



Ramona Miglāne

CONTACT

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1-11 Alberta Street, Riga, LV-1010, Latvia

EDUCATION

Maritime Law Summer School 20017

Lloyd's Maritime Academy, London (U.K.), 2007

Master's degree in law

University of Latvia, Faculty of Law, Riga (Latvia), 2001-2006

Workshop on "Specific Questions in International Guarantee Business"

ICC Lithuania, Vilnius (Lithuania), 2006

LANGUAGES

Latvian - Native

English - C2

Russian - C1/C2

ADDITIONAL

Member of Latvian Bar Association (since 2008)

PUBLICATIONS

Obscurity in the Law in Noise Matters. Jurista Vards, Nr. 29 (780), 16.07.2013

Payment of Bank Guarantees. Dienas Bizness pielikums Saldo, 17.11.2011

Adverse Trend in Insolvency Matters of Individuals, Dienas Bizness pielikums Saldo, 15.09.2011

On Prohibition to Finance Purchase of Own Shares by Stock Company. Jurista Vards, Nr. 17 (560), 28.04.2009

WORK EXPERIENCE

December 2020-Present

Law Firm (www.drill.lv), Riga (Latvia)

Partner, Attorney at Law, with extensive professional expertise within FinTech, Banking & Finance, M&A and Venture Capital drill

At drill., I am heading FinTech, Banking & Finance, Venture Capital, Regulatory and Consumers practice groups along with my great professional team. My team advises on a range of matters, with notable experience in non-banking credit institutions, lending-based crowdfunding platforms and alternative investment funds. We consult the so-called „new businesses“, such as crowdfunding platforms, alternative payment solution providers, fintechs, etc. My professional achievements have been recognized by prominent legal directories Chambers and Partners, Legal500 and IFLR1000. Business or sector FinTech, Banking & Finance, Venture Capital, Regulatory, Consumer

February 2021-Present

Digital Mind AS (<https://en.digitalmind.lv/>), Riga (Latvia)

Member of Supervisory Board

I am honoured and happy to be a part of excellent and professional supervisory board of Digital Mind AS, a business technology partner, who helps large and mid-size organizations implement sustainable business practices by digitalizing their core business processes. Digital Mind is an international company with offices in all Baltic countries and Poland. It is also may pleasure to be part of Digital Mind's success story and to work with wonderful and highly qualified management team. As a member of the supervisory board I advise the management board on the management of the company (mostly, on the law-related matters) and monitor the conduct of business. The supervisory board discusses regularly the company's development, financial results, planning and strategic development. Business or sector IT

February 2021-Present

Latvian Startup Association (www.startin.lv), Riga (Latvia)

Legal Advisor

I have joined Latvian Startup Association to share my expertise and help create various startup guides on the legal procedures for ESOPs, Startup law, Startup Visa, Intellectual Property, and provide legal advice on issues startups face. Business or sector Corporate, Governmental

October 2022-Present

Biznesa augstskola Turība (www.turiba.lv), Riga (Latvia)

Guest Lecturer

Il am lecturing students of master degree program "Law in the Management of Organization" on alternative finance, especially focusing on crowdfunding and investment platforms. In the lectures, I have a unique opportunity to combine theory with my practical experience, including in the creation and development of the Mintos platform, as well as in the development of the crowdfunding regulation in Latvia. Business or sector FinTech

HONOURS AND AWARDS

Ranked as leading individual by Legal500 (Banking & Finance practice area, 2015)

Ranked as notable practitioner by Chambers and Partners (Corporate & Commercial practice area, starting from 2014, and Banking & Finance, starting from 2017)

REFERENCES

"She is co-operative and creative, with a great knowledge of finance. She is positive and open minded and works all the hours that are needed," sources report (Chambers and Partners, 2014)

"I feel I am always important and she proactively fights for my interests" (Chambers & Partners, 2015)

Clients describe her as "friendly, open and someone who really cares about her clients." (Chambers & Partners, 2017)

Sources recommend Ramona as "the number one practitioner in alternative financing platforms." She stands out for her track record in advising non-banking credit institutions and venture capital funds.

Clients note her dedication and solution-oriented style: "We appreciate her determination, rapid response and ability to find appropriate and applicable solutions to all situations." (Chambers & Partners, 2018)

Ramona entered the ranking of Chambers & Partners in 2018 as a result of increased feedback from market sources. One client is quick to point out her "business-oriented approach." (Chambers & Partners, 2018)

"She has always impressed with her knowledge, business-oriented and out-of-the-box thinking," a client says (Chambers Europe)

"She did an excellent job explaining the importance and impact of various legal matters to investors and founders," a client reports (Chambers Europe)

COMMUNICATION SKILLS

good communication skills gained through my experience as head of legal departments and other teams

June 2016-December 2020

Mintos (www.mintos.com), Riga (Latvia)

Chairwomen of Supervisory Board

I have been involved in establishment and expansion of Mintos, the largest platform of its kind offering marketplace for loans to investors in continental Europe. From the very beginning of Mintos I have acted as its advisor in all legal matters, as well as, performed other duties of supervisory board member. The structure of Mintos platform's operation and all legal documentation prepared with my help has been taken over as a best market practice by other market players in Baltic setting up their crowdfunding platforms. Business or sector FinTech

April 2014-December 2020

FORT Law Office (www.fortlegal.com), Riga (Latvia)

Associated Partner, Attorney at Law

At FORT, I was heading Banking & Finance practice group along with my great professional team of 4 superlawyers. My team advised on a range of matters, with notable experience in non-banking credit institutions, lending-based crowdfunding platforms and alternative investment funds. We consult the so called „new businesses“, such as crowdfunding platforms, alternative payment solution providers, fintechs, etc. I was honoured to represent the Association of Alternative Financial Services of Latvia before the Ministry of Finance in drafting the first Crowdfunding services law and other legislative initiatives having impact on the non-banking lending and crowdfunding industry in Latvia. I have participated in the formation of the first non-bank financial service online in Latvia and provide legal advice to largest non-banking credit institutions acting Pan-Baltic (Mogo (leasing services), DelfinGroup (acting under the brand name Banknote) (non-secured short-term consumer lending services and largest network of pawnshops), Hipocredit (mortgage secured consumer lending services)). I continuously advised on operation and expansion of first lending-based crowdfunding platform in Latvia Mintos. Mintos currently is the leading player in peer-to-peer lending market in Continental Europe. I have also participated and supported INDEXO pension fund in revitalizing pension funds industry in Latvia, as well, improving laws governing the operations of pension funds. Apart from Banking & Finance practice, I was honoured to successfully represent our client in the Constitutional Court of the Republic of Latvia in so called "noise matter" against Riga City Council. As a result of our dedicated work the Constitutional Court declared the noise regulations of Riga City Council unconstitutional. This was the first constitutional case won by FORT Riga office. My professional achievements have been recognized by prominent legal directories Chambers and Partners, Legal500 and IFLR1000. Business or sector Banking & Finance, M&A

2007-2014

Law Firm "Krodere & Judinska", Riga (Latvia)

Attorney at Law (since 2012, Partner)

- Head of Banking & Finance practice area
- Participation in developing and drafting of financial regulations (incl. in relations to consumer lending)
- Legal assistance to clients, including credit institutions, payment institutions, funds, investment service providers and other financial institutions in regulatory issues, including proceedings carried out by Financial and Capital Markets Commission (FCMC)
- Legal assistance to investors, lenders and borrowers in financing transactions with credit institutions
- Legal assistance in acquisition financing, incl. advising on refinancing structures, distressed Curriculum Vitae Ramona Miglane © European Union, 2002-2015 | europass.cedefop.europa.eu Page 3 / 5 financing, different loan facilities use of senior and junior financing, as well as negotiating and drafting relevant financing documentation

ORGANISATIONAL / MANAGERIAL SKILLS

leadership (currently responsible for a team of 5 people)

DRIVING LICENCE - B

Advising alternative investment funds on different investment transactions

- Advising non-banking credit institutions on introduction of new and improvement of existing lending services, obtaining required licenses, relations with different government institutions, incl. Consumer Rights Protections Centre
- Advising on M&A transactions Business or sector Banking & Finance, Corporate & Commercial

Swedbank AS (www.swedbank.lv), Riga (Latvia)

2006-2007

Head of Corporate Banking Legal Service Unit

- Organizing seminars and other educational events for bank's lawyers and other employees
- Supervision of unit's employees and their work
- Preparation of sample drafts of bank's transaction documents
- Improvement of bank's financing processes
- Legal support for the establishment of bank's Shipping Finance department
- Legal support for - Bank's and customers' finance transactions, including, syndicated lending - Bank-to-bank transactions - Issuance of bank guarantees under ICC URDG - Trade and stock finance transactions - Preparation of sample drafts of bank's transaction documents
- Correct implementation of EU directives and regulations while drafting bank's documents and proposals to legislative acts of Latvia
- Preparation of legal opinions on different legal matters to bank's management
- Representation of bank's interests in governmental and municipal institutions and other persons Business or sector Banking & Finance, Corporate & Commercial

2004-2006

Swedbank AS (www.swedbank.lv), Riga (Latvia)

Lawyer

- Legal support for - Bank's and customers' finance transactions, including, syndicated lending - Bank-to-bank transactions - Issuance of bank guarantees under ICC URDG - Trade and stock finance transactions - Preparation of sample drafts of bank's transaction documents
- Implementation of Financial Collateral Law in accordance with EU Directive 2002/47/EC and Directive 2000/12/EC
- Correct implementation of EU directives and regulations while drafting bank's documents and proposals to legislative acts of Latvia
- Preparation of legal opinions on different legal matters to bank's management Business or sector Banking & Finance

2004-2004

Department of Finance, Riga City Council, Riga (Latvia)

Lawyer

- Preparation of administrative decisions in relation to the real estate tax
- Preparation of claims and other procedural documents for the submission to the court related to the recovery of real estate tax debts;
- Participation in litigations related to real estate tax Business or sector Tax & Litigation

2003-2004

Preili City Council, Preili (Latvia)

Head of Legal Department

- Supervision of department's employees and their work
- Advising the officials of municipality on broad scope of legal matters concerning municipality (including, commercial matters, social matters, anti-corruption, etc.)
- Preparation of legal opinions on different legal matters to functions of municipality
- Representation of bank's interests in governmental and municipal institutions and court Business or sector Relations with municipality

○ **2002-2003**

Blukis Law Firm, Riga (Latvia)

Lawyer

▪ Drafting and reviewing various agreements and legal documents ▪
Providing corporate legal services to clients ▪ Legal research, monitoring
legal updates and translations ▪ Liaising with government offices Business
or sector Corporate & Commercial, Employment