

*We don't believe in law as usual  
For us, law is inspiring...*

## *Our story*

A number of years ago, we decided that we could change the way legal services are delivered. That we could do them better. At gunnercooke, we believe the potential of our clients and our people rests with our ability to free the law and make it work as it should. Today, we attract passionate lawyers and advise with authority: every gunnercooke lawyer has a minimum 10,000 hours practising experience.

Flexibility, transparency and freedom guide everything we do. Flexibility for our people to work how they want. Transparency of cost for our clients because we removed time recordings and billable hours. Freedom for our people and clients to achieve their personal and professional aspirations.

We work with clients that believe tradition is there to be tested, not obeyed. Working together, we help them seek opportunities and push the boundaries of what's possible.

Providing a suite of corporate and commercial legal services, gunnercooke is one of the UK's fastest-growing challenger brands. Proud of what we have achieved, committed to doing more.



## *Michelle Wilkinson*

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### **Overview**

#### **What she's best at**

Michelle is an experienced ex magic circle corporate banking lawyer and has acted over the past 20 years for a variety of international clearing and investment banks, financial institutions, private equity houses, corporate borrowers (public and private companies (including SMEs), both in private practice and in house at financial institutions advising clients on:

- Bi-lateral, club, investment grade and syndicated lending;
- Corporate and wholesale lending (in European, African and other emerging markets); and

- Leveraged and acquisition financing (including public to privates and management buy outs)

### Who she works for

- Investment banks
  - Financial institutions
  - Private equity houses
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### Experience Highlights

#### In-house

- Lead live side banking lawyer in relation to a clearing bank's review of the past sales of interest rate hedging products to eligible non sophisticated/SME customers, as required by the FCA. This involved not only shaping and determining Barclays' internal and external policy, customer case review and determination of the redress to be offered to customers, but also protecting the eligible customer's interests to ensure that their existing hedged loans were not accelerated or adversely varied by the bank whilst their cases were reviewed.
- Legal compliance advisory advice to a clearing bank undergoing sanction and money laundering regulatory reviews. This including amongst other matters:
- attending independent person and skilled person regulatory; interviews with senior stakeholders;

#### Acquisition/Leveraged Financings

- Acted for Citigroup and Barclays Bank PLC in relation to a public to private acquisition of a utility group, which was funded by the provision of £333,000,000 term facilities, a £95,000,000 capex facility and a £30,000,000 revolving credit facility and in relation to the subsequent sell off of part of the ring fenced supply business, a reorganisation /hive across of the assets and a subsequent sale to comply with EU directives.
- Acted for Permira funds in relation to a bid by a newly incorporated U.K SPV to effect the acquisition of a healthcare group, financed by EUR 1,750,000,000 senior, uncommitted acquisition/capex, second lien and revolving credit facilities, EUR 475,000,000 mezzanine facilities, a subordinated bridge facility and a EUR 160,000,000 PIK facility.
- Acted for Deutsche Bank AG, London Branch in relation to the provision of a multicurrency EUR 60,000,000 revolving credit facility (English law governed but containing US style incurrence covenants specifically governed by US law) and EUR 598,000,000 senior secured guaranteed floating rate notes to an international group, which was secured by security granted by subsidiaries in Italy, Luxembourg, France and Spain.

#### Restructurings

- Acted for the Royal Bank of Scotland N.V, the Senior Agent and Security Trustee and a coordinating committee of banks comprising the Royal Bank of Scotland N.V, Nordea Bank AB and Norddeutsche Landesbank Girozentrale, Royal Bank of Scotland N.V, in relation to a sale by way of enforcement of share security to a third party trade purchaser of group of companies (a producer of special steel products for the heavy automatic and general engineering industries) subject to European competition clearance and ultimately resulting in the repayment of circa 80 % of the lenders' EUR 385,000,000 and SEK 430,000,000 senior debt.