



Jonathan Lawrence

Partner

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OVERVIEW

Jonathan Lawrence concentrates his practice on restructuring and insolvency matters ---- Legal 500 UK Corporate restructuring & insolvency 2021: *“Leveraging its strong international footprint, particularly across the US, Asia Pacific and the Middle East, K&L Gates LLP excels in advising a myriad stakeholders, including funds, IPs, suppliers, corporates and directors, on contentious and non-contentious cross-border distressed situations, particularly within the aviation, energy and retail sectors. The team is led by Jonathan Lawrence - whose expertise runs the gamut of solvent corporate reorganisations as well as insolvent situations.”* Legal 500 UK Corporate restructuring & insolvency 2020: *“Headed by the 'responsive and pragmatic' Jonathan Lawrence, K&L Gates LLP's 'well-rounded and multidisciplinary team is fully capable of navigating complex cross-jurisdictional bankruptcies and workouts.'”*

Jonathan has been a partner in the London office since 2005 and has over 25 years of legal experience. He advises corporates, directors, lenders, asset acquirers and insolvency practitioners on restructuring and insolvency, and enforcement situations. Jonathan's work is both UK domestic and cross border. He works with creditors and distressed companies themselves, counsels directors faced with business challenges, acts for acquirers of assets from insolvent companies and carries out solvent restructuring and reorganisation of corporate groups.

Jonathan is also assistant general counsel, money laundering compliance and reporting officer and compliance officer for finance and administration in the London office.

Jonathan has long experience of debt finance and Islamic finance transactional and advisory work. He is a member of the Editorial Board of the Journal of International Banking & Financial Law and sits on the Consultation Board of Practical Law Finance. He also writes regularly on restructuring & insolvency and fintech issues.

PROFESSIONAL BACKGROUND

Jonathan joined the firm as a partner in 2005. He had previously been an associate with a London-based international law firm from 2000 until 2005. He had worked as a trainee lawyer and an associate with another international law firm from 1995 to 2000

PROFESSIONAL / CIVIC ACTIVITIES

- Co-General Editor of *Practical Lending and Security Precedents* (Thomson Reuters loose-leaf)
- Consultation Board Member of *Practical Law Finance*
- Editorial Board Member of the *Journal of International Banking & Financial Law*
- Member of the Law Society of England and Wales
- Ambassador, Hospice UK
- Supporter, The Albert Kennedy Trust (working to end LGBTQ youth homelessness)

EDUCATION

- Certificate, Institute of Islamic Banking and Insurance, 2011 (*Structuring Innovative Islamic Financial Products*)
- Certificate, Durham University, 2010 (*Islamic Finance Summer School*)
- IFQ, CISI/École Supérieure des Affaires, 2008 (*with The Securities & Investment Institute, London*)
- Legal Practice Course, College of Law, Chester, 1994
- LL.B., University of Birmingham, 1993 (*Law with French (Hons)*)
- Diplôme d'Etudes Juridiques Fr, University of Limoges, 1992

ADMISSIONS

- Solicitor of the Senior Courts of England and Wales

THOUGHT LEADERSHIP POWERED BY HUB

- 11 May 2021, New UK Insolvency Regime For Payment Institutions and Electronic Money Institutions (*Alerts/Updates*)
- 20 April 2021, UK Insolvency Reform – Evaluating Pre-Pack Sales to a Connected Person (*Alerts/Updates*)
- 7 April 2021, COVID-19: UK Restructuring and Insolvency Update - July 2021 Is the Month to Watch (*Alerts/Updates*)
- 18 November 2020, COVID 19: UK Insolvency Reform – Crown Preference Returns From 1 December 2020 (*Alerts/Updates*)
- 3 November 2020, COVID-19: UK Insolvency Reform - Standardising Company Voluntary Arrangement Proposals (*Alerts/Updates*)

- 20 October 2020, COVID-19: UK Insolvency Reform - Scrutiny of Administration Pre-Pack Sales (*Alerts/Updates*)
- 29 September 2020, COVID-19: Distressed English Companies: Additional Grace but Directors Beware (*Alerts/Updates*)
- 26 May 2020, COVID-19: New UK Corporate Insolvency and Restructuring Tools and Reforms (*Alerts/Updates*)
- 5 May 2020, COVID-19: The Emergence of Light Touch Administration in the United Kingdom (*Alerts/Updates*)
- 29 March 2020, COVID-19: Changes to UK Insolvency Law to Assist Directors and Companies (*Alerts/Updates*)
- 7 April 2019, Launch of European joint platform for EU sandboxes and innovation hubs (*BlogPost*)
- 27 February 2019, Changing Priorities in UK Company Insolvencies (*Alerts/Updates*)
- 19 February 2019, Guide to Company Voluntary Arrangements (CVAs) (*Presentations*)
- 11 February 2019, Global Financial Innovation Network Launch (*BlogPost*)
- 4 February 2019, UK FCA New Guidance on Cryptoassets (*BlogPost*)
- 1 February 2019, Islamic-compliant Cryptocurrency Exchange Certified (*BlogPost*)
- 10 January 2019, Singapore and London: FinTech Regulation Report (*BlogPost*)
- 9 January 2019, Cryptoassets: Taxation of Individuals in the UK (*BlogPost*)
- 7 January 2019, UK FCA Probes Crypto Businesses (*BlogPost*)
- 26 November 2018, UK Insolvency After a "No Deal" Brexit (*Alerts/Updates*)
- 20 November 2018, FCA Fighting Cryptoasset Risks (*BlogPost*)
- 13 November 2018, Stakeholder Report on ICOs and Crypto Assets (*BlogPost*)
- 8 November 2018, UK's Green FinTech Challenge (*BlogPost*)
- 7 November 2018, Distressed Solutions: UK Insolvency Amendments (*Podcast*)
- 6 November 2018, UK Cryptoassets Taskforce Final Report (*BlogPost*)
- 23 October 2018, New EU Restructuring Directive: Harmony in Troubled Times (*Alerts/Updates*)
- 24 September 2018, Regulating the UK "Wild West" of Crypto-Assets (*BlogPost*)
- 20 September 2018, Worldwide Cryptocurrency AML Standards (*BlogPost*)
- 4 September 2018, Important UK Restructuring and Insolvency Changes Announced (*Alerts/Updates*)

- 7 August 2018, New “Global Sandbox” Announced (*BlogPost*)
- 1 August 2018, Court of the Blockchain Announced (*BlogPost*)
- 31 July 2018, P2P lending: UK rule changes (*BlogPost*)
- 30 July 2018, Crypto-Assets: FSB Report To The G20 (*BlogPost*)
- 24 July 2018, UK Law Commission: Smart Contract Research (*BlogPost*)
- 11 July 2018, UK FCA – Fourth Sandbox Cohort Announced (*BlogPost*)
- 12 June 2018, UK Cryptoassets Taskforce meets for first time (*BlogPost*)
- 7 June 2018, Mastercard assists Open Banking (*BlogPost*)
- 6 June 2018, Dubai Fintech Goes Global (*BlogPost*)
- 17 April 2018, Bank of England Blockchain Settlement Project (*BlogPost*)
- 11 April 2018, Senior English Judge Comments on FinTech (*BlogPost*)
- 20 March 2018, UK FCA Lead on Global Sandbox (*BlogPost*)
- 21 February 2018, UKIFC & ISRA Thematic Workshop 2018, in association with K&L Gates (*Video*)
- 25 January 2018, UK Islamic FinTech Panel Launched (*BlogPost*)
- 17 January 2017, Qatar and Islamic FinTech (*BlogPost*)
- 10 January 2018, New Report on UK Alternative Finance (*BlogPost*)
- 10 January 2018, Is Bitcoin Islamic-compliant? (*BlogPost*)
- 8 January 2018, Islamic FinTech in 2018 (*BlogPost*)
- 22 December 2017, FinTech in the Fight Against Money Laundering (*BlogPost*)
- 20 December 2017, Bitcoin Remarks by UK FCA Head (*BlogPost*)
- 14 December 2017, UK Investment Management Industry and FinTech (*BlogPost*)
- 10 December 2017, UK Treasury looking to regulate cryptocurrencies (*BlogPost*)
- 7 December 2017, UK FCA Announces Next Sandbox Cohort (*BlogPost*)
- 11 December 2017, Maximising D&O Insurance Recoveries in Insolvency (*Alerts/Updates*)
- 4 December 2017, Bank of England Stress Tests Reveal FinTech Competition (*BlogPost*)
- 28 November 2017, UK Government Measures for FinTech – Autumn 2017 Budget (*BlogPost*)
- 22 November 2017, Maximising returns: insurance recoveries in insolvency (*Presentations*)
- 20 November 2017, Cryptocurrency CFD Warning (*BlogPost*)

- 26 October 2017, Islamic Development Bank blockchain project (*BlogPost*)
- 25 October 2017, Next FinTech Steps in Bahrain (*BlogPost*)
- 16 October 2017, Bank of England FinTech Accelerator Lessons (*BlogPost*)
- 12 October 2017, ICOs in Switzerland (*BlogPost*)
- 11 October 2017, Hong Kong launches regulatory sandbox (*BlogPost*)
- 6 October 2017, Future of FinTech conference London (*BlogPost*)
- 6 October 2017, Abu Dhabi Islamic Bank and Abu Dhabi Global Market announce Memorandum of Understanding (*BlogPost*)
- 3 October 2017, Gibraltar issues statement on initial coin offerings (*BlogPost*)
- 25 September 2017, FCA's Hong Kong Hat Trick of FinTech Cooperation Agreements (*BlogPost*)
- 25 September 2017, Malaysia Signs a Series of Cooperation Agreements (*BlogPost*)
- 19 September 2017, Islamic Finance News Europe Forum 2017 (*BlogPost*)
- 11 September 2017, Hong Kong Securities and Futures Commission statement on initial coin offerings (*BlogPost*)
- 7 September 2017, Bahrain announces first entrants into its FinTech regulatory sandbox (*BlogPost*)
- 20 August 2017, Dubai and Hong Kong sign cooperation agreement (*BlogPost*)
- 25 August 2017, Quoted: Dubai Makes More Moves to Digital Economy (*Alerts/Updates*)
- 11 August 2017, All in this Together: New FinTech Partnership in Abu Dhabi (*BlogPost*)
- 9 August 2017, Dubai launches regulatory framework for crowdfunding (*BlogPost*)
- 6 August 2017, Hot Topic Briefing: Passport To The Regulators (*BlogPost*)
- 2 August 2017, Lord Chief Justice of England and Wales gives thoughts on development of law for digital businesses (*BlogPost*)
- 26 July 2017, FCA payment services rule making powers extended (*BlogPost*)
- 21 July 2017, Increased access to the Bank of England's payment systems (*BlogPost*)
- 18 July 2017, Brexit Q&A Conference Call (8) (*Webinar*)
- 17 July 2017, Blockchain for the humanitarian sector (*BlogPost*)
- 17 July 2017, Bank of England FinTech Accelerator Proofs of Concept (*BlogPost*)
- 13 July 2017, More banks join SWIFT blockchain Proof of Concept (*BlogPost*)
- 5 July 2017, A new finance association for UK (*BlogPost*)

- 29 June 2017, UK regulatory sandbox's second cohort announced (*BlogPost*)
- 15 June 2017, UK industry-led sandbox consultation report (*BlogPost*)
- 5 June 2017, Financial Action Task Force FinTech and RegTech Forum (*BlogPost*)
- 1 June 2017, Rights of Foreign Currency Creditors in English Insolvency Proceedings (*Alerts/Updates*)
- 30 May 2017, Regulators in the UK and Hong Kong sign co-operation agreement (*BlogPost*)
- 30 May 2017, European Securities and Markets Authority identifies RegTech risks (*BlogPost*)
- 18 May 2017, Dubai International Financial Centre's FinTech Hive accelerator opens (*BlogPost*)
- 3 May 2017, Cross-Border European Insolvency in the Brexit Era (*Alerts/Updates*)
- 3 May 2017, European Commission to set up a blockchain observatory (*BlogPost*)
- 20 April 2017, FCA outlines FinTech and RegTech priorities for year ahead (*BlogPost*)
- 12 April 2017, Global FinTech Report 2017 (*BlogPost*)
- 10 April 2017, UK Regulatory Innovation Plan (*BlogPost*)
- 28 March 2017, Bank of England's FinTech Accelerator launches a new community (*BlogPost*)
- 20 March 2017, Regulators in the UK and Japan enter into Co-operation Framework (*BlogPost*)
- 20 March 2017, OCC Releases Draft Licensing Manual for Evaluating Fintech Bank Charter Applications (*BlogPost*)
- 20 March 2017, UK Government's digital strategy (*BlogPost*)
- 9 March 2017, Dubai Innovation Testing Licence (*BlogPost*)
- 27 February 2017, FinTech in Islamic Finance public lecture (*BlogPost*)
- 27 February 2017, Regulators in the UK and Ontario sign co-operation agreement (*BlogPost*)
- 24 February 2017, Asia Pacific Alternative Finance Industry Survey launches (*BlogPost*)
- 20 February 2017, UK Government to host International FinTech Conference (*BlogPost*)
- 15 February 2017, UK conduct rules in the FinTech era (*BlogPost*)
- 15 February 2017, IOSCO releases report on FinTech (*BlogPost*)
- 9 February 2017, Switzerland proposes to reduce barriers to market entry for FinTechs (*BlogPost*)
- 2 February 2017, Dubai issues loan-based crowdfunding consultation paper (*BlogPost*)
- 26 January 2017, Bank of England Governor delivers wide-ranging FinTech speech (*BlogPost*)
- 17 January 2017, Dubai International Financial Centre launches region's first FinTech accelerator (*BlogPost*)

- 16 January 2017, Competition concerns in the payment systems market (*BlogPost*)
- 16 January 2017, The world's first listed regulated bitcoin fund (*BlogPost*)
- 12 January 2017, Indonesia's Financial Services Authority Issues Its First FinTech Regulations (*BlogPost*)
- 12 January 2017, Update on Post-implementation Review of UK loan and Investment Based Crowdfunding Market (*BlogPost*)
- 5 January 2017, Modernised UK Insolvency Rules Arriving April 2017 (*Alerts/Updates*)
- 5 January 2017, Retailer Invests in FinTech (*BlogPost*)
- 14 December 2016, UK and Hong Kong sign cooperation agreement (*BlogPost*)
- 7 December 2016, UK Department for International Trade announces FinTech mission to Australia (*BlogPost*)
- 22 November 2016, European Commission Launches Task Force on Financial Technology (*BlogPost*)
- 17 November 2016, Commercial Mortgage Loans and CMBS: Developments in the European Market (*Books*)
- 3 November 2016, A borrower referral scheme may increase competition for SMEs (*BlogPost*)
- 24 October 2016, ING takes first step towards open banking in UK (*BlogPost*)
- 28 September 2016, FinTech hub ecosystems (*BlogPost*)
- 15 September 2016, Further developments on Bitcoin (*BlogPost*)
- 22 August 2016, Bank of England Governor remarks on FinTech (*BlogPost*)
- 16 August 2016, A road map for UK FinTech standards (*BlogPost*)
- 25 July 2016, FCA Feedback Statement on RegTech (*BlogPost*)
- 21 July 2016, Bank of England Launches FinTech Accelerator (*BlogPost*)
- 21 July 2016, Bank of England Launches FinTech Accelerator (*BlogPost*)
- 20 July 2016, Impact of Brexit on UK FinTech (*Alerts/Updates*)
- 14 July 2016, Third Party (Rights Against Insurers) Act 2010 (*Alerts/Updates*)
- 11 July 2016, Brexit and Islamic Finance (*Alerts/Updates*)
- 7 June 2016, Brexit: the Effect on UK FinTech (*BlogPost*)
- 17 May 2016, New "FinTech Bridge" between UK and Singaporean FinTech companies and investors (*BlogPost*)
- 5 May 2016, FinTech Start-ups to Play in the FCA Sandbox (*BlogPost*)
- 4 May 2016, Latest UK Government Announcements on FinTech (*BlogPost*)

- 4 May 2016, The Cambridge Centre for Alternative Finance: Research Results and New Survey (*BlogPost*)
- 29 April 2016, UK Government Opens Consultation on Draft Innovation Plan for Financial Services (*BlogPost*)
- 26 April 2016, New European Virtual Currency Trade Body (*BlogPost*)
- April 2016, The European Banking Authority Shadow Banking Guidelines: Unintended Consequences (*Articles*)
- 14 April 2016, Lost cryptocurrency – Can you get your “money” back? (*BlogPost*)
- 20 March 2016, Islamic compliant marketplace financing (*BlogPost*)
- 14 March 2016, Indonesia’s Next Steps in Islamic Finance (*Alerts/Updates*)
- 4 March 2016, London Calling: London FinTech Podcast (*BlogPost*)
- 4 March 2016, FinTech in the UK: Regulating Disruption (*BlogPost*)
- 4 March 2016, Islamic Finance and FinTech (*BlogPost*)
- 21 January 2016, FinTech in the UK: Regulating Disruption (*Alerts/Updates*)
- 22 December 2015, Islamic Finance in Indonesia: Waking up the Sleeping Giant (*Alerts/Updates*)

OTHER PUBLICATIONS

- “Rights of Foreign Currency Creditors in English Insolvency Proceedings,” *The Banking Law Journal*, September 2017
- “Commercial Mortgage Loans and CMBS: Developments in the European Market,” Chapter 19, *Sweet & Maxwell*, November 2016
- “Intangibles: The Next Frontier of the Islamic Economy,” 20 December 2015

NEWS & EVENTS

- 4 October 2016, K&L Gates Advises LKQ Corporation on Acquisition of Andrew Page Business (*Press Release*)
- 26 May 2016, K&L Gates, Lawyers Earn Honors in Chambers Global, Regional Guides (*Press Release*)
- 6 May 2015, K&L Gates, Lawyers Recognized as Leaders in Chambers Global Guides (*Press Release*)

MEDIA MENTIONS

- Meet a Mentor Profile, *Allen & Overy Alumni Network*, 28 February 2019
- Quoted, “Brexit Could Spell Opportunity for Islamic FinTech,” *Payments Compliance*, 13 September 2017

AREAS OF FOCUS

- Restructuring and Insolvency
- Corporate and Acquisition Finance
- Distressed Real Estate
- Fintech Lending
- Islamic Finance
- Oil and Gas
- Real Estate Finance

INDUSTRIES

- Consumer Products
- Financial Services
- Fintech
- Food and Beverage

REPRESENTATIVE EXPERIENCE

- Representing Taiwanese and Thai companies in connection with financially distressed UK customers
- Advising on the restructuring of a French parent company's UK operations
- Advising the receivers in relation to the repossession and sale of a multi-million pound residential property
- Acting for the directors of an energy company that entered administration
- Advising a trustee company in connection with its enforcement of security and subsequent running of a hotel business
- Acting for the security agent in respect of the administration of a renewable energy business
- Representing the agent and security agent of secured bank lenders to Carillion plc (in administration)
- Advising a security agent for lenders to a group of companies (in administration) in the consumer goods distribution sector
- Advising the directors of a sports event company on insolvency issues
- Advising on a company voluntary arrangement and subsequent repossession of property of a restaurant sub-tenant of a landlord client

- Advising the administrators on the sale of five German real estate assets owned by four English limited liability partnerships (in administration)
- Advising administrators on a German court claim by a creditor
- Acting for the holder of media rights in relation to a content-providing company that entered administration
- Acting for the purchaser of a financially distressed group of UK manufacturing companies
- Advising a corporate client on an office-holder application for an information request order
- Counselling a Middle Eastern free zone authority on the drafting of its insolvency regulations
- Advising the liquidator of two Singaporean companies in relation to recognition of Singaporean liquidation in the English courts
- Counselling a technology company on the reorganisation of its UK operations after a significant purchase
- Representing a U.S. company on the transfer and business and assets within its UK group of companies
- Counselling a German company on the default by the purchaser of its deferred undertaking to buy shares
- Advising on the members' voluntary liquidation of a substantial UK financial services business operating via a limited company and LLP structure
- Advising on a letter of a credit claim
- Acting for a major creditor of a UK retail chain in company voluntary arrangement, then subsequently in administration
- Advising on a loan acquisition including potential insolvency scenarios
- Advising the security agent in a high yield bond transaction in relation to possible enforcement action
- Representing the security agent in respect of a facility to a takeaway restaurant chain of 75 outlets
- Representing the trustee in the £50m insolvency of a UK real estate business
- Representing a global restaurant franchisor in relation to the insolvency of franchisee businesses
- Acting for Swiss and US banks in connection with their Lehman swap obligations
- Counselling an individual on securing the terms of a multi-million dollar settlement agreement
- Representing the purchaser of shares in an AIM listed company that entered administration during the purchase process
- Advising Nationwide Accident Repair Services Limited in relation to its financial distress, eventual administration and subsequent sale of its business and assets.
- Advising an individual on his rights and obligations as shareholder and director of a distressed business.
- Advising a distressed business on possible restructuring options and its directors on their duties and liabilities.

- Advising a company on its obligations in replying to enquiries from the UK Official Receiver in relation to the liquidation of Carillion plc.
- Advising a German company on its rights as a supplier to Virgin Atlantic Airways following the VAA restructuring.
- Advising a special purpose issuer vehicle on its rights and obligations when faced with insolvency.
- Advising in connection with the potential Creditors' Voluntary Liquidation of a London restaurant company.
- Advising a company on its obligations to cooperate with the administrators of a business it had sold prior to administration.
- Advising on the potential Members' Voluntary Liquidation of an English subsidiary of a Japanese headquartered group of companies.
- Advising a Swiss bank on its rights and obligations in relation to Lehman related ISDA swap agreements.
- Advising on the potential Members' Voluntary Liquidation of an English subsidiary of a US headquartered group of companies.
- Advising on potential enforcement rights of a Korean lender in relation to a major London real estate development.
- Advising the English subsidiary of an Australian company in relation to its position as a debtor.
- Drafting insolvency regulations in relation to companies and individuals for Media City, Qatar.