



## JOY AMIS

PARTNER

[London](#)

Joy is a partner in the securitisation team in London.

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## KEY SERVICES

Securitisation and Structured Finance  
Capital Markets

## KEY SECTORS

Financial Institutions  
Banks

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## EXPERIENCE

Joy specialises in securitisation and structured finance. She is an experienced advisor for businesses structuring and investing in public and private securitisation transactions, portfolio acquisitions and forward flow transactions, in the UK, Europe and worldwide. Joy works with investment and retail banks, credit and private equity firms, lending and financial services businesses, and corporate borrowers. Joy also advises on product and capital regulation.

Joy is ranked as a "Next Generation Partner" in the Legal 500 2022 and "Up and Coming" in Chambers 2022. She is 'attentive, pragmatic and hugely knowledgeable'.

## Credentials

- Morgan Stanley as Arranger on the 2022 Clavel Residential RMBS, backed by a portfolio

of Spanish mortgage participations

- Blue Motor Finance on a number of warehouse facilities, portfolio disposals and forward flow transactions, including the c.£350,000,000 Azure Finance No. 1 ABS
- Pepper Spain on its public and private ABS transactions, including its inaugural Pepper Iberia ABS.
- Tandem Bank on the acquisition of a specialist consumer credit origination business, including several portfolios of unsecured consumer loans
- a specialist asset finance business on its securitisation warehouse facilities, including to fund the origination of SME loans under the UK Coronavirus Business Interruption Loans Scheme (CBILS)
- a US investment fund in relation to a forward flow acquisition of a platform lender's origination of consumer loans, financed by a major UK bank.
- a listed investment fund on an auction process for the disposal of several portfolios of performing and non-performing loans in the UK, the US and Central Europe
- a specialist real estate finance business on a structured warehouse to fund its commercial real estate lending in the UK
- a US investment bank on a number of pan-European multicurrency loan-on-loan financings arranged for major European real estate investment funds
- a US investment bank on its warehouse facilities to fund consumer lending in the UK, Ireland and Spain
- Crédit Agricole CIB and Ester Finance Technologies, in relation to multi-jurisdictions trade receivables securitisation programmes for (among others):
  - a company specialising in logistics (UK, Singapore)

- a supply chain and logistics business (UK, US, the Netherlands, UAE)
- Europe's second largest steel producer in the UK and Netherlands
- an agricultural machinery manufacturer on an off-balance sheet trade receivables discounting facility for its Swiss subsidiary, opposite an international bank