

“I’ve already seen 20 things I never thought I’d see in a lifetime, and I’ve already done 10 things I never thought I’d have to do. And I’ve got the next 10 lined up.”

*Jeffrey Immelt, CEO of General Electric,
commenting on the global credit crisis*

You can bank on our advice

After years of prosperity, recent international economic events have changed the climate in which we do business. In challenging times you need straight talking advice.

Market conditions have seen unprecedented challenges with Australian banks closely examining their existing loan books.

Over the next 12 months a significant amount of corporate debt will be coming to the end of its term. In the middle markets in particular, banks and borrower groups will be dealing with a range of refinancing and credit issues.

These changing economic conditions mean that now, more than ever, straight talking legal and transactional advice is critical. Middletons can assist financiers who wish to implement tighter credit processes and terms, or borrowers who are having such processes and terms imposed upon them.

New regulatory demands and shifting economic conditions have seen challenges surrounding restructuring and distressed debt require legal advisers who can provide technical excellence and commerciality in their advice.

As with the banking environment, investment markets, fund managers and superannuation have also witnessed unprecedented challenges.

Middletons can assist funds managers, superannuation trustees, investee companies and distributors of financial products in dealing with compliance, disclosure, regulatory and consumer issues which have emerged following the significant global corrections to investment markets.

Our core team delivers added value by ensuring you are kept well informed of industry developments on a regular basis. We can provide broader expertise when and where it is required.

Middletons takes the time to understand the objectives of your business and believes in the importance of extensive partner involvement and access. Regardless of the size or complexity of your transaction, we will ensure that it is closely supervised by a partner who is accessible.

With our focus on timely and understandable advice, our Banking & Financial Services team may be the added advantage you need.

Our Banking & Financial Services offering

- Banking and financial sector regulation and compliance
- Acquisition and leveraged finance
- Project and infrastructure finance
- Asset and structured finance
- Property finance
- Retail banking and finance
- Restructuring and insolvency
- Portfolio reviews and audits
- Securitisation
- AML obligations
- ASIC and APRA licensing issues
- Superannuation disclosure issues
- Superannuation regulatory and compliance issues
- Financial and alternative markets
- Futures and derivatives regulation
- Investment management agreements and disclosure issues
- Financial product distribution issues
- Managed investment schemes.

Further information



Jim Bulling

Partner

T | +61 3 9640 4338
E | jim.bulling@middletons.com



Ben Burney

Partner

T | +61 2 9513 2383
E | ben.burney@middletons.com