



**Financing, Banking,
Fintechs and
Means of Payment**



Who We Are

Felsberg Advogados is a full-service law firm founded in 1970 and defined by its ability to combine experience, tradition and excellence with efficient, fast and focused service, offering innovative solutions in a constantly changing world.

The combination of individual, joint and complementary values, with a tradition established over five decades of service, means that we have a broad and all-encompassing vision that meets the current and future legal requirements of all our clients, from the biggest corporate groups to the freshest of startups.

This is what makes us unique, different and prepared.

Our History

Founded by Thomas Felsberg, the firm has always had an innovative spirit at the core of everything it does.

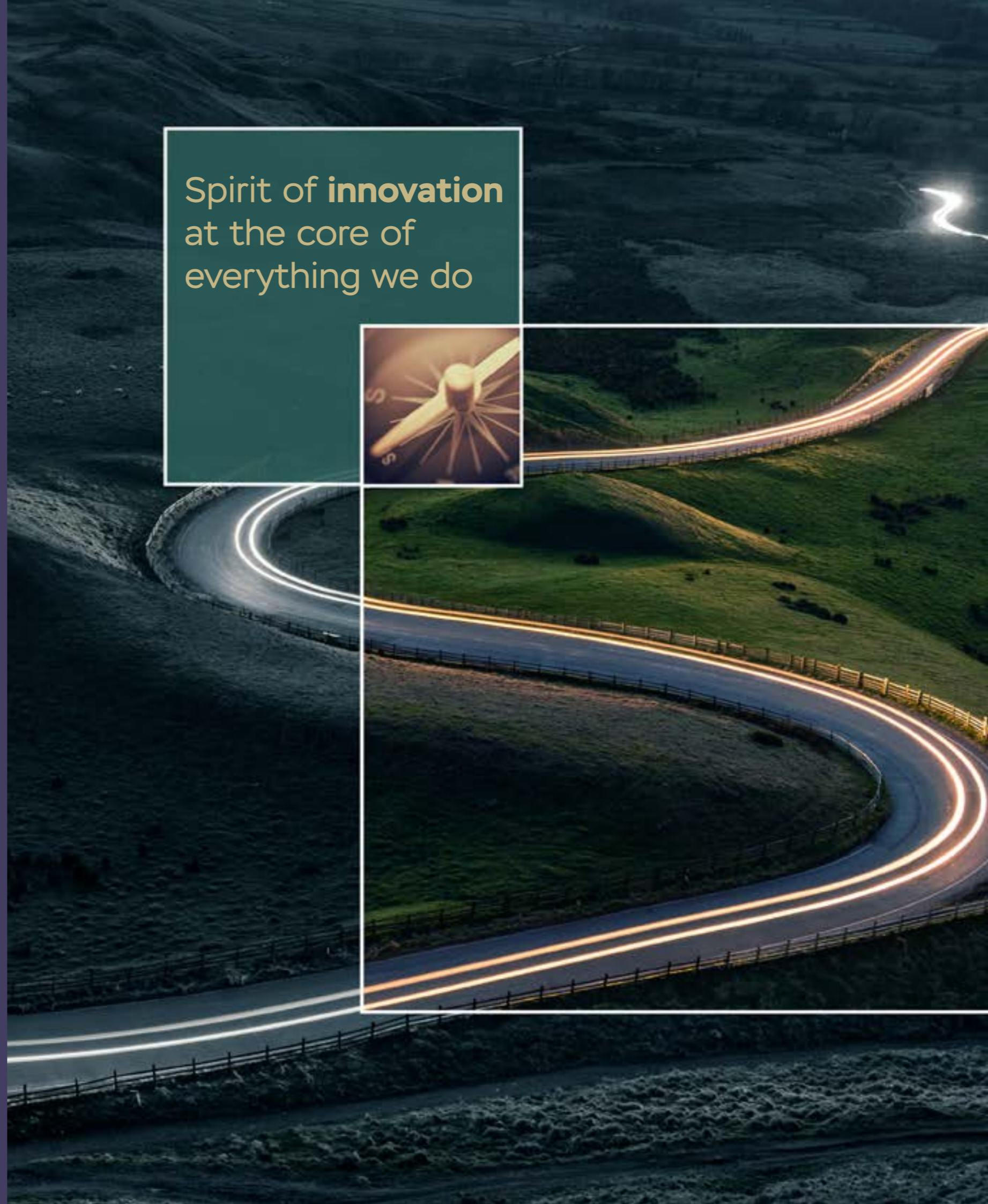
Long before we were recognized as pioneers in judicial restructuring, we were one of the first firms to advise on aviation financing and contribute to the development of project finance and venture capital in Brazil.

We are always attuned to the market and new areas of law.

The firm has formed multidisciplinary internal centers of studies focused on predicting future demands of our clients.

More than service providers, we are partners.

Spirit of **innovation**
at the core of
everything we do






Our Principles

Social Responsibility

We are committed to contributing to a better world through social actions and the creation of values. We believe that community empowerment is essential for humanitarian growth, from the conception of social responsibility to the design of comprehensive support of projects with a vision of the future, following the needs of the regions in which we operate.

We are committed to ethics in the provision of our services and we dedicate our efforts to topics that are linked to the challenges of society, supporting social, cultural and educational projects. We strongly encourage our team to be involved in social responsibility programs.

Diversity

Diversity is a part of the Brazilian people. Difference makes us unique, and every culture and outlook on life must be included in society.

In 2019, **Felsberg Advogados** created the Diversity Committee, **DiversiFeA**, seeking equality for all. There are currently three affinity groups: **EquiFeA** with a focus on gender equality; **FeA Racional** that discusses racial equity; and **Pride to Be FeA** which fights for the rights of the LGBTQIAP+ community.

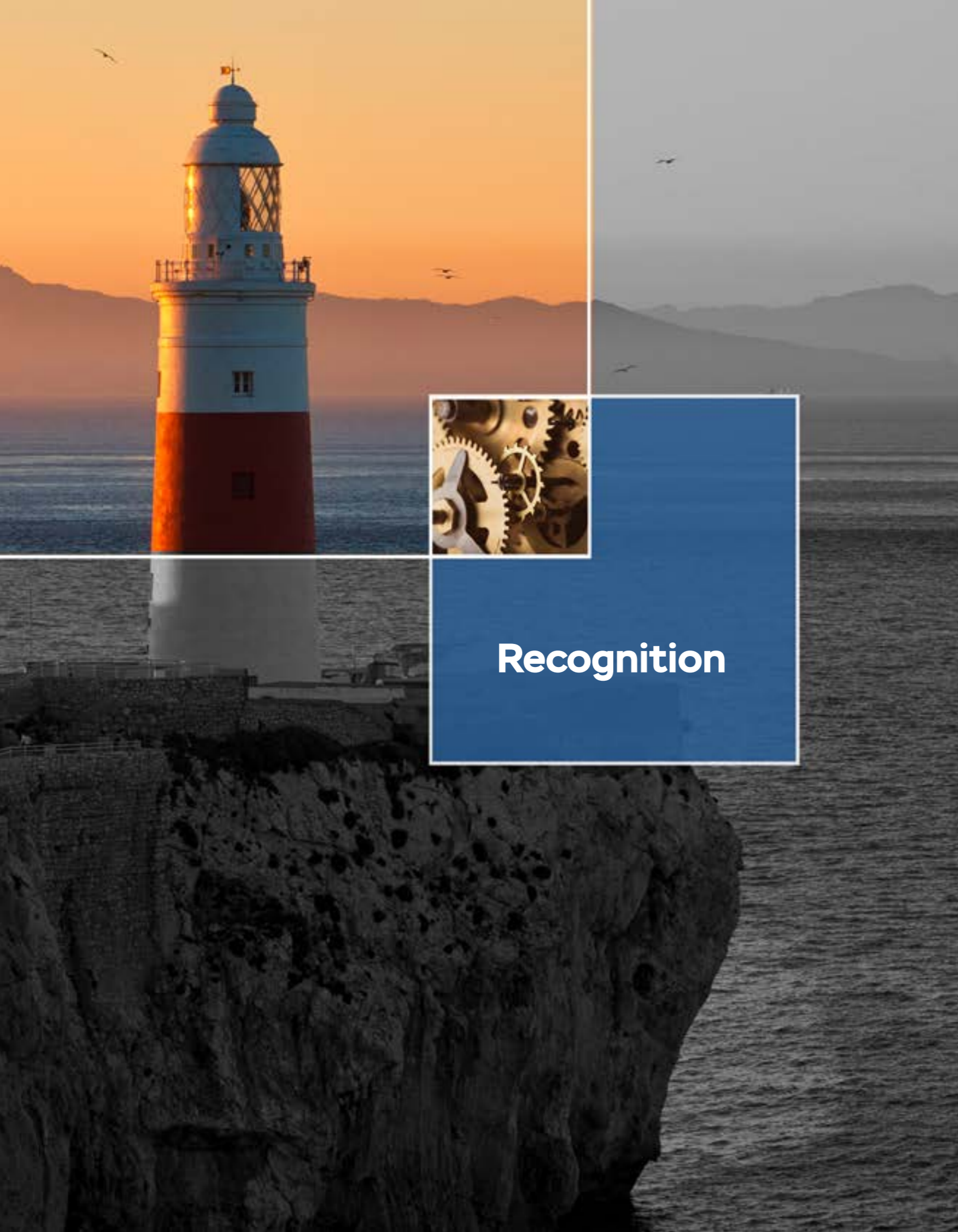
The Committee aims to promote initiatives and regular events to raise awareness and encourage reflection on relevant and necessary topics for a more respectful society.



Practice Areas



- Advertising, Marketing and Media
- Agribusiness
- Antitrust
- Aviation
- Capital Markets
- Commercial Contracts
- Compliance
- Corporate and M&A
- Data Protection and Technology
- Dispute Resolution
- Energy
- Environment and Sustainability
- Fashion
- Financing, Banking, Fintechs and Means of Payment
- Governmental Relations
- Immigration
- Infrastructure
- Innovation, Startups and Venture Capital
- Intellectual Property
- Labor and Employment
- Life Sciences
- Maritime
- Oil and Gas
- Public and Regulatory
- Real Estate
- Sports Law
- Tax and Wealth Management
- Telecommunications
- Transformation, Restructuring and Insolvency
- Waste and Sanitation
- White-Collar Crime and Corporate Investigations



Recognition





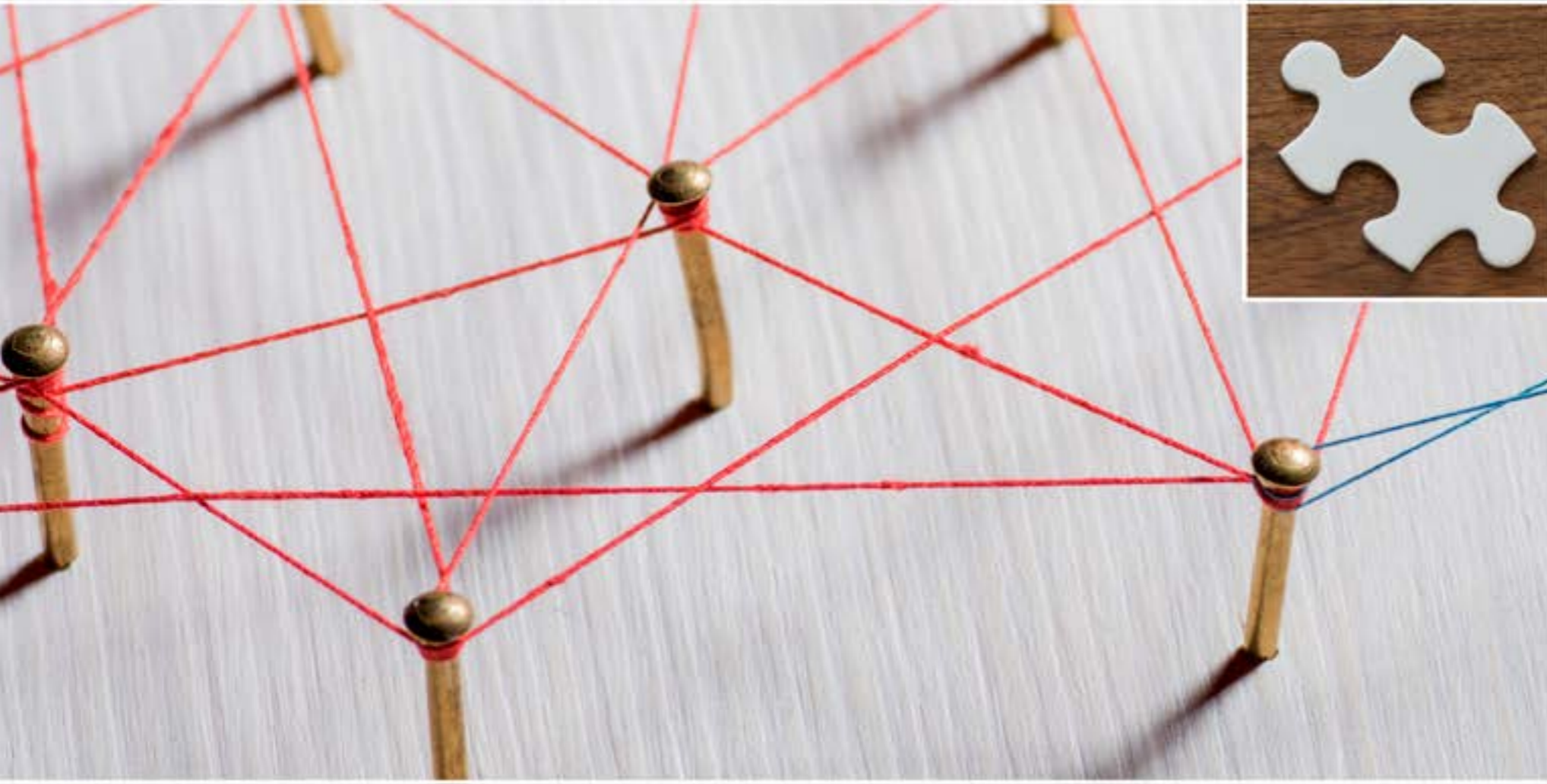
Financing, Banking, Fintechs and Means of Payment

We advise clients such as financial institutions, governmental and multilateral organizations (IDB, IFC, IIC, Exim-Bank, OPIC), credit agencies, borrowers and sponsors, on domestic and international financing transactions, in a variety of modalities, including project finance, corporate finance, structured finance, acquisition finance, syndicated loans, securitization, leasing and import and export finance, in various sectors of the economy, including industry, telecommunications, transport, energy and basic sanitation.

We also advise clients on various regulatory issues related to banking law, including administrative proceedings before the Central Bank of Brazil (BACEN), the Securities and Exchange Commission (CVM), the Private Insurance Superintendence (SUSEP) and the National Financial System Appeals Board, among others.

In Fintech and Means of Payment, we focus on regulatory and governance issues associated with financial services. We aim to guide fintechs in acting strategically on digital platforms, offering goods and services in compliance with the regulatory obligations applicable to the National Financial System (SFN). Our work involves providing legal advice so that our clients comply with the SFN's regulatory framework, especially as regards the Brazilian Payment System (SPB), digital credit offerings, crypto assets, blockchain, technology platforms and regulations issued by the Central Bank (BACEN) and the National Monetary Council (CMN). Together with other practice areas, we advise fintechs on all stages of the investment cycle, intellectual property issues specific to financial technology companies, including IP outsourcing and licensing and data protection, as well as tax issues.

Partners





Maria da Graça Pedretti

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Practice Areas: Banking and Finance / Aviation / Infrastructure / Fintech and Payment Systems / Electric Power / Natural Gas / Transformation, Restructuring and Insolvency / Investment Funds / Capital Markets

Maria da Graça is a founding partner of Felsberg Advogados. She has extensive experience in the areas of project and aircraft financing, financial and structured operations, capital markets, investment funds, private equity and company acquisition, sale and restructuring operations.

She has given lectures at events in Brazil, Spain and the United States on topics such as investment funds, initial public offerings, private equity and project financing and structuring. She is recognized by Latin Lawyer, The Legal 500, Leaders League, IFLR 1000, Euromoney Expert Guide and Análise Mulher.



Ricardo Higashitani

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Practice Areas: Banking and Finance / Capital Markets/ Fintech and Payment Systems / Transformation, Restructuring and Insolvency

Ricardo Higashitani has vast experience in financing transactions; issuances of securities; securitizations; structuring of investment funds; security interests; renegotiation of debt; and banking, finance and capital markets regulation, including foreign exchange rules, registration of foreign capital, payment means, and authorizations for the exercise of regulated activities. He is recognized by Latin Lawyer, The Legal 500, IFLR 1000 and Análise Advocacia.

Experiência



- Assessoramos um importante grupo do setor de açúcar e de etanol, em relação ao *DIP Financing*, permitindo uma saída antecipada de um processo de recuperação judicial.

- Assessoramos o maior produtor brasileiro não integrado de cobre refinado, vergalhões, arames trefilados, laminados, barras, tubos, conexões e suas ligas, na renegociação de suas dívidas financeiras no valor de USD 479 milhões.

- Assessoramos um banco africano em relação ao financiamento de um conglomerado brasileiro em conexão com obras no Malawi.



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