An introduction to HCR Law Banking and Finance



THE LAW FIRM WITH

A PASSION FOR PEOPLE



About HCR Law

As an award-winning ‘Top 50’ UK law firm, we provide the full range of services that you would expect to organisations, business leaders and individuals. We are entrepreneurial in our outlook, so we’re flexible and responsive to the needs of our clients, delivering the best outcomes for them.

We have more than 1,000 lawyers and support staff, including more than 180 partners. Our annual turnover is over £100m. Our roots go back to 1796 in Cheltenham and 1904 in Worcester, when our predecessor firms were founded. Our growth has been in response to client demand, and we have 13 offices in England and Wales, including an international HQ in London.

Clients value our honesty and our friendly approach, and we’ve been awarded the Law Society’s Lexcel quality mark in recognition of our compliance and client care standards.

We truly partner with our clients and demonstrate our genuine commitment to them and what they’re trying to achieve in all that we do. We are pragmatic and won’t ‘sit on the fence’. Clients have confidence in our advice because of our experience, specialist expertise, and the relationships we build with them.

> “HCR Law has an impressive depth of expertise that we can readily draw upon ...Time after time, HCR delivers solutions for us when we need them.
>
> Legal 500 Client Quote



Our capabilities

Our Banking and Finance team assist clients in navigating complex legal issues arising from the full spectrum of debt finance transactions. Working with experts in a range of related disciplines, the team ensures your projects are delivered efficiently and effectively.

We regularly work with lenders and borrowers on both bilateral documentation and syndicated LMA-style finance documents. Lender clients include clearing banks – private credit funds, alternative and direct lenders, and sector specialists. Borrower clients include both corporates and sponsors.

The firm's Banking and Finance team is a highly-experienced group, based across England and Wales, led by dedicated Partners supported by a team of lawyers. We also work closely with our Real Estate Finance, Corporate and Restructuring and Insolvency teams.

Approaching every deal with the care and dedication you'd expect, we combine technical expertise with a strong commercial perspective. Our experience includes acquisition and leveraged facilities, working capital, real estate investment and development finance. We also have experience across project finance, trade finance and asset-backed lending.

Whatever the transaction, whether it's corporate credit or real estate finance, we are adept at helping clients navigate complex legal issues to achieve positive outcomes.

> "Every dealing with HCR Law has been done in a timely and pleasant manner and you have made the whole process very easy for me ... I would wholeheartedly recommend the team at HCR Law.
>
> Client Quote

TOP TIER FIRM
Legal500
UNITED KINGDOM
2026

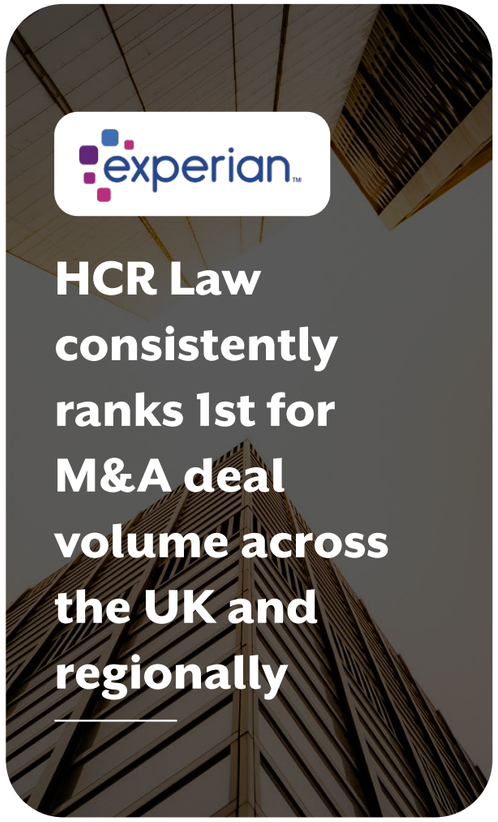
ARMED FORCES COVENANT
EMPLOYER RECOGNITION SCHEME
GOLD AWARD

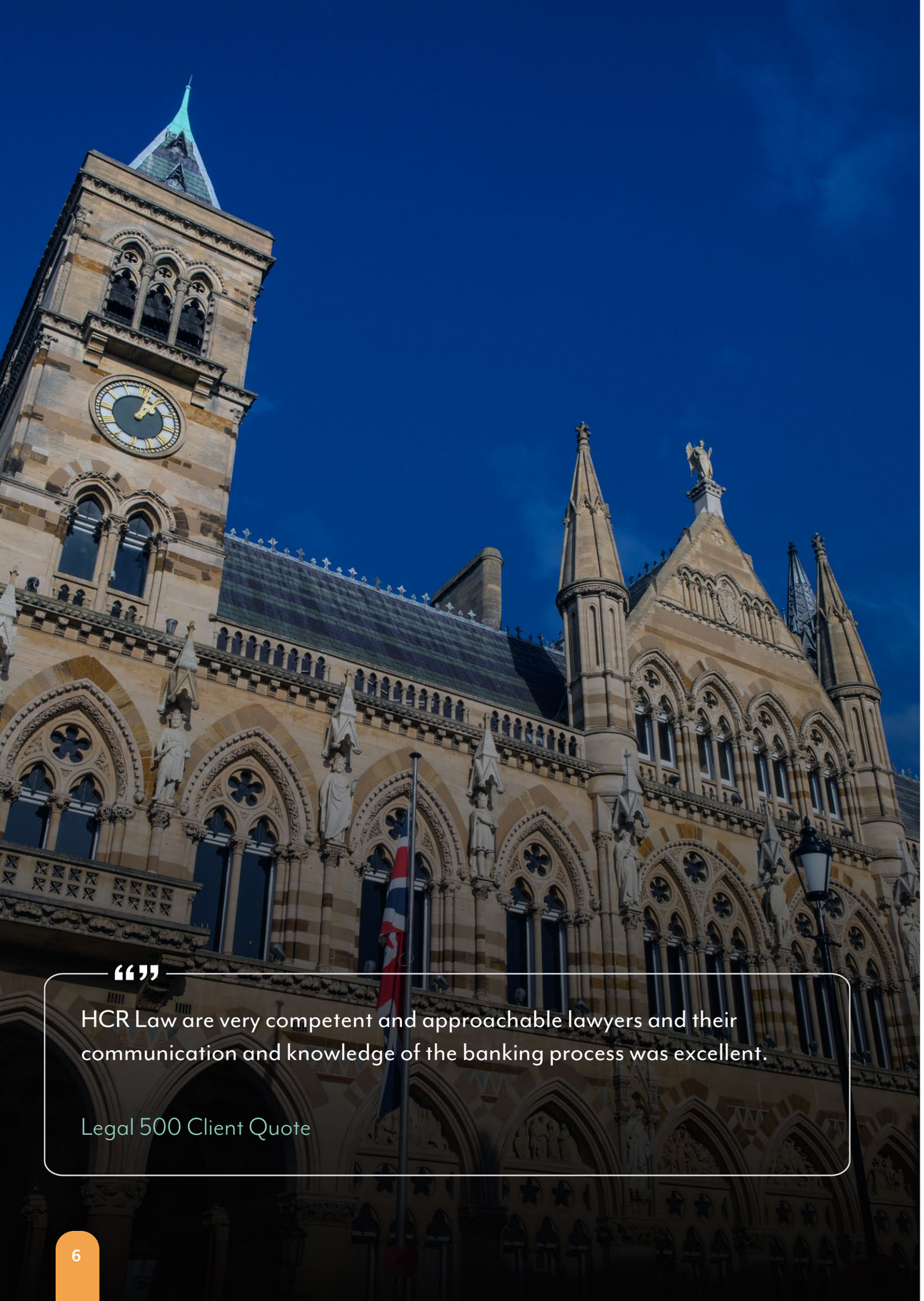
Accredited
LEXCEL
PRACTICE MANAGEMENT STANDARD
The Law Society

Chambers
TOP RANKED
UK
2026

HealthInvestor
Awards 2026
Finalist

INVESTORS IN PEOPLE®
We invest in people Standard





> HCR Law are very competent and approachable lawyers and their communication and knowledge of the banking process was excellent.
>
> Legal 500 Client Quote

A selection of our recent mid-market banking and finance deals includes advising:

1. An automotive specialist repair business, as borrower, on its c.£300m unitranche and revolving credit facilities, plus subsequent accessions and accordions
2. Metro Bank PLC on its c£30m facilities to the Aurelius-backed TM Group
3. Secured Fixed Income on its £35,000,000 facilities into a sponsor-backed accountancy buy-and-build strategy
4. A lender on its committed term loan facility to a market leading media group for the purpose of acquiring the shares in UK and US based expansion targets
5. Beechbrook Capital in connection with is facilities to a FourLeaf Capital backed vehicle to acquire Meaco, the UK's leading provider of award-winning air treatment and in-room climate control products
6. Thincats in connection with facilities provided to a sponsor backed healthcare business and the subsequent introduction of second-lien debt
7. Metro Bank PLC on its multi-million pound facilities to an NVM backed acquisition vehicle acquiring a UK fashion brand
8. An arranger on a club deal involving a £24.5m term and revolving facilities agreement to assist in the £91m sponsor backed acquisition of a property technology group
9. OakNorth Bank plc on its significant buy and build facilities to ICP Educare
10. Thincats on its c£30,000,000 acquisition facility to a sponsor backed managed security service provider
11. A grounds maintenance and biodiversity consultancy, as borrower, with c.£90,000,000 unitranche facility and super senior RCF to fund an MBO and growth plans
12. A leading provider of parking and software solutions, as borrower, backed by Sovereign Capital in relation to a £35m facility to fund a recapitalisation and support the planned buy-and-build strategy
13. A global leader in high performance engineering, as borrower, in relation a £49m multi-facility financing package from a two-bank club
14. A management team on an asset-based lending facility to support its MBO of a global facilities management business and future working capital requirements
15. A UK market-leading construction equipment hire company on its £25m borrowing base facility from a UK clearing bank to fund the further expansion of its business.



We're a Top 50 UK law firm

With 13 offices stretching from Cardiff to Norwich, we provide full-service legal support across England and Wales - wherever our clients are based. Our roots date back to the 1700s and our growth has been in response to client demand for a different type of law firm.

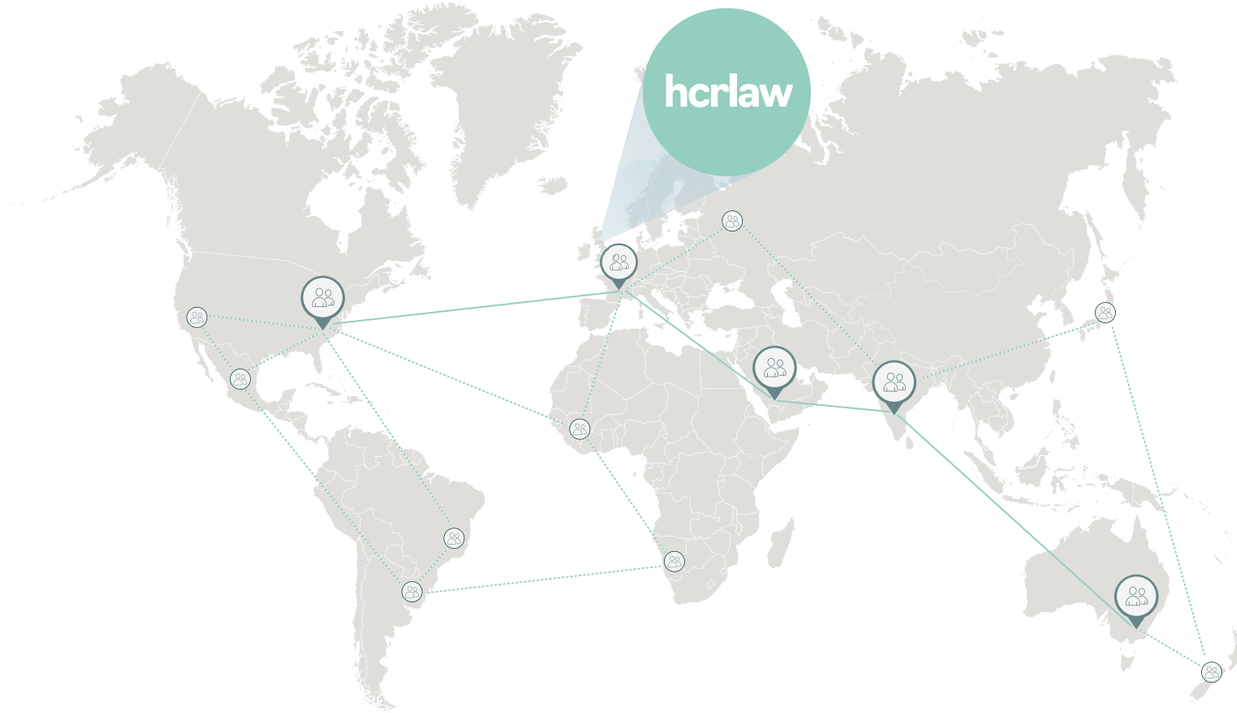
1. **Birmingham**
2. **Cambridge**
3. **Cardiff**
4. **Cheltenham**
5. **Hereford**
6. **Leamington Spa**
7. **London**
8. **Northampton**
9. **Norwich**
10. **Shrewsbury**
11. **Thames Valley**
12. **Worcester**
13. **Wye Valley**

Further afield

We have specialist expertise and collaborative relationships in Australia, Europe, India, the Middle East and North America, where our relationships with the people and institutions that might affect you are tried and tested.

Our legal, commercial and government connections within those areas are extensive and deep – we work with individuals whom we've personally known for years.

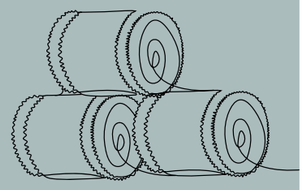
Beyond our regions of specialist expertise, we are a member of LawExchange International (LEI), which gives us access to the expertise of 34 independent law firms across five continents and 29 countries. LEI was founded in 1994 by one of HCR's predecessor firms. The network enables us to obtain reliable and cost-effective advice from lawyers we trust, from Belgium to Brazil and from Turkey to Texas.



Our sector expertise

Agriculture, Environment and Estates

Recognised in the top tier of Legal 500, our extensive Agriculture, Environment, and Estates team is one of the largest in the country. We are immersed in agriculture and we often 'walk the land' with our clients to better understand their business and family dynamics.



Healthcare

HCR plays a leading role in the sector, with members on the boards of leading associations. The multi-disciplinary team work with a range of clients from adult social care providers and children's services to dental practices. In the past 12 months, the sector has completed deals close to the value of £250m.



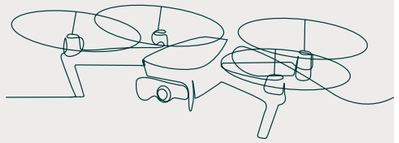
Financial Services

We provide expert advice to banks, lenders and businesses looking to raise finance and others in the financial services sector, to help them leverage their position.



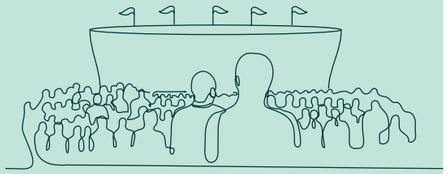
Defence, Infrastructure and National Security

HCR's Defence, Infrastructure and National Security sector supports SMEs across the supply chain. We hold the Defence Employer Recognition Scheme Gold award for our commitment to the defence community.



Sports, Media and Entertainment

Our Sports, Media, and Entertainment lawyers specialise in helping clients achieve their strategic aims, from negotiating commercial rights for arenas to supporting artists in leveraging value from NFTs. We're the Official Legal Partner to Northampton Saints - the Rugby Union Gallagher Premiership champions.



Education

For over 50 years, HCR has been a leading advisor in education law, gaining a national reputation. Today we are trusted by over 300 educational establishments from Independent Schools and Academies, to Universities.



Charities and Not-for-Profit



Ranked in the top tier of Legal 500, our team works with over 400 charities and not-for-profit organisations, reflecting our leading reputation. Our team includes members of the Charity Commission's Interim Manager Panel.

Private Wealth

Our Private Wealth lawyers collaborate to provide expert and holistic advice to our clients, drawing on the firm's cross-sector expertise. Recognised in the Chambers and Partners High Net Worth Guide, our team holds memberships with industry organisations, such as STEP – for lawyers who specialise in family inheritance and succession planning – and Resolution, for lawyers committed to non-confrontational divorce.



Technology & Innovation



Legal advisors to start-ups, high-growth companies, and international businesses. HCR experts are embedded in tech ecosystems and industry clusters, including cyber, AI, blockchain and crypto. We are frequently invited to speak at national and global tech conferences.

Local Government and Public Sector

We work with local authorities, government agencies, and public sector organisations on a wide range of matters, offering comprehensive legal services. Our expertise includes advising on mixed-use regeneration projects, judicial reviews and public procurement.



HCR is a full service law firm

We can provide clients with the full range of business and personal legal services in England & Wales.

1



Banking and Finance

When you need funding to drive your business forward, our Banking and Finance team have the network and experience to deliver the lending solution best suited to your company and needs.

2



Commercial, IP and IT

We can steer you through everything from day-to-day commercial matters to contracts, agreements, risk management and asset protection. We can help you limit your liabilities through creative, comprehensive, watertight agreements that are tailored to your business.

3



Corporate

We immerse ourselves in your world and get to know your organisation inside out so that during a restructure, merger, acquisition or sale, we won't sit on the fence – we'll give you a clear view of the risks and opportunities, and provide the advice you need to make each decision.

4



Dispute Resolution

When a dispute happens, we'll help you understand the issues you face and what risks are involved, and help you decide upon a strategy that will let you move forward. If we can, we'll keep it out of court, but if it comes to that point, we'll fight on your behalf to get the best possible outcome.

5



Employment, HR and Immigration

We provide a strategic and focused approach to all your employment issues, providing advice and support to companies and senior executives that will empower you to make the right decisions for your people.

6



Family Law

We understand the evolving pressures of modern families and tailor our support with clarity, empathy and pragmatism.

Private wealth protection and complex relationship breakdown are carefully navigated by our family team to ensure you can make informed decisions.

7



Insurance, Risk and Regulatory

If you operate in a regulated environment we can help you. Our unrivalled experience enables our clients to deal with investigations and prosecutions undertaken by authorities including the police, the Health and Safety Executive, the Environment Agency, local authorities, professional regulatory bodies and more. We act for insurance policyholders, insurers and brokers. Our support and insight helps clients mitigate risk and manage incidents and claims.

8



International

We help ambitious organisations forge paths across the world. We handle the myriad legal intricacies and complicated regulations, allowing you to focus on what you're good at.

9



Private Client

We will help protect your assets now and for the future with our private wealth advice, wills, and the management of trusts and estates.

10



Real Estate

We can support you with a whole range of property advice, from buying and selling houses to all aspects of commercial property including the planning, funding, building, delivery and disposal of complex real estate projects.

11



Restructuring and Insolvency

When you or your business finances are in troubled waters, we can offer a lifeline. Whatever financial problems you're experiencing - directly or through suppliers - we'll help you find the best way forward, giving you a fresh start, director protection and safeguarding jobs where possible. Our substantial team are expert in liaising with all key stakeholders to ensure the best outcomes are achieved.

Key contacts



Harry Bengough
Partner
Head of Banking and Finance
M: 07715 060 351
E: hbengough@hcrlaw.com



Tim Littler
Senior Legal Counsel
M: 07725 242 593
E: tlittler@hcrlaw.com



Hannah Oseland
Partner
M: 07384 468 543
E: hoseland@hcrlaw.com



Nick Fisher
Senior Legal Counsel
M: 07584 015 619
E: nfisher@hcrlaw.com



Steven Geerlings
Partner (Registered Foreign Lawyer)
M: 07826 921 209
E: sgeerlings@hcrlaw.com



Victoria Dingle
Partner
M: 07776 696 698
E: vdingle@hcrlaw.com

> The firm have an exceptional, client focused, knowledgeable team who are a delight to work with. They provide clear, concise and reliable advice whenever called upon.
>
> Legal 500 Client Quote

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London | Northampton | Norwich | Shrewsbury | Thames Valley | Worcester | Wye Valley



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