



PATRICK LOWDEN

PARTNER

[Sydney](#)
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Patrick is a senior finance practitioner with more than 20 years' experience advising financial institutions and corporates on a broad range of complex financing transactions. He heads our debt capital markets and securitisation practice in Australia and is widely recognised as a leading lawyer in his field.

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BACKGROUND

Patrick holds a Master of Laws from the Sydney University, a Bachelor of Laws and Bachelor of Commerce (Finance) from UNSW.

He lectures on domestic and international capital markets at the University of Sydney and sits on a number of significant industry and professional committee, including the Asia Pacific Loan Markets Association Documentation Committee, the Banking and Financial Services Law Association Opinions Committee, the Regulatory Committee of the Australian Securitisation Forum and the Financial Services Committee of the Law Council of Australia. He is also a section editor of the Journal of Banking and Finance Law and Practice.

Patrick is admitted to practice in Australia and England.

KEY SERVICES

[Capital Markets](#)
[Real Estate](#)

KEY SECTORS

[Banks](#)
[Financial Buyers](#)

EXPERIENCE

Patrick is a senior finance practitioner with more than 20 years' experience advising financial institutions and corporates on a broad range of complex financing transactions. His practice focusses on corporate and structured finance and he heads our debt capital markets and securitisation practice in Australia. Patrick is widely recognised as a leading lawyer in his field, sitting on a number of significant industry and professional committees and being named as a leading lawyer in the Chambers, Legal 500, IFLR1000 and Who's Who Capital Markets and Who's Who Banking legal guides and in Best Lawyers.

Patrick's broad experience has given him expertise in the many areas of law relevant to the structuring and execution of complex financial transactions, including securities and financial market regulations, prudential regulation, foreign investment and takeovers regulation, secured transactions laws and insolvency.

His experience includes advising on:

- various secured and unsecured syndicated and club / common terms facilities for corporates and financial institutions including APA Group, AGL Energy, Australian Agricultural Company, Colonial Group, Colonial First State Wholesale Geared Share Fund, David Jones, Goodman Fielder, Fairfax, Harvey Norman, Jemena, James Hardie Industries, Metcash, Nuplex Industries, Port Waratah Coal Services, Ricegrowers, SCA Property Group Woolworths and Worley Parsons
- various senior, subordinated, hybrid / convertible and regulatory capital private placements and public market issues and tender offers in Australia and internationally by corporates and financial institutions, including AAI Limited, AMP, AGL Energy, APA Group, Burns Philp, Canadian Imperial Bank of Commerce, China Construction Bank, Commonwealth Bank of Australia, Insurance Australia Limited, Jemena, GPT Group, Lendlease, NSW Ports, Paladin Energy Limited, Port of Brisbane, QBE Insurance, Santos, Seven Group Holdings, Virgin Australia, Vodafone, Westpac and Yancoal
- various securitisation and structured finance transactions, including property portfolio securitisations for Amcor, Bunnings and David Jones; a diamond inventory securitisation for an international diamond polisher and wholesaler group; an auto fleet inventory securitisation for Avis Budget Group; the securitised funding of the Pepper-lead consortium's acquisition of Prime Credit in Hong Kong; the securitisation facilities committed to a final bidder to fund the acquisition of the Esanda loan book; a number of bespoke pre-sale contract monetisation transactions for a leading international property

developer; a number of structured life risk reinsurance transactions between a Australian and international life insurers; a structured reinsurance transaction between Australian and offshore mortgage insurers; and the M7 tollroad base rent monetisation transaction; and various warehouse facilities provided by various Australian and international banks to Australian bank and non-bank lenders

- various banking and financial products for banks and financial institutions, including cash pooling / group set off facilities, instalment warrants, deferred purchase agreements and self managed superannuation fund lending facilities
- various market-related transactions including margin loans, securities lending, equity subscription facilities and derivative transactions for corporates and financial institutions, including a number of large equity derivative transactions underpinning significant strategic corporate transactions