

# Andrew Charman

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## Banking & Financial Services Profile

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Andrew began his legal career as a solicitor working on company transactions at Freshfields in London and Tokyo. In that capacity he frequently advised on financial services regulatory issues related transactions, including bond issues and securitisation, and on the development of new financial products. Since coming to the Bar his financial services work has been mostly contentious, including claims relating to pensions and collective investment schemes, share transactions and stock exchange rules, futures and options, contracts for differences and swaps.

Andrew's substantial experience in on-shore and offshore trusts work has proved valuable in pensions cases and matters involving complex financial products.

Andrew also undertakes banking work and has experience of complex equipment finance leases, in particular relating to aircraft.

Andrew is currently involved in numerous claims against banks based upon mis-selling of swaps and similar financial products intended for "hedging" interest rate or currency risks.

Andrew's recent publications include:

Misrepresentation and bond issues: liability on the secondary market B.J.I.B. & F.L. 2011, 26(1), 17-19; and

Jones v Firkin-Flood: trustees - how to sell a business and distribute the proceeds P.C.B. 2010, 3, 181-188.

Andrew's book: Shareholder Actions was published by Bloomsbury Professional in February 2013.

## What-the-Directories-Say

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- "His knowledge of company law is exceptional. He is very good in court.", "He is able to cut through all of the noise in order to get down to the key issues in a dispute. He will always provide sensible advice upon which you can rely.", "One of the cleverest men at the Bar, but he is also one of the nicest and most down-to-earth people you'll ever meet. He is dedicated and very consistent.", "He is a very good operator and good on paper. He has a lot of experience and is operating on a high level.", "He's very supportive, turns work around very quickly and shows tremendous commitment. He's always available and provides very pragmatic advice." and "He's a real team player and is very commercial." - Chambers UK 2019
- "Very bright and comfortable opposite silks." - Legal 500
- "If you involve him in a case, it's like strapping on some battery-charged extra brain. He's very calm,

unflappable really, and he's got a vast knowledge of company law." "Formidable knowledge in shareholder matters and company law. He's very diligent and reliable. He works to deadlines and honours them. He's also a realistic and straightforward advocate."

- "A real team player and very commercial." "He is simply superb. He is a very assured advocate, practical, empathetic, great with clients, pragmatic and commercial."
- "He's excellent with clients, friendly, affable and reasonable from the outset." "Extremely authoritative, collaborative and more than capable of taking on and beating silks." - Chambers UK 2018
- "A highly rated commercial chancery specialist who is able to draw upon his previous experience as a corporate solicitor at a magic circle law firm. A noted junior whose instructions cover general commercial disputes as well as professional negligence and company and trusts disputes. He is widely praised for his user-friendly approach, which many sources attribute to his prior career as a solicitor at a magic circle law firm." - Chambers UK 2016
- Expertise: "His advice is very practical and very pragmatic, and he is always accessible, which is essential on fast-moving work." "He is good at working in a team, and is a very astute and knowledgeable counsel." "He really is a heavyweight; he can cut through the murky facts and provide clearly thought-out solutions." - Chambers UK 2015
- Chambers & Partners 2014 states that Andrew, "continues to be noted as a highly experienced senior junior, and often handles cases unled in the chancery division and in the appellate courts."
- Previous editions described Andrew as "very clever" and stated "Market observers rave about Andrew Charman's knack for relating to clients. Formerly a solicitor in the City, Charman's sophisticated grasp of complex corporate issues - in particular, his "superb" handling of cases involving hefty transactional work - wins him a level of praise extending well beyond the Midlands Circuit" and stated: "Andrew Charman, who as a former solicitor is prized for his ability to see matters from different angles. An "approachable and strong advocate," he is something of an all-rounder, although he has a bias towards insolvency, professional negligence and general commercial matters" and "Andrew Charman is applauded as "an authoritative presence in court" who "always inspires confidence." Sources say he combines great client relationships with the valuable insight he gained from being a former transactional solicitor.
- Andrew is also recommended by Legal 500 for Chancery, Commercial, Insolvency and Banking work.

## Recent-Experience

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- Advising and representing a self-employed businessman in a claim connected with the mis-selling of UCIS and other high-risk pension investments (settled at mediation shortly before trial).
- Advising a former company director in a claim for maladministration of a pension fund.
- Advising and representing various Claimant owners of SMEs in claims against banks for mis-selling of swaps and other financial products intended to "hedge" interest rate and currency risks
- Advising a lender on the scope and proper construction of a guarantee

- Advising a professional investor in a claim against a stock broker for refusing to close a short selling transaction relating to shares listed in London and Paris
- Advising and representing an IFA company in a breach of warranty claim based on alleged breaches of FSA Rules

## Reported-Cases

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## Specialist-Areas

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Andrew Charman is a member of the following specialist practice groups where detailed CV's can be viewed by clicking on the links below:

- General Commercial
- Banking & Financial
- Company
- Insolvency
- International & Overseas
- Partnership
- Professional Liability
- Property
- Wills, Trusts & Probate

## Qualifications-and-Appointments

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- M.A. (Cantab)
- Formerly a Solicitor in the Corporate Department at Freshfields in London
- ADR Group Accredited Mediator
- Member of the Chartered Institute of Arbitrators
- Member of the Chancery Bar Association
- Member of the Midlands Chancery & Commercial Bar Association