

Profile: Banking and Financial Services

Kate acts for international banks in business-critical disputes. She is ranked as a top-tier junior in Legal 500 2017 for commercial, banking, insolvency and Chancery law.

Kate has been instructed by a number of international banks in a variety of disputes, including claims of misrepresentation, undue influence, undervalue of security, and forged documents (created and registered both nationally and internationally) designed to defeat the Bank's interest in the security.

Possession hearings formed a large part of Kate's junior practice and she continues to act for Banks seeking possession of property, particularly when the matter is defended to trial and issues of a more complex nature arise. She has particular experience as trial counsel in matters concerning undue influence and misrepresentation. Kate regularly finds herself instructed in multi day trials claiming high value sums for a particular High Street Bank.

Kate also has significant experience (both advisory and at trial) in dealing with cases involving personal guarantees, including allegations that such guarantees are defective and that they have been delivered in escrow.

Kate has advised and appeared in Court on a variety of matters concerning the Consumer Credit Act 1974, including acting for finance houses on many occasions.

Cases and Work of Note

- Represented an international bank in a claim seeking recovery of business debts secured against residential property co-owned by the wife of the guarantor, defended on the basis of misrepresentation, undue influence, and allegations of quasi-fraud on the part of the bank.
- Instructed to act for a high street bank in a claim for possession in which repayments were being maintained but the mortgagor was deceased, with his widow claiming rights under the mortgage.
- Advising in relation to a series of personal guarantees entered into in respect of loans. Issues arising include allegations that the guarantees were time limited; were not 'all monies' guarantees; were defective in form; and that a guarantee was delivered in escrow.