
PROFILE



Partner
Financial Services
Islamic Finances
Real Estate
Shearn Delamore & Co., Johor Darul Ta'zim, Malaysia

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Qualifications

LL.B (Hons), University of Sheffield in 1997 Advocate & Solicitor,
High Court of Malaya

Language

English, Malay, Chinese

EUNICE
LOW

ABOUT EUNICE

Eunice's practice focuses on banking and finance, corporate finance, financial advisory, real estate, and commercial agreements. Eunice drafts and reviews banking documents, including loan agreements, security documents, and agreements for syndicated loans, project financing, and refinancing.

Eunice advises banks and financial institutions on compliance with regulations, including BNM Foreign Exchange Administration rules. Eunice's work includes cross-border financing, asset securitization, and the preparation of Malaysian law security documents for foreign banks.

In real estate, Eunice handles title transfers, commercial leases, and transactions for residential, commercial, and industrial properties. Eunice also prepares agreements for business sales, joint ventures, and share sales. Additionally, Eunice focuses on financial technology and payment systems, working on matters involving digital banking and emerging financial trends.

EXPERIENCE

Banking

Eunice focuses on drafting and reviewing various banking documents, including loan agreements, security documents, and agreements for project financing, syndicated loans, and refinancing. Advises local and international banks on compliance with banking regulations, including BNM Foreign Exchange Administration rules, and provides guidance on cross-border financing and asset securitization for inbound investments.

- RM440 million and USD90 million club deal involving Maybank Islamic, UOB Bank, AmBank Islamic, and Bangkok Bank Berhad for land development and equipment financing.
- RM330 million syndicated loan between Bank of China, China Construction Bank, and AmBank Berhad, with Bank of China and China Construction Bank as Mandated Lead Arrangers.
- RM230 million bilateral financing facility for a joint venture investment from Japan and Singapore.
- RM307 million bilateral financing facility for the acquisition and construction of a build-to-lease project in Senai Airport City.

Commercial

Eunice advises on and prepares various commercial agreements, including business sale agreements, joint venture agreements, share sale agreements, and confidentiality agreements. Focuses on structuring and negotiating terms for transactions to meet client needs while ensuring compliance with legal and regulatory requirements.

- RM161 million Business Transfer Agreement, with application for Section 15 exemption under Malaysian law.

Real Estate

Eunice handles real estate transactions involving residential, commercial, and industrial properties. This includes title transfers, drafting commercial leases, and negotiating terms for real estate acquisitions and developments. Experienced in unique real estate structures such as the Medini lease scheme and subsequent layer transactions.

APPOINTMENTS/MEMBERSHIPS

- Member, Malaysian Bar