



Nhlonipho Mthembu

ASSOCIATE

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PRACTICE AREAS

- Banking & Finance
- Regulatory

EXPERTISE

Commercial

- Banking and Finance
- Regulatory
- Technology and Innovation

RELEVANT EXPERIENCE

Assisted:

- **Absa Bank Limited** (acting through its Corporate and Investment Banking division), in relation to the USD70,000,000 increase of existing facilities to enable the refinancing of existing financial indebtedness within the Master Drilling Group
- **Vantage Mezzanine IV Pan African Sub-Fund Partnership** (acting through its ultimate general partner, Vantage Mezzanine Fund IV USD Proprietary Limited), in relation to its provision of USD42,000,000 mezzanine debt funding to The International Group For Modern Coatings
- **Wellem Capital Proprietary Limited**, in its capacity as Arranger, in relation to the establishment of a serialised asset backed note programme for Wellem Investor Bond (RF) Limited
- **Standard Bank of South Africa Limited**, as Arranger and Dealer, in relation to the establishment of a residential mortgage-backed note programme for SA Home Loans Proprietary Limited under the auspices of The Thekwini Fund 20 (RF) Limited and Amber House Fund 7 (RF) Limited
- **SA Home Loans Proprietary Limited**, as Arranger, in relation to the establishment, update and amendment of the residential mortgage-backed note programme under the auspices of Amber House Fund 7 (RF) Limited
- **SA Home Loans Proprietary Limited**, acting in various capacities, in relation to the establishment of a note programme under the auspices of Simply Home Loans (RF) Limited in an amount of ZAR 10 billion and the issue of various tranches of notes thereunder
- **Crede Power and Infrastructure Investments Proprietary Limited**, as Arranger, in relation to the issue of a ZAR150,000,000 note under the ZAR 10 billion asset-backed note programme of Crede Investor I Bridge to Bond (RF) Limited
- **Absa Corporate and Investment Bank Limited**, a division of Absa Bank Limited, in various capacities, in relation to the issue of ZAR 1 billion credit linked notes under the ZAR 15 billion asset-backed note programme of Vista Finco (RF) Limited
- Various financial institutions, offshore legal entities, corporates and small companies in relation to various queries on, *inter alia*, the Financial Advisory Intermediary Services Act, 2002, the Financial Intelligence Centre Act, 2001, the Financial Markets Act, 2012, the Banks Act, 1990, the Financial Sector Regulation Act, 2017, and other relevant legislation
- Various financial institutions, corporates and small companies in relation to the preparation of their Risk Management and Compliance Programmes, providing general guidance on the provisions of the Financial Intelligence Centre Act, 2001, and providing training in relation to the provisions of the Financial Intelligence Centre Act, 2001, which would include preparing various legal opinions in relation to various aspects of the Financial Intelligence Centre Act, 2001, pursuant to recent amendments to the legislation around the scope of accountable institutions
- Reviewing the terms and conditions of the pre-agreement statement and quotation, together with the underlying loan agreements for various institutions, including various corporates, registered as credit providers under the National Credit Act for purposes of ensuring their compliance with the terms and conditions of the National Credit Act, 2005

CAREER

LLB, University of Johannesburg, 2023 (*cum laude*)