



Christopher Agius

Partner

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ABOUT

Chris is an experienced Real Estate Finance lawyer, and has lead teams in Hugh James, Harrison Clarke Rickerbys and Capital Law. Chris is a renowned networker and places service and relationship with his clients at the heart of everything he does.

Chris has developed a strong reputation in advising banks, funders and Borrowers in all manner of funder transactions. Chris brings a keen commercial approach to finding solutions for his clients.

EXPERTISE

- Acting for funders when they are lending to commercial businesses, third sector organisations and the care sector.
- Acting for all of the Clearing Banks, and many challenger banks including Santander, DBW, Shawbrook Bank, Julian Hodge Bank and many others.
- Has developed a particular skill in lending to the third sector maintaining relationships with funders such as Triodos Bank and WCVA.
- Acting for Borrowers when they are faced with Funder due diligence.
- Acting in the Insolvency sector with strong relationships with LPA receivers and the wider Insolvency community.

WORK

- Appointed by DBW following a tender process in an advisory role in the set up of the new funding scheme Self Build Wales.
- Advised Handelsbanken on multi million pound portfolio re-finance.
- Advised Julian Hodge Bank Limited on process and documentation for granted repayment holidays to borrowers at the onset of lock down.
- Advised Julian Hodge Bank Limited on multi million pound re- organisation of debt from an existing Borrower Group of companies into a single, tax efficient vehicle.
- Advised Welsh Vauxhall dealership in the re-finance of its banking facilities into Metro Bank Limited and subsequently the sale of one of its sites and security release.
- Advising a private fund on the recovery process, including Insolvency advice, in relation to an 8 figure loan in default. This advice culminated in referral to an Insolvency practitioner and on-going advice throughout the appointment of administrators.