

## LegiTeam: Reff & Associates is looking for Associate | Banking & Finance

**We are looking for an enthusiastic Associate to join our Banking & Finance team.**

### **WHO WE ARE:**

**Reff & Associates** is the local member of **Deloitte Legal**, the international network of legal practices working with Deloitte all over the world. This global network comprises of over 2,000 lawyers in 81 countries. With a team of over 70 lawyers, R&A is recognized as a leading law firm in Romania, with an aggregate of approx. EUR 1 billion deals assisted each year. The affiliation with Deloitte Legal gives Reff & Associates access to state of the art global resources and tools together with the ability to serve clients seamlessly across the world.

With a *Banking & Finance* practice of 8 lawyers part of Deloitte Legal's Banking & Securities Group, **Reff & Associates** has built an extensive track record advising on all areas of transactional banking:

1. Trading of portfolios & single tickets exposures: During the last 4 years we have assisted in more deals with an overall par value close to EUR 6 billion. We provide a full spectrum of sell-side and buy-side services, from pre-transaction decision-making, via due diligence, structuring aspects, bids' benchmark, transaction execution and closing to post-execution servicing.
2. Financing transactional work / Borrower's side and Lenders' side: we provide assistance in financing transactions including new money financings in bilateral and syndicated loans, refinancing and loan restructurings (consensual and non-consensual).
3. M&A involving financial sector entities: We worked on a large number of M&A transactions in the financial services sector, covering inter alia due diligence exercises on credit institutions, bank acquisition mandates, inter-bank mergers (including cross-border mergers), transfer of banking & leasing business.
4. Debt servicing: Loans servicing arrangements: structuring advice; assistance with the design and set up of the servicing platform/service level agreements; Design and set-up of co-investment structures for sharing funding costs when acquiring an NPL portfolio.
5. Regulatory & compliance – focus on the digitalization of the industry: in addition to standard regulatory assistance (e.g. authorisation of banks and financial institutions (e-money, IFNs, payment institutions) with the National Bank of Romania), we focused our efforts in the successful deployment of digitalization initiatives (PSD2, eSignatures, etc.).

**[Discover job openings and career opportunities at LegiTeam!](#)**

### **YOUR FUTURE ROLE. WHAT WE OFFER:**

At **Reff & Associates**, you will enjoy a powerful local and global network, a dynamic and multicultural work environment and diverse thinking – all working in harmony to help you rise higher.

An Associate in our Banking & Finance team:

- Works in teams under the guidance of more experienced colleagues (Senior Associates and Managing Associates), on complex projects and for sophisticated clients;
- is involved in all stages of a project, from proposal development and budgeting and throughout implementation;

- is subject to a transparent performance review & ongoing feedback;
- has access to the rich (both local and global) research and training resources of the Deloitte Legal network and other learning platforms;
- works in cross-functional teams together with other Deloitte business lines;
- works in international team of lawyers, on cross-border engagements;
- works in a very dynamic and competitive environment, which preserves an uniquely collegial culture and strives for work-life balance (e.g. in lieu of overtime hours; Friday-Offs during summer etc.).

**WE ARE LOOKING FOR LAWYERS WHO:**

- are **members of the Bar**;
- have **1-4 years of professional experience** in **Corporate M&A or Banking & Finance** areas (whilst not a requirement, we are especially interested in applicants who have experience in Banking & Finance field with an international law firm);
- are **well-organised** and **proactive**;
- have **excellent attention to detail**;
- have **good written and oral communication skills in English**; any other foreign language is an advantage;
- **can demonstrate a keen interest and enthusiasm to learn about our clients' business**;
- **can work in teams**, sharing knowledge and motivating and coaching juniors and contributing to overall success;
- are empathetic, responsive and **reliable**.

**HOW TO APPLY:** Please apply with your Resume, which must contain all your major relevant projects. Candidates interested in applying for this vacancy are required to send an updated CV by e-mail to [avoicu@deloittece.com](mailto:avoicu@deloittece.com).