



Matthew Tonnard

Call: 2015

Barrister

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Matthew Tonnard is a leading junior barrister with a busy practice spanning the full range of commercial litigation and arbitration, with particular expertise in banking and finance disputes and civil fraud. He is regularly instructed in substantial domestic and cross-border matters, often involving urgent interim relief, high-value claims, and issues of strategic sensitivity.

Matthew is recognised for combining strong advocacy with commercial judgment. Ranked as a Leading Junior in The Legal 500, he has been described as ***“an excellent advocate who is tough in cross-examination whilst always appearing reasonable.”***

He is frequently instructed both as sole counsel and as part of larger counsel teams by financial institutions, corporations, insolvency practitioners and high-net-worth individuals. His practice covers disputes arising from lending arrangements, guarantees, asset recovery, breach of fiduciary duty, freezing injunctions, and fraud-related claims.

Before coming to the Bar, Matthew worked at a City law firm specialising in commercial disputes and as a Legal Adviser at the Competition and Markets Authority, giving him valuable insight into the strategic and commercial priorities of solicitors and clients alike.

Matthew was also the Judicial Assistant to the Rt Hon Lord Justice Lindblom during the 2016/17 legal year where he gained extensive experience of appellant cases.

Matthew is a visiting lecturer in Contract Law at Queen Mary, University of London.

COMMERCIAL LITIGATION AND ARBITRATION

Matthew has extensive experience of substantial and high-value commercial litigation including, in particular, disputes relating to the supply of goods and services, misrepresentation and commercial lending agreements. Matthew receives regular instructions in relation to urgent interim applications including world-wide freezing orders and imaging orders.

In arbitration, Matthew's experience encompasses disputes administered under a variety of rules (including LCIA, UNCITRAL and RIGA) and challenges on appeal in the High Court.

Recent work includes:

- A v B [2025] (arbitration in both RIGA and UNCITRAL seats) (ongoing)
Subject: Arbitration; Supply of Services; Termination
Summary: A dispute concerning the validity of termination notices issued in respect of various distribution agreements relating to the provision of digital services on the Google Play Store and Apple's App Store.
- Azzurro Associates Limited v Maskell (on going)
Subject: Assignment; Guarantee; Contracts (Rights of Third Parties) Act 1999
Summary: A claim relating to the assignment of rights and title to investment loans held on trust and advanced via a trading platform operated by Funding Circle Limited.
- Payerise Limited (in Liquidation) v Fortress Recruitment Limited / Yilmaz (ongoing)
Subject: Fraudulent Misrepresentation; Anti-Embarrassment Clause; Rescission
Summary: A claim for damages arising from the Defendant's deliberate concealment of assets, for the purposes of calculating quantum, pursuant to a settlement agreement.
- [MHA Advisory Ltd v Mr Shiran Wynter \[2025\] EWHC 2497](#)
Subject: Arbitration; LCIA; Appeal; Restrictive Covenants
Summary: Successfully resisted an appeal brought under section 68 of the Arbitration Act 1996 concerning an alleged "serious irregularity" said to have arisen from an award issued in respect of a director's alleged breach of restrictive covenants
- RSP Building and Development Limited v Nimmo [2025] (Ch)
Subject: Freezing Injunction; Proprietary Injunction; Fraudulent Misrepresentation
Summary: Successfully represented the Applicant in securing a world-wide freezing injunction where the Respondent had made fraudulent representations with a view to evading liability pursuant to a loan agreement.
- Acasta European Insurance Company Limited v Emmiera Group Limited [2025] EWHC 1923 (Ch)
Subject: Interim Injunction; Imaging Order; Civil Fraud; Breach of Fiduciary Duties
Summary: Successfully acting for the Claimant before Marcus Smith J. in securing a without notice delivery up/imaging order in light of serious allegations of breach of contract, fiduciary duty and deceit.
- [Osler v Osler \(as Personal Representatives of the Estate of the Late Roger Osler\) \[2024\] EWCA Civ 516](#)
Subject: Arbitration; Appeal; Partnership Agreement; Shareholder Dispute
Summary: Successfully resisting an appeal relating to an arbitrator's award pursuant to section 69 of the Arbitration Act 1996 arising out of the purchase of shares in a farming partnership.
- [Kemp v \(1\) WTB UK SPV No.1; \(2\) Telefonica UK Limited \[2024\] EWHC 2235 \(Ch\)](#)
Subject: Insolvency Act 1986; Non-Assignment Clause; Consent; Estoppel
Summary: Instructed by the First Respondent, and the assignee of receivables, in an application by Joint Administrators for directions as to the validity of an assignment seemingly in breach of a non-assignment clause.
- C Squared Ventures LLC v Rice [2024] (Chd)
Subject: Freezing Order; Injunctive Relief; Deceit
Summary: Resisting a freezing order where the underlying dispute relates to an allegedly fraudulent FX trading platform (led by Stuart Benzie)
- The SchoolsCompany Trust v Elias Achilleos [2024] (KB)
Subject: Unlawful Means Conspiracy; Dishonest Assistance; Breach of Fiduciary Duty
Summary: Acting for the Claimant in a high-profile claim involving alleged breaches of fiduciary duty, breach of trust and unlawful means conspiracy regarding the use of public funds advanced to a Multi-Academy Trust.

- [Seneschall v Trisant Foods \[2023\] EWHC 1029 \(Ch\)](#)
Subject: Unlawful Means Conspiracy; Unfair Prejudice Petition; Shareholder Dispute
Summary: Acting for the Third Respondent in a 10-day trial concerning an unfair prejudice petition and unlawful means conspiracy relating to alleged attempts to remove an employee, director and shareholder of the subject company.
- [Mahajna v London School of Business and Finance \[2020\] EWHC 3717 \(QB\)](#)
Subject: Appeal; Misrepresentation; Contract for Services
Summary: Successfully resisting an appeal relating to quantum arising from the misrepresentation of a higher education course.
- [Bartholomew Hawkins Asset Management Limited v Bartholomew Hawkins Limited \[2020\] EWHC 1816 \(QB\)](#)
Subject: Interim relief; Trusts; GDPR
Summary: Resisting an application for urgent interim relief regarding assets held on trust pursuant to a business purchase agreement.

BANKING AND FINANCE

Matthew has extensive experience in matters relating to banking, finance and associated regulatory schemes. He regularly appears on behalf of major banks and financial institutions and is comfortable advising senior stakeholders with a view to achieving desirable outcomes.

Recent work includes:

- [Mulgride Business Limited v O'Neill \(ongoing\)](#)
Subject: Mortgages; FCA; Restitution; Financial Services and Markets Act 2000
Summary: Instructed by the Claimant, a company registered in Belize and controlled by a high net worth individual, in a claim for the recovery of sums secured by way of a mortgage allegedly in breach of the general prohibition under the Financial Services and Markets Act 2000
- [Day v \(1\) Carmichael; \(2\) Bank of Scotland \(ongoing\)](#)
Subject: Security; Order for Sale; Transactions at an Undervalue
Summary: Representing the Bank of Scotland in a claim where a low-ranking charge holder has, in breach of the absolute prohibition, sold the subject property to himself at an undervalue and sought to remove the bank's registered charge.
- [Lloyds Bank Plc v Cook \[2025\] EWCC 43](#)
Subject: Appeal; Securitisation; Covered Bond; Mortgages
Summary: Acting for Lloyds Bank Plc in an appeal concerning the extent of a mortgagee's rights where there has been an equitable assignment of the underlying mortgage by way of securitisation.
- [National Westminster Bank Plc v \(1\) Wood; \(2\) Murphy \[2025\]](#)
Subject: Mortgage; Undue Influence; Duress
Summary: Representing the Bank in a 5-day trial where, it was asserted, an occupier of a residential premises had signed an occupier's waiver prior to the commencement of a mortgage owing to duress and/or undue influence.
- [Berger BG Limited v Safenetpay Services Company Ltd T/A Moneff \[2024\]](#)
Subject: Electronic Money Regulations 2011; FCA
Summary: Advising the Claimant in an action for breaches of the Electronic Money Regulations 2011 concerning the retention of funds following variations by the FCA to the electronic money institutions's authorisations
- [Al-Amoudi v \(1\) Kiloran Properties Limited; \(2\) Bank of Scotland; \(3\) Ben Paton \[2023\] \(Ch\)](#)
Subject: Securities; Equitable Marshalling; Guarantee
Summary: Appearing on behalf of the Bank of Scotland in a long running claim in which the Claimant sought to marshal securities held by the bank over properties owned by an alleged common debtor (following (1) Clutterbuck; (2) Paton v Al Amoudi [2014] EWHC 383 (Ch))

CIVIL FRAUD

Matthew has particular experience in matters of civil fraud and regularly appears on behalf of both Claimants and Defendants in such matters. Matthew's experience spans all aspects of breaches of fiduciary duties, unlawful means conspiracy, economic torts, dishonest assistance, knowing receipt and unjust enrichment.

Recent work includes:

- Payerise Limited (in Liquidation) v Fortress Recruitment Limited / Yilmaz (ongoing)
Subject: Fraudulent Misrepresentation; Anti-Embarrassment Clause; Rescission
Summary: A claim for damages arising from the Defendant's deliberate concealment of assets, for the purposes of calculating quantum, pursuant to a settlement agreement.
- Allen Wilson Construction Limited (in Liquidation) v (1) Allen; (2) Prior; (3) Wilson (ongoing)
Subject: Insolvency Act 1986; Breach of Fiduciary Duty; Preference Payments; Transactions at an Undervalue; Misfeasance
Summary: Representing the liquidator of the Claimant company in a claim concerning the sale of company assets at an undervalue and preference payments to directors and associated companies.
- Acasta European Insurance Company Limited v Emmiera Group Limited [2025] EWHC 1923 (Ch)
Subject: Interim Injunction; Imaging Order; Civil Fraud; Breach of Fiduciary Duties
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- The SchoolsCompany Trust v Elias Achilleos [2024]
Subject: Unlawful Means Conspiracy; Dishonest Assistance; Breach of Fiduciary Duty
Summary: Acting for the Claimant in a high-profile claim involving alleged breaches of fiduciary duty, breach of trust and unlawful means conspiracy regarding the use of public funds advanced to a Multi-Academy Trust.
- [Seneschall v Trisant Foods \[2023\] EWHC 1029 \(Ch\)](#)
Subject: Unlawful Means Conspiracy; Unfair Prejudice Petition; Shareholder Dispute
Summary: Acting for the Third Respondent in a 10-day trial concerning an unfair prejudice petition and unlawful means conspiracy relating to alleged attempts to remove an employee, director and shareholder of the subject company.
- [Watts v Watts \[2023\] EWHC 679 \(Ch\)](#)
Subject: Fraud; Forgery; Forensic Handwriting
Summary: Acting on behalf of the successful Defendant in a matter where the Claimant alleged the will of his late father was forged and the estate (estimated value of c.£8m) was held on trust.

INSOLVENCY AND COMPANY

Matthew is regularly instructed in matters relating to the Insolvency Act 1986 and Companies Act 2006. In addition to a wide range of insolvency applications, Matthew has particular experience in unfair prejudice petitions, preference payments, transactions at an undervalue and claims involving misfeasance.

Recent work includes:

- Allen Wilson Construction Limited (in Liquidation) v (1) Allen; (2) Prior; (3) Wilson (ongoing)
Subject: Insolvency Act 1986; Breach of Fiduciary Duty; Preference Payments; Transactions at an Undervalue; Misfeasance
Summary: Representing the liquidator of the Claimant company in a claim concerning the sale of company assets at an undervalue and preference payments to directors and associated companies.
- [Kemp v \(1\) WTB UK SPV No.1; \(2\) Telefonica UK Limited \[2024\] EWHC 2235 \(Ch\)](#)
Subject: Insolvency Act 1986; Non-Assignment Clause; Consent; Estoppel
Summary: Instructed by the First Respondent, and the assignee of receivables, in an application by Joint Administrators for directions as to the validity of an assignment seemingly in breach of a non-assignment clause.
- [Seneschall v Trisant Foods \[2023\] EWHC 1029 \(Ch\)](#)
Subject: Unlawful Means Conspiracy; Unfair Prejudice Petition; Shareholder Dispute
Summary: Acting for the Third Respondent in a 10-day trial concerning an unfair prejudice petition and unlawful means conspiracy relating to alleged attempts to remove an employee, director and shareholder of the subject company.
- Joint Liquidators of Macgill of Kensington LLP v The Estate of Reza Kohshanam
Subject: Transactions at an Undervalue; Breach of Fiduciary Duty; Misfeasance
Summary: Acting for the executor of an estate in a claim where liquidators sought to recover c.£1m relating to alleged illegitimate expenses in breach of section 238 of the Insolvency Act 1986 and duties pursuant to the Companies Act 2006.
- Joint Liquidators of Eaves Housing for Women Limited
Subject: Quistclose Trust; Insolvency Act 1986
Summary: advising the liquidators as to the utilisation of funds advanced by the European Commission and Comic Relief, held by the charity on Quistclose Trust and the Berkeley Applegate principle.

MEMBERSHIPS

- Chancery Bar Association
- Commercial Bar Association
- R3 Association of Business Recovery Professionals

QUALIFICATIONS

- Master of Laws (LLM): Distinction – Graduated first in the year
- Bachelor of Laws (LLB): First Class – Graduated first in the year

AWARDS

- Lord Slynn Senior Moot Competition – Runner Up (2017)
- St John's Chambers Mooting Competition – Winner (2014)
- Herbert Smith Freehills Mooting competition – Winner (2013)
- Sweet & Maxwell Law Prize (2012)

