



# João Santos Carvalho

Partner

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Partner in the Banking and Finance practice, João Santos Carvalho has more than 15 years of experience in advising on banking, finance and capital markets matters, acting for domestic and international financial entities and borrowers on the structuring and implementation of a wide range of financing transactions, both domestic and cross-border, including bank lending, asset finance, project finance, real estate finance, ship finance and direct lending, as well as debt issues, securitizations, NPLs and fund offerings.

João also advises credit institutions, asset managers, investment companies, payment service providers and e-money institutions, both incumbent and fintechs, on a wide range of financial regulatory matters, including digital banking, payment services, consumer loans and crypto-assets.

**Focus Areas**

Banking & Finance  
Capital markets

**Languages**

Portuguese  
English  
French  
Spanish

**SRS Global**

Africa  
Europe

## Experience

- Since 2021 - Partner at SRS Advogados
- 2017 to 2021 - Managing Associate at SRS Advogados
- 2008 – Lawyer at Simmons & Simmons Rebelo de Sousa, now SRS Advogados
- From 2005 to 2008 – Trainee Lawyer in the Financial Markets Department of SRS Advogados, seconded for six months to the Capital Markets and Securitisation Team of Banif - Banco de Investimento

## Qualifications

- Masters in Law (Legal Business Sciences) from Nova School of Law
- Postgraduate Diploma in Securities Law from the Securities Institute
- Law Degree from Nova School of Law

## Associations

- Portuguese Bar Association