



Law

The Bahamas, Bermuda and Cayman Islands

EY Law provides detailed guidance to help you navigate the complex legal environment of the global economy.

EY lawyers work alongside professionals from other EY teams, including assurance, consulting, strategy, tax and transactions.

Serving you across borders, the sector-focused, multidisciplinary approach means EY Law offers integrated, comprehensive and pertinent advice you can trust.

Legal Advisory Services (LAS)

How we can help

As the scope of financial regulation widens, EY Law's integrated, cross-disciplinary, multi-sectorial approach is designed to steer financial services companies through the regulatory maze. Strong compliance not only protects your business from regulatory risk, but also positions you to take advantage of emerging opportunities. Our experienced regulatory lawyers provide focused, insightful and expert legal advice to help you successfully deal with these challenges.

EY Law provides advice to national and international banks, securities dealers, insurers, asset managers, financial services companies and pension institutions on a broad range of transactions, product development, regulation and structural issues.

EY Law teams also advise regulatory authorities, supranational bodies, governments and government agencies. The team works actively with market organizations to develop documentation, policy and leading practice.

EY Law advises on all legal and regulatory, risk management, enforcement and compliance issues across multiple jurisdictions. EY Law teams advise on:

- ▶ The impact of a new regulatory environment on the operating and business model
- ▶ Corporate governance issues and best practices
- ▶ Implementation of Basel III and other directives
- ▶ Setup, organization and insourcing of compliance functions
- ▶ Outsourcing of services by financial and pension institutions
- ▶ Setup of recovery and resolution plans for banks
- ▶ Investigations and enforcement action, including the imposition of administrative fines by regulatory bodies
- ▶ Establishment of new trading and clearing platforms, management of conflicts of interest, and global marketing and selling restrictions for cross-border business activities



- ▶ Documentation, reporting structures and decision-making processes associated with regulatory matters, board and committee regulations, policies and directives, as well as form and content requirements for transaction and other regulatory reporting
- ▶ Special investigations of client business relationships and transactions, and client file reviews
- ▶ Training in anti-money laundering/countering the financing of terrorism and "know-your-customer" requirements
- ▶ Preparing expert opinion on specific issues

Financial institution focus

- ▶ Setup, restructuring and refinancing
- ▶ Winding down business operations
- ▶ Communication and negotiation with local regulatory bodies
- ▶ Legal, regulatory and compliance due diligence
- ▶ Project financing and structured financing of national and international credit transactions

Quality legal advice in a fast-moving world

In today's increasingly global, interconnected environment, conducting business domestically and internationally is becoming more complex. Our lawyers understand the complex tax, regulatory and commercial laws of this global economy and can provide holistic guidance regarding strategic business decisions as well as offer support services that can increase efficiency and reduce the cost of routine legal activities.

Global and multidisciplinary

We offer a different approach by providing legal services in a way that helps reduce the gap between business advisors and legal counsel. EY lawyers work in an integrated manner with professionals from other parts of our businesses – including assurance, consulting, strategy, tax and transactions – to provide the informed services that your business needs.

Diverse teams

Law teams include multidisciplinary lawyers with long-standing experience in banking, regulatory bodies, insurance companies, corporate services providers, tax and real estate. EY practitioners work with a broad range of financial institutions.

Sector focused

We are driven to provide client-centric services, guided by a deep sector focus and knowledge across the world. We offer a broad array of legal services, uniting legal professionals from different backgrounds and geographies under a common purpose of exceptional client service with a global mindset.

Technology driven

Businesses today face the dual challenge of increasing costs and regulations. Many of our clients require cost-efficient and scalable resources to assist with high-volume, cross-border, routine or event-driven legal projects.

EY Law

Innovative and technology-driven service delivery

- Corporate and commercial
- Transactions
- Labor and employment
- Digital
- Legal operations services

Legal Managed Services (LMS)

Businesses today require cost-efficient and scalable resources to assist with high-volume, cross-border, routine or event-driven legal projects. In-house legal functions continue to integrate more with other corporate functions in driving data analytics, predictability and risk management. With innovative and technology-driven ways of service delivery, LMS empowers process innovation and frees up in-house resources to focus on more important business priorities.

Legal Operations, including LMS, supports legal departments by using technology to power process and innovation. Our services, which leverage standardized processes, triage, reduction of time spent, quality control and data analytics, can help significantly enhance the efficiency and effectiveness of your in-house legal function and the quality of results.

By combining seasoned legal advice from an integrated global network of local attorneys with Legal Operations, we help you facilitate your transformation journey to a digitalized business world.

Entity compliance and governance

We assist multinational companies in meeting their legal entity obligations efficiently and cost effectively on a global scale. Service is facilitated by professionals in more than 150 countries. Sample services include:

Corporate secretarial health check and advisory projects

- ▶ Perform health checks and transformation reviews
- ▶ Assess program design, governance model evolution and risk-based categorization of subsidiaries
- ▶ Conduct governance analytics, diagnostics and benchmarking

Routine compliance activities

- ▶ Coordinate entity changes
- ▶ Assist with documentation of incorporations and dissolutions
- ▶ Administer and update corporate information database

Annual compliance activities

- ▶ Facilitate annual statutory filing requirements to maintain an entity's legal good standing
- ▶ Update legal entity data and organization charting

Contract life cycle management

We leverage technology and refined processes to turn contracting and obligation management into a business differentiator, including reducing the time to contract. Sample services include:

Contract strategy, creation and execution

- ▶ Design terms, conditions, policies and playbooks
- ▶ Develop template standards and clause libraries
- ▶ Standardize contract processing and risk review

Contract storage and retrieval

- ▶ Physical and virtual storage
- ▶ Data abstraction

Obligation and risk monitoring and management

- ▶ Performance to service levels and milestones
- ▶ Compliance with key terms
- ▶ Deviation analysis and ongoing risk identification, notification and alerts

Research and regulatory mapping

We help your organization identify legal and regulatory changes while identifying and meeting your legal and regulatory obligations and minimizing business, operational and reputational risks associated with noncompliance.

Regulatory research and change management

- ▶ Help identify and connect rapidly changing regulations and obligations to your compliance and business functions
- ▶ Assist in identifying gaps in internal policies and help establish a compliance infrastructure to minimize risks

Research

- ▶ Provide insights on laws and regulations affecting your business in applicable jurisdictions around the world so you can make informed business decisions

Document review and functional analysis

We reduce the unnecessary burden of voluminous document review and gain greater control over changes to your costs and insights into key data impacting your business. After review, the team surfaces key information. We help to identify key learnings and implement business changes to mitigate future risk.

- ▶ Substantive analysis of electronically stored data and repositories
- ▶ Review of data extracted related to business intelligence
- ▶ Data redaction
- ▶ Foreign language capabilities
- ▶ Deviation analysis and risk review

Law services across the globe

Legal advisory services

90+

jurisdictions offering LAS

2,400

lawyers providing LAS

Legal managed services

8

LMS global delivery centers across Europe, India and the US

1,100

technology-savvy, multilingual professionals providing LMS

24/7

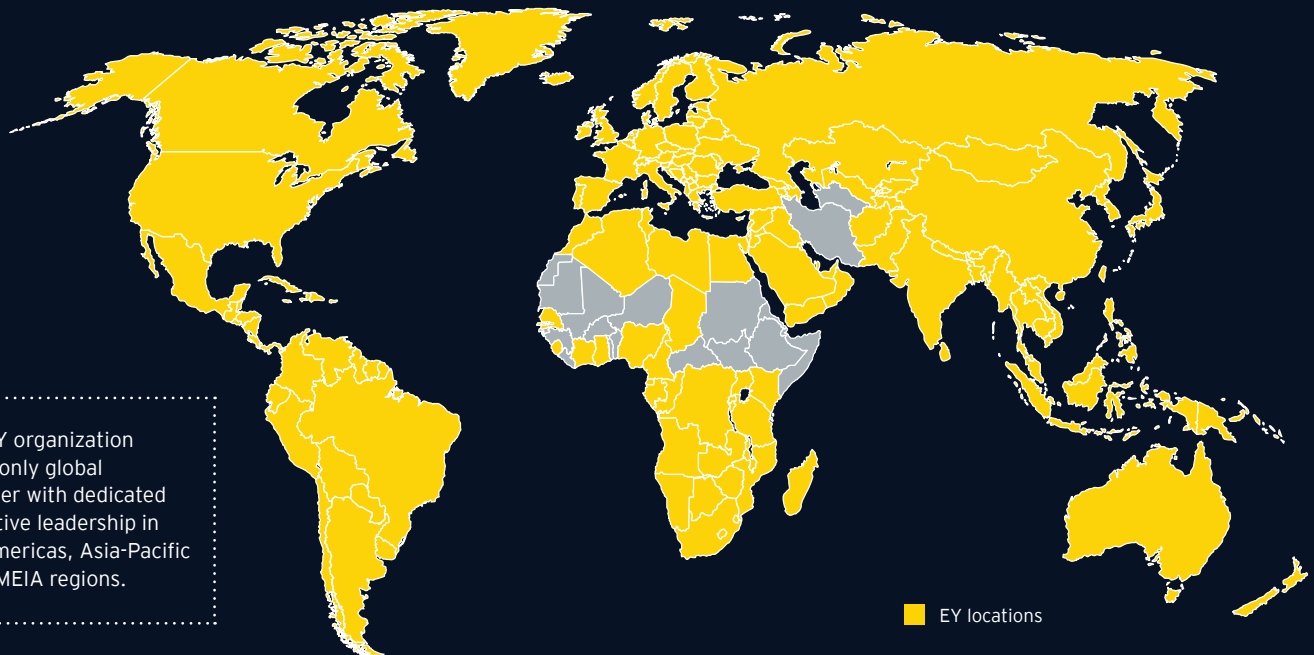
follow-the-sun LMS delivery model

EY global network

with over **700** office locations

in over **150** countries with local subject-matter professionals

92% average EY coverage of client jurisdictions



The EY organization is the only global provider with dedicated executive leadership in the Americas, Asia-Pacific and EMEIA regions.

EY | Building a better working world

EY exists to build a better working world, helping to create long-term value for clients, people and society and build trust in the capital markets.

Enabled by data and technology, diverse EY teams in over 150 countries provide trust through assurance and help clients grow, transform and operate.

Working across assurance, consulting, law, strategy, tax and transactions, EY teams ask better questions to find new answers for the complex issues facing our world today.

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About the EY Region of the Bahamas, Bermuda, British Virgin Islands and Cayman Islands

The EY region of member firms in the Bahamas, Bermuda, British Virgin Islands and Cayman Islands is aligned with the EY Americas Financial Services Organization, headquartered in New York. We serve the banking and capital markets, insurance, and wealth and asset management sectors providing a full suite of assurance, consulting, strategy, tax and transaction services with a focus on providing seamless, exceptional client service.

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