



Rachael Belanger

Senior Associate

T 613.369.4765
F 613.230.8842
Ottawa
RBelanger@blg.com
[LinkedIn](#)

[Banking & Financial Services](#)
[Lending & Financing](#)
[Project Finance](#)
[Structured Finance & Securitization](#)
[FinTech](#)

Rachael's practice focuses on debt financing, insolvency and regulatory matters. She represents lenders and borrowers in financing transactions, including:

- domestic, cross-border and international financing
- first and second lien credit facilities
- project and acquisition finance
- **re-financings and bond financings**
- other debtor-creditor issues

Her regulatory practice focuses on banking, lending and financial technology

Rachael also represents secured creditors, debtors and court-appointed officers in insolvency proceedings.

Experience

- SterlingCapitalBrokers Ltd. acquired all of the issued and outstanding shares of Riverview Insurance Solutions Inc.

Insights & Events

- Canada Begins Process of Updating Federal Financial Institution Legislation
- Canadian Bank Regulator Issues Final Guidance on Operational Risk Management

- Author, "A Rose by Any Other Name: SCC Rules that the Loss of a Discounted Interest Rate is Equivalent to the Imposition of a Penal Interest Rate under the Section 8 of the Interest Act," BLG's The Exchange: Financial Institutions Litigation Blog, May 2016
- FCAC Issues New and Amended Draft Guidance Documents On the Code of Conduct for The Credit and Debit Card Industry in Canada

Bar Admission & Education

- Ontario, 2015
- JD, University of Toronto, 2014
- MA, Carleton University, 2011
- B.Sc (Hons.), University of Western Ontario, 2009

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