



Deborah Bean

Partner

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OVERVIEW

Having more than 20 years' experience, Deborah Bean has extensive experience in advising banks and other financial institutions in relation to providing facilities to the property and construction, agribusiness, health and aged care sectors.

Deborah has acted for banks in diverse property finance transactions involving joint ventures, trusts, and managed investment schemes, acquisition and development finance, and commercial and industrial developments. She also advises on large scale projects, residential strata and subdivision developments including undertaking due diligence in relation to the Personal Property Securities Register, building contracts and the enforceability of residential pre-sale contracts.

Working in Queensland, she also acts for financiers in relation to projects and structured finance transactions involving energy and resources projects.

PROFESSIONAL BACKGROUND

Prior to joining the firm, Deborah worked at leading national law firms in Sydney and Brisbane.

PROFESSIONAL / CIVIC ACTIVITIES

- Banking and Financial Services Law Association (BFSLA) member

SPEAKING ENGAGEMENTS

Deborah regularly presents seminars and training on Australian finance law for numerous financial institutions.

EDUCATION

- LL.M., University of Queensland, 1989
- B.Com, University of Queensland, 1987

ADMISSIONS

- Supreme Court of Queensland

AREAS OF FOCUS

- Corporate and Acquisition Finance
- Debt Capital Markets
- Fintech Lending
- Real Estate Finance
- Securitization and Structured Finance

REPRESENTATIVE EXPERIENCE

- Acting for Bendigo and Adelaide Bank in the restructure of a major retirement care operator and their business involving two retirement and aged care villages. This transaction involved review of the constituent corporate documentation including intercompany agreements of the corporate structure, structuring and corporate advice and management of the shareholder approval process to enable the restructuring to occur.
- Acting for CBA in a transaction involving security taken in respect of three major shopping centres and the development of a further shopping centre. This transaction involved review of 55 leases, a building contract and negotiation of side deeds.
- Acting for Commonwealth Bank of America in relation to its AU\$67 million acquisition and development facility in connection with the Market Square Shopping Centre, Sunnybank and Calamvale Marketplace, Calamvale and 65-69 Adelaide Street, Brisbane, Queensland.
- Representing Commonwealth Bank of Australia in relation to the finance of a AU 127million facility for the finance of 11 shopping centres in Queensland, New South Wales and Tasmania, including eight separate trust entities, leases (incentive and rebate agreements), management agreements, dealing with contamination issues, corporate structure and trust deeds.
- Acting for Village Care Property Group Pty Ltd in relation to its AU\$30 million facility from ANZ Bank to assist with the refinance of an existing retirement village and the construction of an aged care facility.
- Acting for Commonwealth Bank of Australia (CBA) in relation to a large family owned feedlot business located on the Darling Downs in south-east Queensland. We acted for CBA in preparing, negotiating and settling a multi option facility (including trade finance, revolving cash advances, seasonal cash advances, asset finance, overdraft facilities); security included: mortgages over freehold and water licences, and gave detailed structuring advice in respect of PPSA security interest priority issues.
- A large cattle grazing company. Acting for Westpac in relation to taking specific security in relation to livestock held on security property. The transaction involved detailed advice in respect of PPSR security

interests. We also were able to provide detailed advice on the risk of taking security over the different types of leasehold interests in Queensland including: Rolling Term leases, Freeholding Leases, Grazing Homestead Perpetual Leases and Term Leases.

- Acted for Commonwealth Bank (CBA) in Australia's first sustainability-linked loan (SLL) in the agriculture industry. Deborah documented terms to vary a facility on behalf of CBA with their client Stockyard Group (which runs a 20,000-head cattle feedlot on the Darling Downs and exports branded beef to 20 countries) which resulted in Stockyard Group be charged lower interest on its loan if it can meet targets set across five metrics covering greenhouse gas emissions, animal welfare, and workplace health and safety.