

## Julian Craughan

Partner  
London

### Biography

Julian Craughan is part of the Structured Finance group based in London. He has extensive experience in securitisations and structured finance transactions. He advises lenders, arrangers and originators on asset backed financings and securitisations of various asset classes including retail automotive receivables (including personal contract plan (PCP) and standard hire purchase), lease receivables, dealer floorplan receivables, consumer receivables, trade receivables, commercial mortgages, residential mortgages and infrastructure assets.

Julian is recognised in Chambers UK and Legal 500 UK as a leading individual for securitisation.

### Representative experience

Advising the lender on £200m private securitization of UK automotive hire purchase receivables as part of the acquisition of an origination and servicing platform.

Advising a captive finance company on the establishment of a group securitisation programme for UK operating lease and PCP/HP receivables

Advising the lender on a US\$ 260m private securitization of Swiss automotive receivables.

Advising the arranger and cross currency rate swap provider on a US\$1bn private securitization of French



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### Practices

Capital Markets

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### Industries

Automotive and Mobility

Financial Institutions

Insurance

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operating lease receivables.

Advising Ford Credit Europe on its retail and wholesale automotive securitizations in the UK and Ireland since 2004.

The Department for Education on securitisations of £3.7bn and £3.8bn portfolios of income contingent repayment student loans

Advising Volkswagen Financial Services on Driver UK Master, its £10bn securitisation programme of UK automotive receivables through Driver UK Master S.A.

Advising UBS AG, as the lead manager and co-arranger, and StormHarbour Securities LLP, as co-arranger, on a CHF310m securitization of Swiss automotive lease receivables.

Advised Santander Consumer Finance Oy on SCF Rahoituspalvelut I DAC, a €439m Finnish automotive receivables securitization.

Advising Ford Credit on dealer floorplan lending documents for new and used vehicles in the UK. The advice included Tax, Regulatory and Competition law advice

Advising Ford Credit on the private securitisation of its dealer floorplan loans in the UK

Advising a finance company on the private securitisation of its portfolio of dealer floorplan loans in the UK

Advising Citibank N.A, London branch, as arranger, on Azure Finance No. 1 plc, a £400m public securitisation of UK automotive hire purchase receivables

Advising BNP Paribas, Lloyds Bank plc and BAML as joint arrangers and joint lead managers, on a UK consumer automotive securitisation by Turbo Finance 7 plc

## Awards and rankings

## Areas of focus

Derivatives and Structured Products

Securitization and Structured Finance

Securities and Financial Regulatory Advice

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## Education and admissions

### Education

LL.B., University College London

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## Accolades

Clients praise Julian Craughan as "extremely knowledgeable," noting that "he is the kind of partner who thinks ahead, he knows the issues and highlights potential problems upfront."

*Chambers 2018*

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"helpful, informed and pragmatic in his approach"

*Legal 500*

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- Capital Markets: Securitisation (UK), *Chambers Global*, 2018-2019
- Julian Craughan has a flourishing securitisation practice, which includes knowledge of RMBS, CMBS and trade receivables. A client remarks: "When I deal with him, there is no doubt in my mind that he will come to a resolution on something and that he will," *Chambers UK*, 2015
- The 'efficient and reliable' Julian Craughan, *Legal 500 UK*, 2014
- "Clients praise Julian Craughan as "extremely knowledgeable," noting that "he is the kind of partner who thinks ahead, he knows the issues and highlights potential problems upfront." He handles asset-backed securitisations on behalf of lenders, originators and arrangers, with specific expertise in automotive securitisations.", *Chambers UK*, 2017
- "Julian Craughan is 'helpful, informed and pragmatic in his approach'", *Legal 500 UK*, 2017

## Latest thinking and events

- Press Releases
  - Hogan Lovells advises on first UK automotive STS deals, following success in European asset backed securities market
- Hogan Lovells Events
  - FIS Summit Series: Asia
- Awards and Rankings
  - Hogan Lovells wins IP Team of the Year at 2018 The Lawyer Awards: The firm is also commended for its litigation, real estate and pro bono work
- Press Releases
  - Hogan Lovells advises on the securitisation of consumer loans receivables worth PLN 2.3 billion, originated by Bank BGŻ BNP Paribas S.A.
- Press Releases
  - Hogan Lovells advises on the securitisation of lease receivables worth PLN 2.2 billion, originated by

EFLS.A. – one of the largest Polish transactions of this type

- Hogan Lovells Publications
  - Summary of key EU and U.S. regulatory developments relating to securitization transactions *Brochure*