Radcliffe Chambers



Emma Loizou

Call: 2018

Barrister

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Emma Loizou has a commercial chancery practice with a focus on private client and insolvency litigation.

Emma is recognised as a "Rising Star" for both her private client and insolvency work in Legal 500. She is also recognised as "Up and Coming" for her private client work in Chambers and Partners. Emma is described as "*an exceptional junior barrister and wise beyond her years*".

Emma has a particular interest in cases with an international element. In 2023, Emma was awarded an Inner Temple Pegasus Scholarship. She spent 6 weeks in Bermuda working on a range of offshore disputes.

PRIVATE CLIENT

Emma is recognised as a "Rising Star" for Private Wealth and Probate in the latest edition of the Legal 500. She is also recognised as "Up and Coming" for Traditional Chancery in Chambers and Partners High Net Worth Guide 2025 and UK Bar Guide 2026.

Emma's private client practice covers trusts, wills and estates disputes. She is regularly instructed in cases concerning will challenges on various grounds including lack of testamentary capacity, want of knowledge and approval and undue influence. Emma also has considerable experience of claims under the Inheritance (Provision for Family and Dependants) Act 1975, claims concerning the administration of estates and trusts, including accounts and inquiries, and claims for the removal of trustees and personal representatives.

Emma's recent work includes:

- Successfully representing the settlor of a trust in a claim to rescind the trust for equitable mistake.
- Successfully representing the legatees of a will in securing an order for payment of their legacies following a devastavit by the executor.
- Successfully representing the beneficiary and personal representative in a claim to recover funds into the estate following an account and inquiry.
- Representing the deputy of a protected party in a claim for an account of the financial dealings of previous attorneys following suspected

mismanagement of assets. Emma successfully secured a costs order against one of the attorneys following an interim payment.
- Advising the residuary beneficiary of a will on setting aside a lifetime gift on the grounds of lack of capacity, undue influence and duress.
- Advising and settling proceedings in claims concerning the construction and rectification of wills.
- Advising and representing parties challenging the formal and substantial validity of wills.
- Advising beneficiaries on the enforcement of a foreign judgment relating to the distribution of estate assets.
- Advising a beneficiary in relation to a claim against will drafters for professional negligence.
- Advising the personal representative of an estate in relation to avoiding a contract on grounds of unconscionable bargaining and undue influence.
- Advising beneficiaries on the revocation of a will in circumstances where there were issues of domicile and conflicts of law.
- Advising and representing parties in relation to disputes involving co-ownership following a relationship breakdown including claims relating to constructive and resulting trusts and proprietary estoppel.

INSOLVENCY

Emma is recognised as a "Rising Star" for her insolvency work in the latest two editions of the Legal 500.

Emma regularly appears as sole advocate in the High Court and County Court in personal and corporate insolvency matters, in particular in contested petitions and applications. She acts for debtors, petitioners and insolvency practitioners. Emma is also a contributor to *Insolvency Litigation: A Practical Guide, 3rd Ed*.

Emma's recent work includes:

- Successfully representing the applicant company in its application to restrain two respondents from presenting a winding up petition. Emma secured a costs order against the respondents for 100% of the company's costs.
- Successfully representing the bankrupt in securing an annulment of his bankruptcy on the basis that the bankruptcy order ought not to have been made.
- Advising and assisting with the preparation of the administrators' claim in *Re Toogood International Transport and Agricultural Services Ltd* [2024] EWHC 1425 (Ch) (determined on the papers). The case concerned whether the consent of a secured creditor who has been fully paid is needed for the extension of an administration by consent.
- Representing the trustee in bankruptcy in relation to the trustee's claims for relief in connection with nine properties (settled). The claims included sham trusts, transactions at an undervalue and transactions defrauding creditors.
- Successfully representing administrators in obtaining an order extending the period for seeking a decision from creditors to approve their proposals.
- Successfully representing an interested party in obtaining an order to defer the date of a company's dissolution following CVL.
- Advising and representing administrators in applications to extend the administration, including advising on the validity of an initial extension by creditor consent.
- Successfully representing the trustee in bankruptcy before the First-tier Tribunal in securing a restriction at the Land Registry over a property held in the names of the bankrupt and a relative.
- Successfully representing the petitioner, the personal representative of a deceased's estate, in securing an insolvency administration order, where there were issues of jurisdiction and domicile.
- Successfully representing the petitioning creditor in *Re A Company* [2022] EWHC 943 (Ch). The case concerned whether the coronavirus test under

the Corporate Insolvency and Governance Act 2020 was satisfied and whether the petition debt was bona fide disputed or subject to genuine and serious cross-claims.

Emma has experience of a range of insolvency applications including:

- Setting aside statutory demands
- Annulment of bankruptcy orders
- Possession and sale of a bankrupt's former home
- Validation orders
- Winding up petitions on the just and equitable ground
- Administration orders
- Extensions of administration
- Income payment orders
- Re-use of a company name
- Office-holders' remuneration
- Challenging antecedent transactions
- Postponing the dissolution of a Company
- Disapplying the prescribed part
- Rescission of an annulment order

INTERNATIONAL

In 2023, Emma spent six weeks working in Bermuda. She assisted with a broad range of offshore disputes covering trusts, insolvency, commercial and regulatory matters. Her work included:

- Amending pleadings in respect of a claim for dishonest assistance.
- Drafting pleadings for the appointment of receivers in respect of a debt worth $2.7m.
- Assisting in the preparation of an appeal against the Bermuda Monetary Authority.
- Advising on the interpretation of a sale and purchase agreement in respect of property worth over $1m.
- Preparing a skeleton argument in support of a letter of request to an international court compelling the production of documentary evidence.

RECOGNITION

- *"Emma is a junior with a wealth of experience and a wonderful manner in court and with clients. Her advice is direct and considered, and clients simply love her."* (Chancery: Traditional, *Chambers UK Bar 2026*)
- *"Emma builds great rapport with clients. She looks at every angle, tries to be practical and thinks outside the box. She finds dynamic approaches to work."* (Chancery: Traditional, *Chambers UK Bar 2026*)
- *"Emma Loizou is brilliant. She has a really good manner with clients and really gets into the case and down to the nitty-gritty."* (Chancery: Traditional, *Chambers UK Bar 2026*)
- *"Emma is a very user-friendly, bright and astute barrister. She is very good at explaining points of law and their impact to lay clients. She grasps their needs quickly."* (Chancery: Traditional, *Chambers UK Bar 2026*)
- *"Emma Loizou is very responsive and excellent at rolling with the punches to get an excellent result."* (Chancery: Traditional, *Chambers UK Bar 2026*)
- *"Emma Loizou is really efficient, looks at every different angle to get the best for your clients and works well under pressure."* (Chancery: Traditional, *Chambers UK Bar 2026*)
- *"Emma Loizou is very, very good. She delivers helpful, practical advice and is a real asset to instructing solicitors."* (Chancery: Traditional, *Chambers UK Bar 2025*)
- *"Emma Loizou has been very responsive and excellent at rolling with the punches to get an excellent result."* (Chancery: Traditional, *Chambers UK Bar 2025*)
- *"Emma is an exceptional junior barrister and wise beyond her years. She always provides sound and solid advice. She is always available to discuss*

a matter and presents her advice clearly and understandably which benefits the client." (Private Wealth and Probate, *Legal 500 UK Bar 2025*)
- *"Emma is very easy to work with. She is responsive and has good attention to detail. She appears in court regularly and therefore has a good feel for what the judges will do or how they will respond."* (Insolvency, *Legal 500 UK Bar 2025*)
- *"Emma is very bright, diligent and commercially astute. Emma's advocacy skills are excellent for her level of call."* (Insolvency, *Legal 500 UK Bar 2024*)

QUALIFICATIONS

- BPTC at the University of Law (2017-2018)
- BCL at Wadham College, University of Oxford (2016-2017)
- Law with Study in Continental Europe at the University of Bristol (2010-2014)

Emma graduated from the University of Bristol with a First. She was awarded the prize for coming top of her year in the trusts exam. During her undergraduate degree, Emma spent a year studying law at Università degli Studi di Siena, Italy.

Before coming to the Bar, Emma worked as a research assistant at the Law Commission on the charity law reform project.

PRIZES AND SCHOLARSHIPS

- Pegasus Scholarship, Inner Temple (2023)
- 4 Stone Buildings Prize for joint best performance in Civil Litigation, Evidence and Remedies, The University of Law (2018)
- Lord Denning Scholarship, Lincoln's Inn (2017)
- Hardwicke Entrance Award, Lincoln's Inn (2017)
- South Square Chambers Scholarship to study the BCL, University of Oxford (2016)
- Herbert Smith Freehills Prize for best performance in trusts, University of Bristol (2014)
- Winner of the Herbert Smith Mooting Competition, University of Bristol (2011)
- Winner of the Field Shield Mock Trial, University of Bristol (2011)

MEMBERSHIPS

The Honourable Society of Lincoln's Inn.

Contentious Trusts Association.

POLICIES AND OTHER DETAILS

Read Emma's Privacy Notice, Data Protection Policy and Disposal Policy.