




**JOSH TODD**  
SENIOR ASSOCIATE

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Josh practices in corporate, acquisition and real estate financing.

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## BACKGROUND

Josh holds a Bachelor of Laws (Honours) and Bachelor of Commerce from Deakin University, as well as a Master of Banking and Finance Law (First Class Honours) from Melbourne University. Josh is admitted to practice as a solicitor in Victoria.

## MARKET RECOGNITION

Josh is ranked as a finalist in the Lawyers Weekly 30 under 30 Awards for 2020.

## KEY SERVICES

Finance  
Corporate Debt Finance and Treasury

## KEY SECTORS

Financial Institutions  
Real Estate

## EXPERIENCE

Josh regularly advises clients on high value strategic and complex syndicated lending, corporate finance, acquisition finance and real estate finance transactions. In addition, Josh works in the Digital Law Group focusing on the FinTech sector.

Josh has an advanced and integrated understanding of the complex body of banking and finance law, with a particular interest in secured transactions law, smart legal contracting, decentralised finance, distributed ledger technology, digital assets, technological innovation and the development of new regulatory structures to support the proper functioning of the global financial system.

Josh advises domestic and international financial institutions and corporate borrowers, including leading Australian and international banks, non-ADI lenders, private and ASX listed companies, private equity funds, investment funds, superannuation funds and government departments and agencies.

His exposure to complicated and strategic cross-border elements of large-scale corporate, acquisition and real estate financing deals, coupled with his resourcefulness, technical expertise and can-do attitude, allow him to deliver timely and commercial advice to clients.

Josh's recent experience includes advising:

- Export Finance Australia on its financing of Telstra's acquisition of Digicel Pacific;
- Department of Treasury and Finance on its Low Interest Loan Program;
- Synergis Fund on its debt financing of an evergreen specialist disability accommodation development fund;
- EML Payments on its working capital and acquisition debt finance with ANZ and RBC;
- ANZ, Westpac, NAB and AustralianSuper on their development debt financing of the Australian Unity Healthcare Property Trust;
- Westpac, ANZ, HSBC, BTMU and MetLife on their working capital debt financing of the Bapcor Group;
- US private equity funds in connection with their acquisition financing, asset financing, debt positioning and restructuring for coal assets located in Australia;
- Westpac and NAB on its residential development and investment debt financing to Capital Alliance; and
- Coles Group on the development debt finance and security aspects of the development, sale and leaseback of properties in Victoria.

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