

Lawyer – Associate/ Senior Associate (1-6 years) | Banking & Finance | Reff & Associates

Reff & Associates is looking for lawyers to join our Banking & Finance practice.

Who we are looking for

Are you ready to grow your career in a dynamic, international environment? Our team is looking for talented lawyers who:

- Are members of the Bucharest Bar;
- Have 1-6 years' experience in Banking & Finance area, ideally gained within an international law firm;
- Bring good knowledge of the regulatory framework for banks, non-banking financial institutions, payment and e-money institutions, investment firms (SSIF), alternative investment funds and managers (a real advantage);
- Possess excellent writing and communication skills in English;
- Show sound legal reasoning, accuracy, drafting skills and attention to detail;
- Are a team worker, efficient, good communicator, flexible and adaptable.

If you meet these criteria and are eager to develop within a challenging and international environment, we encourage you to apply.

Your future role

You will assist clients with a wide range of Banking & Finance matters, including:

- Regulatory advice, from developing innovative financial products (payments, open banking, digital financial services, digital assets), structuring new financial services offering (compliance by design) to licensing of regulated entities (non-banking financial institutions, payment institutions, payment systems, alternative investment funds and managers).
- M&A in the financial sector, covering due diligence, transaction documentation, business transfers, mergers (including cross-border), and regulatory authorization processes.
- Capital Markets transactions, IPOs, take-over bids and corporate bonds issuance.
- Transactional financing on both Borrower and Lender sides, such as drafting and negotiating credit/loan and security documentation (including LMA standards) and managing conditions precedent.
- Loan portfolio transactions, including structuring, drafting, and negotiating portfolio assignments and servicing arrangements.

What we offer

At Reff & Associates | Deloitte Legal, you will enjoy a powerful local and global network, a dynamic and multicultural work environment and diverse thinking - all working in harmony to help you rise higher.

An Associate in our Banking & Finance team:

- Works on challenging projects and for sophisticated clients in the financial sector together with other Deloitte

service lines (for e.g., tax, financial consultancy, risk advisory);

- Collaborates with lawyers from other international Deloitte offices on cross-border engagements;
- Is deeply involved in all stages of a project, from proposal development and budgeting and throughout delivery;
- Is subject to a transparent performance review & ongoing feedback;
- Has access to the rich (both local and global) research and training resources of the Deloitte Legal network;
- Works in a very dynamic and competitive environment, which preserves an uniquely collegial culture and strives for work-life balance (for e.g. in lieu of overtime hours; work from home, etc.).

→ Applications will be submitted on the company's platform, here: [Working for Reff & Associates \(reff-associates.ro\)](https://www.reff-associates.ro)

Selection process

*We thank all applicants in advance for submitting their resumes but please note that only those candidates selected for an interview will be contacted.

About Deloitte

Reff & Associates | Deloitte Legal has a team of 70 lawyers and is recognized as a leading law firm in Romania for the quality of services and ability to deliver solutions on complex legal matters. The areas of practice include banking and finance, competition law, employment law, energy and environment law, insolvency law, legal management consulting, litigation, mergers and acquisitions, public sector, real estate.

Reff & Associates is an independent law firm in accordance with the Bucharest Bar rules and is a member of Deloitte Legal, a global network with more than 2,500 lawyers in 80 countries. The continuous and consistent involvement of Reff & Associates in landmark transactions is recognized also by the international legal guides such as EMEA Legal 500, Chambers, IFRL 1000.