

PI ETA CONSULTING COMPANY

**Legal and Security
Considerations
in Support of Lending
Transactions**

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OUTLINE FOR LEGAL AND SECURITY CONSIDERATIONS IN SUPPORT OF LENDING TRANSACTIONS PROGRAM, A 1-DAY PROGRAM

- **Mitigating the Facility Risk**
 - Security
 - Credit Support
 - Legal Documentation

- **Types of Common Security Taken**
 - Fixed Deposit
 - Stock & Shares
 - Unit Trust
 - Vehicle
 - Machinery
 - Land and Building
 - Methods to Take Security

- **Security Analysis**
 - Elements of Good Collateral
 - Security Appropriate to the Facility Granted
 - Valuation of Security
 - Security Coverage
 - Ranking in Distribution of Realization Proceeds

- **Methods of Taking Security and Key Legal Implication**
 - Fixed Charge
 - Floating Charge
 - Pledge
 - Assignment
 - Mortgage
 - Verification of Security Taken

- **Types of Credit Support**
 - Guarantees
 - Indemnities
 - Letter of Comfort
 - Letter of Awareness
 - Undertakings and Statutory Declarations
 - Negative Pledge
 - Insurance Policies
 - Need for Taking Collateral
 - Types and Characteristics of Collateral

- **Understanding Key Components of a Loan Agreement**
 - Impact of Key Clauses in a Typical Loan Agreement
 - Using a Check List to Review Loan Documentation

- **Loan Covenants and Support**
 - Types of Covenants
 - Objectives
 - Incorporating Covenants to Mitigate Lending Risks

For more information, please contact PI ETA Engagement Resource (PEER) Group at
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PROGRAM FACILITATOR

Mr. Adam K. K. Wong

B.Acc., FCPA, Certified Professional Trainer

Mr. Adam K. K. Wong is a Business Domain Expert Facilitator with PI ETA Consulting Company. He is also an adjudicator of the Financial Industry Disputes Resolution Centre in Singapore.

Prior to his current appointments, he was a General Manager with Standard Chartered Bank and other international banks with 22 years of successful track record in Cash Management, eCommerce, Corporate Banking and Trade Finance and Small & Medium Enterprises. Having strong strategic orientation and regional exposure in South East Asia and Hong Kong, he is credited with significantly growing global banks' SME assets by 450% and net profit by 140% over a 3-year period in Singapore. He also started a new cash management business for a leading bank in Asia and grew it to a multi-billion business annually.

Adam is a very experienced trainer who has a gift of making complicated subjects simple. He has conducted numerous workshops for banks in Singapore, Hong Kong, Shanghai, Taiwan, Bahrain, Sri Lanka, Vietnam, Indonesia, Malaysia, and Pakistan with consistently good appraisals. He is one of the few successful developers of training programmes accredited under the Institute of Banking and Finance Standards

Mr. Wong is a Fellow Chartered Accountant (Singapore) and a Fellow Certified Public Accountant (Australia). He is also a Certified Credit Risk Management professional, a Certified Professional Trainer and member of the Singapore Institute of Directors.