

**PI ETA CONSULTING COMPANY**

**Legal and Security  
Considerations  
in Support of Lending  
Transactions**

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# **OUTLINE FOR LEGAL AND SECURITY CONSIDERATIONS IN SUPPORT OF LENDING TRANSACTIONS PROGRAM, A 1-DAY PROGRAM**

- **Mitigating the Facility Risk**
  - Security
  - Credit Support
  - Legal Documentation
  
- **Types of Common Security Taken**
  - Fixed Deposit
  - Stock & Shares
  - Unit Trust
  - Vehicle
  - Machinery
  - Land and Building
  - Methods to Take Security
  
- **Security Analysis**
  - Elements of Good Collateral
  - Security Appropriate to the Facility Granted
  - Valuation of Security
  - Security Coverage
  - Ranking in Distribution of Realization Proceeds
  
- **Methods of Taking Security and Key Legal Implication**
  - Fixed Charge
  - Floating Charge
  - Pledge
  - Assignment
  - Mortgage
  - Verification of Security Taken
  
- **Types of Credit Support**
  - Guarantees
  - Indemnities
  - Letter of Comfort
  - Letter of Awareness
  - Undertakings and Statutory Declarations
  - Negative Pledge
  - Insurance Policies
  - Need for Taking Collateral
  - Types and Characteristics of Collateral

- **Understanding Key Components of a Loan Agreement**
  - Impact of Key Clauses in a Typical Loan Agreement
  - Using a Check List to Review Loan Documentation
  
- **Loan Covenants and Support**
  - Types of Covenants
  - Objectives
  - Incorporating Covenants to Mitigate Lending Risks

**For more information, please contact PI ETA Engagement Resource (PEER) Group at**  
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## **PROGRAM FACILITATOR**

### **Mr. Adam K. K. Wong B.Acc., FCPA, Certified Professional Trainer**

**Mr. Adam K. K. Wong** is a Business Domain Expert Facilitator with PI ETA Consulting Company. He is also an adjudicator of the Financial Industry Disputes Resolution Centre in Singapore.

Prior to his current appointments, he was a General Manager with Standard Chartered Bank and other international banks with 22 years of successful track record in Cash Management, eCommerce, Corporate Banking and Trade Finance and Small & Medium Enterprises.

Having strong strategic orientation and regional exposure in South East Asia and Hong Kong, he is credited with significantly growing global banks' SME assets by 450% and net profit by 140% over a 3-year period in Singapore. He also started a new cash management business for a leading bank in Asia and grew it to a USD35 billion business annually.

Mr. Wong graduated in Accountancy and is a Fellow Certified Public Accountant. He is also a Certified Credit Risk Management Professional and a Certified Professional Trainer.

Mr. Wong has contributed actively to the development and training of professionals in the financial services sector for the past 17 years by sharing his expertise regularly through The Institute of Banking and Finance, Singapore and various other organizations in Malaysia and Indonesia.

He has also conducted programmes in the area of banking and finance for Australian and local universities.