



HERBERT
SMITH
FREEHILLS



MICHELLE VIRGIANY

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Michelle is a dispute resolution and corporate finance/regulatory lawyer based in Jakarta.

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BACKGROUND

Michelle graduated in 2012 with an LL.B. (Hons) from the National University of Singapore. She is admitted as an advocate and solicitor of the Supreme Court of Singapore. Michelle is fluent in English and Bahasa Indonesia.

KEY SERVICES

[Financial Services Disputes](#)
[International Arbitration](#)

KEY SECTORS

[Banks](#)

EXPERIENCE

Michelle is a dispute resolution and corporate finance/regulatory lawyer based in Jakarta with international experience both in private practice and in-house. She advises clients on both contentious and non-contentious matters. Michelle focuses on the financial services and TMT sectors.

Michelle was previously a member of the dispute resolution and intellectual property practice of a global firm, based in Singapore. She has represented clients at all levels of the Singapore courts, and in arbitrations under the SIAC and ICC Rules. She is experienced in dealing with cross-border and multi-jurisdictional disputes.

Prior to joining Herbert Smith Freehills, Michelle also worked as in-house legal counsel at the Singapore and Jakarta offices of an international bank. She has experience in, amongst others, dispute resolution management, bilateral and syndicated lending, corporate banking product roll-outs across APAC, wealth management, and data privacy.

Michelle's experience includes advising:

- a global bank on recovery options following loan defaults and possible workouts, considering on-going disputes amongst the borrower group entities
- a leading regional bank on the Indonesian aspect of its Southeast Asia-wide digital banking project, covering various banking transformation initiatives including digital branches, branchless banking, electronic and third-party Know-Your-Customer checks, electronic signature, e-wallet, and e-money
- a major Japanese trading house on its proposed venture into the Indonesian financial services industry with the use of financial technology, covering areas such as financing companies' activities, outsourcing of banking activities, and cross-border transfer of personal data
- one of Indonesia's largest telecommunications providers on the restructuring and expansion of its digital and payment businesses in Indonesia
- a multinational bank on the set-up of its wealth management business in Indonesia and preparing the necessary standard documentation