Pérez-Llorca



Inês Palma Ramalho

Contact
iramalho@perezllorca.com
T: +351 916 237 177
Rua Barata Salgueiro, 21
1250-141 Lisboa
Portugal

Practices and Sectors

- Corporate Governance
- Finance
- Financial Services Regulation and Investment Funds
- Insurance and Reinsurance
- Sustainability & ESG
- TechLaw
- White Collar Crime and Investigations

Profile

Inês joined Pérez-Llorca in 2024 as a partner in the context of the international expansion strategy of the firm. Prior to this, she was a partner in the Finance and Governance department and a specialised member of the Fintech, Whistleblowing EU Directive and Compliance teams of the firm where she used to work.

Before that Inês was a legal adviser to the Prudential Supervision Department of the Portuguese Central Bank (*Banco de Portugal*), after being part of the Portuguese Government team in charge of managing and controlling the implementation of the EU/IMF/ECB financial adjustment program in Portugal. She started her career as a lawyer in another international law firm.

Studies:

- 2008 Degree in Law – *Faculdade de Direito da Universidade de Lisboa*
- 2008 Post-Graduate Degree in Financial Criminal Law – *Instituto de Direito Penal e Criminal* (IDPC) at *Faculdade de Direito da Universidade de Lisboa*
- 2014 Post-Graduate Degree in Financial Markets – *Instituto de Direito Económico, Financeiro e Fiscal* (IDEFF) at *Faculdade de Direito da Universidade de Lisboa*
- 2019 Fintech Disruption Program (Executive Education) – Católica Lisbon School of Business and Economics

She is fluent in Portuguese, English and Spanish.

Experience

Inês is specialised in legal advice and advising on matters related to the supervision and resolution of banks and financial companies, insurance and reinsurance companies, the acquisition of qualifying shareholdings, authorisation and registration procedures for new entities and fit and proper assessments, corporate governance, payment services, credit intermediation and negotiation of various types of financing transactions. She also has extensive experience in providing legal assistance to clients in corporate compliance matters, such as risk detection and management, auditing, internal control and regulatory compliance for credit, insurance and reinsurance companies. and financial institutions. She has also played an important role in the Portuguese fintech/insurtech ecosystem, especially in the area of credit and payments, as well as in the incorporation of real estate investment funds and private equity funds before the Comissão do Mercado de Valores Mobiliários, and in providing legal advice to investment fund management companies and their unitholders, as well as relations with the insurance regulator, the ASF.

Awards & Recognition

- Chambers Europe: Bankihng & Finance: Regulatory.
- Chambers and Partners: Fintech Law
- IFLR1000 Rising Star (Banking and Capital Markets)
- Best Lawyers®: Banking and Finance
- Legal 500 EMEA: Banking & Finance (Next Generation Partner)
- Forty under 40 Iberian Lawyer: Fintech (Team of the year)

Academic and Publishing Collaborations

Inês has participated in several publications:

- “Being part of an Audit Board at a credit institution: challenges and responsabiliies” – Revista da Ordem dos Revisores Oficiais de Contas, n.º 102, 2023
- “Some comments on the new fit and proper guidelines applicable to credit institutions and investment firms” – Vida Judiciária n.º 224, 2022
- “The proportionality principle in the financial sector” – InforBanca (Associação Portuguesa de Bancos), n.º 122, 2021

Professional Organisations

- Portuguese Bar Association