



# Jiajia Zhao Partner

Practice Areas: Banking & Finance, Dispute Resolution, Cross-border Transaction

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## **Professional Experience**

Jiajia Zhao is a partner at Merits & Tree. Prior to joining Merits & Tree, Ms. Zhao worked at King&Wood, Royal Bank of Scotland Beijing Office and Beijing Tianlun & Partners Law Firm.

Ms. Zhao's practice covers structuring finance, non-performing assets, private equity investment and financing, corporate M&A and cross-border transactions. In more than 10 years of practice, Ms. Zhao has participated in dozens of market-oriented business projects of management companies; she is a general legal counsel of a trust company for many years, and provides legal services for many types of trust projects; Ms. Zhao has participated in the due diligence and disposal work of NPL portfolios of assets management companies and provides full legal services to asset management companies for special opportunity investment projects. Zhao also represented a foreign bank in mergers and acquisitions, trust, securities companies business.

Ms. Zhao is currently a member of the Trust Law Section of Beijing Bar Association.

## **Education**

LL.B., Dongbei University of Finance and Economics LL.M., The University of Edinburgh M.A. in Applied Finance, Macquarie University

## **Qualifications**

Ms. Zhao has been admitted to practice in the People's Republic of China.

### Working language

Chinese and English

### **Representative Cases**

- Participating in the a large number of marketization deals for Cinda, and providing legal services for many related companies of Cinda since 2011
- Providing legal services for China Trust Protection Fund
- Participating in the due diligence and disposal work for the NPL acquired by Cinda from Beijing Rural Commercial Bank from 2010 to 2011



- Issuance of legal opinions for the portfolio and every NPL loan of an NPL portfolio with book value of RMB 29.7 billion and 1107 loans for Cinda in 2013
- Representing RBS in its acquisition of Suzhou Trust and Guolian Securities
- Representing ICBC, in its acquisition of Macao Seng Heng Bank
- Participating in the Investment business of foreign insurance companies in China