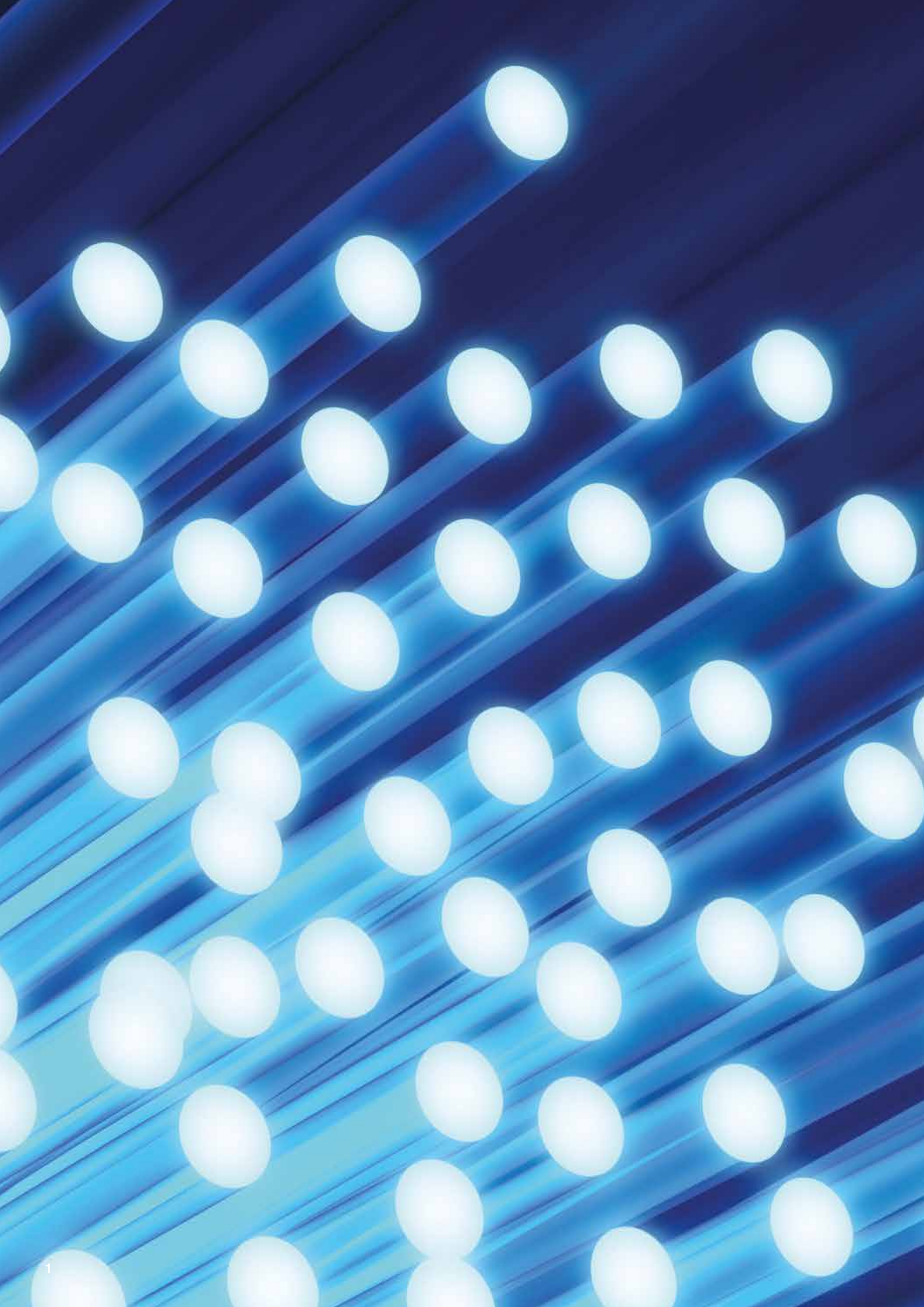





 **VIBERTS**
COMMERCIAL





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An abstract graphic on the left side of the page. It features a large, downward-pointing arrow shape composed of several overlapping layers in various shades of blue (from light cyan to dark navy) and white. The background behind the arrow is a bokeh effect of out-of-focus white and blue light spots. The overall composition is modern and professional.

“At Viberts we generally enjoy long lasting relationships with our clients. We find they value the personal attention of a partner, our profound understanding of the law and our capacity to offer advice that is strategically sound, technically correct and clearly explained.”

Zoë Blomfield - Viberts' Managing Partner

Welcome to



We are an award-winning, long established law firm renowned for outstanding client service, effective problem solving skills and strategic thinking.

From simple advice to complex structures

Viberts provides high quality and good value legal services. We are one of only two firms in Jersey to be accredited by Lexcel; the leading legal standards assessment body. We are a trusted provider of specialist advice on all aspects of the law, delivering outstanding client service through the application of our expert knowledge and professional skills. We focus on building long-term relationships and tailoring our services to meet the needs of our clients.

We know when to be pragmatic, when to take a stand and we always bear in mind that our clients' affairs could one day be the subject of scrutiny in court. In this way, we put our clients at the heart of everything we do.

Importantly, we understand our corporate clients' financial responsibilities and know how to manage transactional work in time and on budget. Whether our clients are financial institutions, corporations, investors, governments or private clients, our service and reputation are the same - excellent.

We hope you will find this brochure informative. If you would like to discuss how Viberts might be able to assist you with your business requirements, please get in touch.

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Corporate & Commercial

Our team of skilled lawyers is able to provide quality legal advice on all aspects of Jersey corporate and commercial law.

Given the diverse nature of our clients' needs, we aim quickly to identify a pragmatic solution to client issues and to develop a cost effective approach to meeting client objectives. Where clients present multifaceted concerns, our partner led team draws upon the skills of lawyers across the firm, to provide them with comprehensive advice from beginning to end.

Industry and client feedback describes our corporate and commercial team as “**responsive**” (Legal 500), “**good value for money**” and as having a “**personal touch**”. Members of our team have been recommended and described as “**commercially astute**”.

Our clients include banks, regulated trust and company service providers, private clients and other law firms based in a number of jurisdictions.

We are able to advise on the following areas:

- > Acquisitions and disposals, mergers and joint ventures involving local trading companies or local companies within international groups;
- > Establishment of corporate vehicles;
- > Corporate governance, including directors' duties and liabilities;
- > Preparation of Jersey law opinions on international commercial matters;
- > Franchising and licensing agreements;
- > Financial services regulation;
 - > Continuances of companies to and from Jersey;
 - > Employment matters connected to business transactions, non-competition and restraint of trade;
 - > Restructuring and reorganisation of local companies;
 - > Drafting of non-disclosure agreements;
 - > Due diligence reporting;
 - > Data protection advice;
 - > Competition law; and
 - > Reinstatement of companies that have been removed from the companies register.

Banking & Finance

Our corporate and commercial team advises on all Jersey law aspects of banking, securitisation and finance. We are adept at providing cost effective practical advice to large corporations, private businesses, start-ups and investors.

Viberts provides legal advice to leading offshore lenders and financial institutions and acts for borrowers such as trustees, developers, limited partnerships and companies.

We cover all banking matters, from individual loans through to complex structured financing transactions secured on land, buildings or movable property.

Our team handles insolvency and the restructuring of loan or overdraft facilities which are in default. Our litigation team works closely with our corporate and commercial team in matters involving insolvency litigation, providing support and guidance, from proving a debt to enforcing security in accordance with the priorities over the collateral.

Our clients include creditors, banks and private investors, insolvency practitioners, individual and corporate debtors and the directors of corporate debtors.

The team has earned a reputation for technical expertise, commercial awareness and an understanding of our clients' needs for a swift and cost effective service.

The services we can provide include:

- > Reviewing and drafting banking and finance documentation;
- > Corporate lending;
- > Capital raising and restructuring;
- > Corporate and personal security;
- > Regulatory issues;
- > Enforcement of security;
- > Legal opinions; and
- > Insolvency and restructuring.





Trusts & Private Wealth

Jersey is recognised as having world class trust legislation and a comprehensive body of case law. It is seen as a leading jurisdiction in the area of offshore fiduciary services. Viberts has an extensive history of advising trust companies, family offices, accountants, financial advisors and individuals in the establishment and use of Jersey structures for estate and tax planning, asset protection, employee benefit plans and pension schemes, to name but a few.

Viberts' trust lawyers, working together with their litigation colleagues, offer advice on non-contentious trust matters as well as where there is friction between the parties, or where the trustees simply wish to submit a "momentous decision" to the guidance of the courts.

Our team is able to assist clients with the following:

- > Establishment of trusts and foundations;
- > Private trust companies;
- > Advice to settlors, trustees, beneficiaries and protectors, on all aspects of trust law and drafting, including bespoke structuring;
- > Purpose trusts, both charitable and non-charitable;
- > Occupational and personal pension schemes, including death-in-service schemes and employee and executive share option schemes;
- > Advice to founders, beneficiaries, council members and guardians on all aspects of foundation law and drafting, including bespoke structuring;
- > Risk management and regulatory advice for trustees and foundation council members;
- > Transactions involving trusts and foundations;
- > Charitable and philanthropic arrangements; and
- > Trustee selection and due diligence.

We are also able to assist high net worth individuals with Jersey residency applications and all matters arising from a decision to make Jersey their home.

Our clients like the fact that when they telephone Viberts, they can speak with a partner. It makes them feel reassured they are receiving expert advice and that their interests are placed at the heart of the matter.

Regulatory & Compliance

Viberts is able to provide swift and cost effective advice on all Jersey law aspects of financial services regulation to both corporate and individual clients.

Our lawyers advise banks, investment managers, trust companies and private clients on regulatory issues impacting on their business in Jersey.

In today's ever changing business environment, it is important that clients understand the objectives and the detail of the regulations applying to them. We help them to avoid regulatory errors and to minimise their impact should they occur.

Whether clients are already engaged in regulated activity and require updated advice, are looking to launch an entirely new business, provide a regulated service or have concerns regarding a regulated entity, Viberts is able to assist in providing clear, strategic advice regarding all compliance issues.

We can advise on the following regulatory areas:

- > Anti-money laundering and terrorist financing;
- > Applications and appeals in respect of regulatory licences;
- > Existing and prospective legislation and codes of practice;
- > Financial services regulation (banking, investment services and trusts);
- > Assistance with regulatory investigations;
- > White collar crime;
- > Due diligence, reviews and audits; and
- > Foreign investigations and enforcement.






Construction & Commercial Property

Viberts' commercial property team has the skills to navigate clients through the legal complexities and commercial imperatives of commercial property transactions in a timely and efficient manner.

Viberts maintains excellent relationships with island authorities such as the Planning and Population Offices, and this helps client transactions to progress efficiently.

Our commercial property team regularly advises landlords, tenants, developers, investors and lenders on all aspects of construction and commercial property, including:

- > Planning applications and appeals;
- > Acquisitions by purchase, lease and licence;
- > Advice on agricultural land;
- > Disposals by sale, lease and licence;
- > Landlord and tenant commercial agreements;
- > Advice on large commercial acquisitions such as hotels;
- > Development agreements;
- > Secured lending;
- > Construction agreements and disputes;
- > Project finance; and
- > Foreign property and asset transactions involving Jersey entities.



*At Viberts we don't just answer
your questions, we take care to
consider if other questions arise
that also need answering.*

Employment

Viberts has significant experience in providing specialist advice in relation to contentious and non-contentious employment matters to a variety of employers. Our employment lawyers are members of the Employment Lawyers' Association.

Our employment team regularly advises all manner of employers including financial institutions and businesses, HR companies and directors and is always on hand to provide updates on legal developments on this area of the law to local businesses.

Over the last decade, employment law has undergone big changes. The modernisation of the island's laws has had a major impact on local businesses. We help them to keep abreast of, and to comply with, these changes.

Viberts' employment team is able to advise on the following areas of employment law:

- > Business reorganisation;
- > Preparation of contracts of employment - general or bespoke;
- > Preparation and updating of staff handbooks;
- > Disciplinary and grievance hearings and procedures;
- > General advice and representation before employment tribunals;
- > Redundancy, unfair dismissal and breach of contract;
- > Transfer of undertakings;
- > Employee benefit schemes;
- > Compromise agreements; and
- > Discrimination matters.

Our highly regarded team advises local businesses on how to remain compliant with the law and best practice. We can also provide presentations to businesses wishing to keep abreast of the legislation and the decisions of the Jersey Employment and Discrimination Tribunal.

Our speedy, cost-sensitive approach delivers results.



Commercial Litigation & Dispute Resolution

Litigation can be a very demanding experience. We do our best to help clients settle their disagreements outside of court by arbitration or mediation. If litigation is unavoidable, our team is adept at promoting our clients' interests by combining the relevant law, their procedural options and the evidence to devise the best strategy available.

Litigation is a core part of Viberts' business. Our firm has experience in all types of commercial litigation arising in an offshore environment, including disputes involving contracts, companies, trusts, funds and commercial debt recovery.

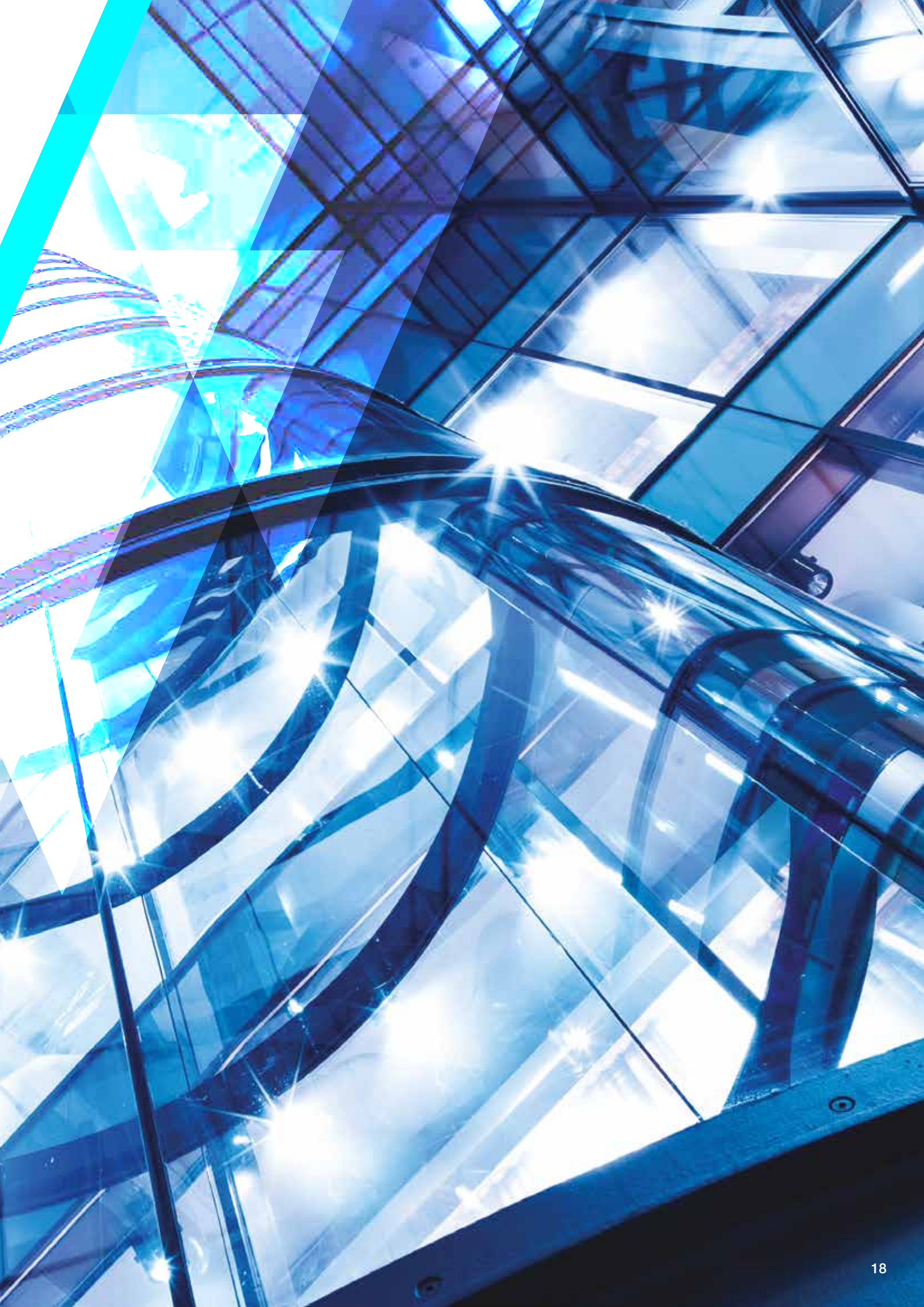
Viberts' litigation team has argued some of the most significant civil and criminal cases in Jersey in recent years. The firm regularly uses English counsel when expert technical input is desirable and retains a close relationship with several sets of London chambers.

Our core litigation strengths are enhanced by our lawyers' expertise in niche areas, such as contentious property and construction matters and complex trust matters.

The team is praised for its "**professionalism**" and "**prompt response times**" by the Legal 500 whilst our lead litigation partner, Christina Hall, is considered "**very efficient and practical**".

Our team has experience of and can advise on the following:

- > Commercial contract disputes;
- > Fraud and asset tracing claims and enforcement in foreign jurisdictions;
- > Corporate disputes including claims against directors and shareholder disputes;
- > Contentious trusts including breach of trust claims and administrative applications;
- > Winding up, insolvency and restructuring;
- > Property and construction disputes;
- > Financial services disputes such as contentious banking and insurance claims;
- > Employment disputes; and
- > Contentious regulatory advice including regulatory investigations and enforcement.



Yachting & Aviation

At Viberts we have knowledge of, and experience in, all aspects of yacht and aircraft ownership, administration and management. Our team has worked with trust companies, private clients, captains, family offices, financiers and professional advisors. We aim to deliver cost effective, bespoke solutions to our clients, from asset protection, shared ownership schemes, chartering and leasing to simply enjoying these assets in the best way possible.

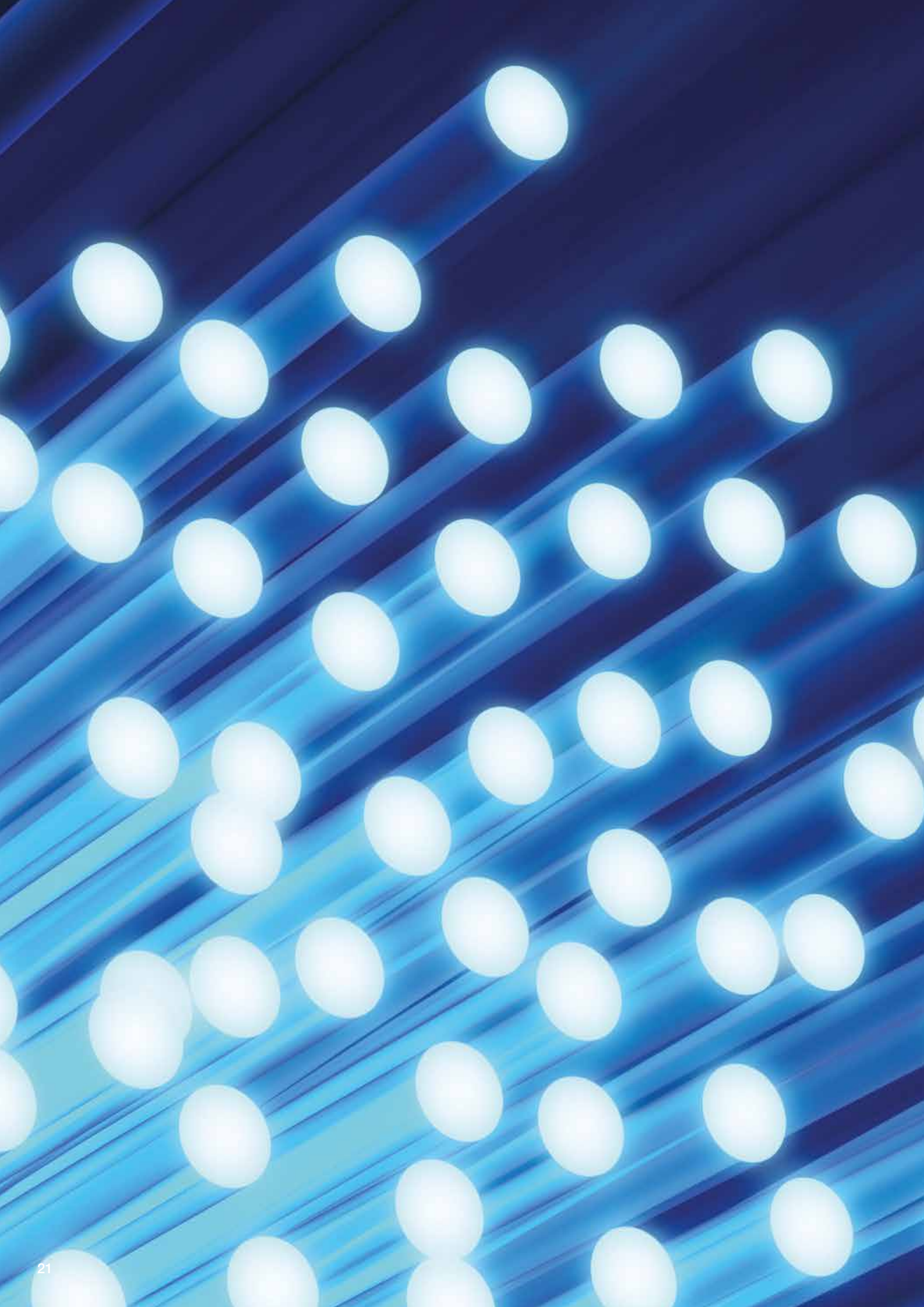
Our team can help with:

- > Advising on bespoke corporate structures to suit the owner's needs, in conjunction with tax advice received from their tax counsel;
- > Providing opinions on yachting and aviation documents;
- > Providing crewing advice for companies including offshore employment and payroll services; and
- > Reviewing draft documents for compliance with Jersey law.

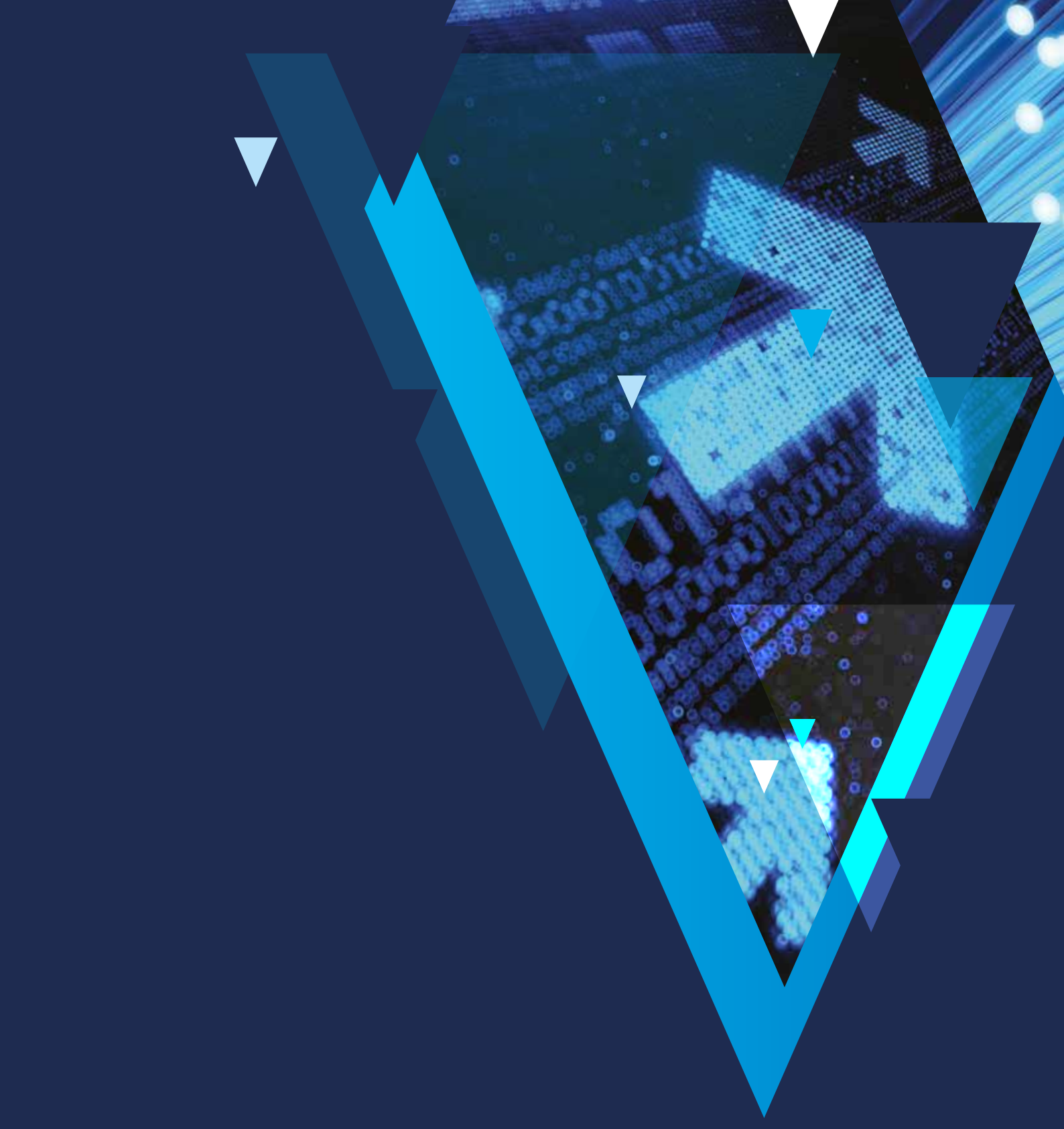
An example of how we can help:

A high net worth individual ("HNWI") wishes to purchase a yacht or aircraft for personal use. The HNWI is an EU national. The HNWI has taken independent tax advice and wishes to set up a corporate structure in Jersey in line with the advice received. We are able to liaise with the client and his tax advisors to set up a bespoke corporate structure to hold the asset.









VIBERTS

Lexcel
Legal Practice Quality Mark
Law Society Accredited

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