

Yanjiao Zhang

Partner

Banking and Finance | Regulatory and Compliance Real Estate and Infrastructure



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Yanjiao Zhang is a Partner at Merits & Tree Law Offices. Her practice focuses on banking and finance, financial regulatory compliance, and fintech-related matters. She has extensive professional experience advising trust companies, insurance asset management companies, bank wealth management subsidiaries, financial leasing companies, and securities firms on both ongoing legal counsel matters and complex transactional projects.

Her work covers regulatory compliance and governance for financial institutions, the application of fintech in regulated financial businesses, the establishment and administration of asset management trusts and asset service trusts, and asset-backed securitization transactions. Ms. Zhang has led and participated in the structuring and documentation of several first-of-a-kind service trust products launched by trust companies in the PRC. She also regularly advises clients on financial regulatory and data compliance issues relating to proprietary electronic and fintech platforms developed to support regulated business operations.

Prior to joining Merits & Tree, Ms. Zhang practiced as an attorney at Tianlun & Partners.

Achievements

- Advised multiple trust companies on the establishment of asset management trusts, with an aggregate transaction value exceeding RMB 100 billion;
- Represented trust companies in real estate risk resolution and restructuring projects;
- Provided legal services for the establishment of consumer finance trust products for multiple trust companies, with an aggregate transaction value exceeding RMB 10 billion;
- Advised on the establishment of a wealth account-based asset service trust project, enabling integrated account-based asset management for end users;
- Acted as legal counsel to a leading bank wealth management subsidiary on its first real estate investment wealth management product;
- Advised on the first asset-backed securitization project involving micro-loans under an entrusted agency structure in the PRC;
- Advised on the establishment of the first biodiversity-themed charitable trust launched by a trust company; -Advised trust companies and commercial banks on financial regulatory, fintech, and data compliance issues relating to proprietary digital platforms;
- Provided ongoing and special legal advisory services on financial consumer protection matters to multiple trust companies.

Education

LL.M., Beihang University

Admissions

PRC Bar

Language

Chinese、English