws and regulations in the current banking environment of Vietnam.

Our banking practice focuses on three areas, namely, regulatory compliance, mortgage banking and banking litigation. The Banking Practice also represents a variety of investors, including private equity funds and investment management firms.

Our lawyers in the Banking Practice work with other practice groups within the firm such as the M&A and Inbound Investment Groups to provide a wide range of legal services to companies that operate within the financial industry.

Our banking litigation practice group has represented some of the largest commercial lenders in the nation, appearing on their behalf in trial and appellate courts throughout Vietnam.



Banking Practice Focus Areas

Regulatory Compliance

Providing legal services for compliance reviews of all aspects of businesses and giving constructive solutions in view of the compliance review results.

Banking litigation

- **Representing financial institutions in the defence and pursuit of claims in the following areas:** lender liability, check fraud, lien priority determinations, subordination agreement disputes, trust disputes, credit life insurance matters, letters of credit, and the enforcement of various lending collateral agreements;
- **Defending large financial institutions in various types of national class action litigation and cater to small and medium-sized financial institutions;** and
- **Managing litigation for all of its clientele in the most cost effective and efficient manner** by developing litigation budgets, providing regular status reporting, employing the judicious staffing of litigation associates and paralegals, and seeking pre-approval of clients for all extraordinary expenses for litigation matters.

Banking Practice

Focus Areas

Mortgage Banking

- **Helping financial institutions and mortgage bankers with new product design and implementation** including preparing documentation, disclosures and procedures for mortgage products
- **Helping clients in the areas of legal due diligence, organisational structuring, specific loan transaction problems, mortgage fraud prevention and advice and responding to alleged violations of applicable laws and regulations**
- **Conducts detailed reviews of the forms and procedures** to assure their compliance with applicable State requirements
- **Reviewing loan related documents** such as consumer credit forms, loan applications, adverse action notices, commitment letters, interest rate lock in agreements, notes, mortgages and deeds of trust, security instruments, home equity line of credit agreements and related materials, advertisements, compliance and procedures manuals, and written internal memos of instructions to loan officers.

Contact Information

Should you require any further information on how our firm can assist in addressing your tax issues, please do not hesitate to contact us. We will endeavour to contact you as soon as possible, with a response specific to each of your enquiries. Your information will be treated as confidential and we will not be provided to any third parties.



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