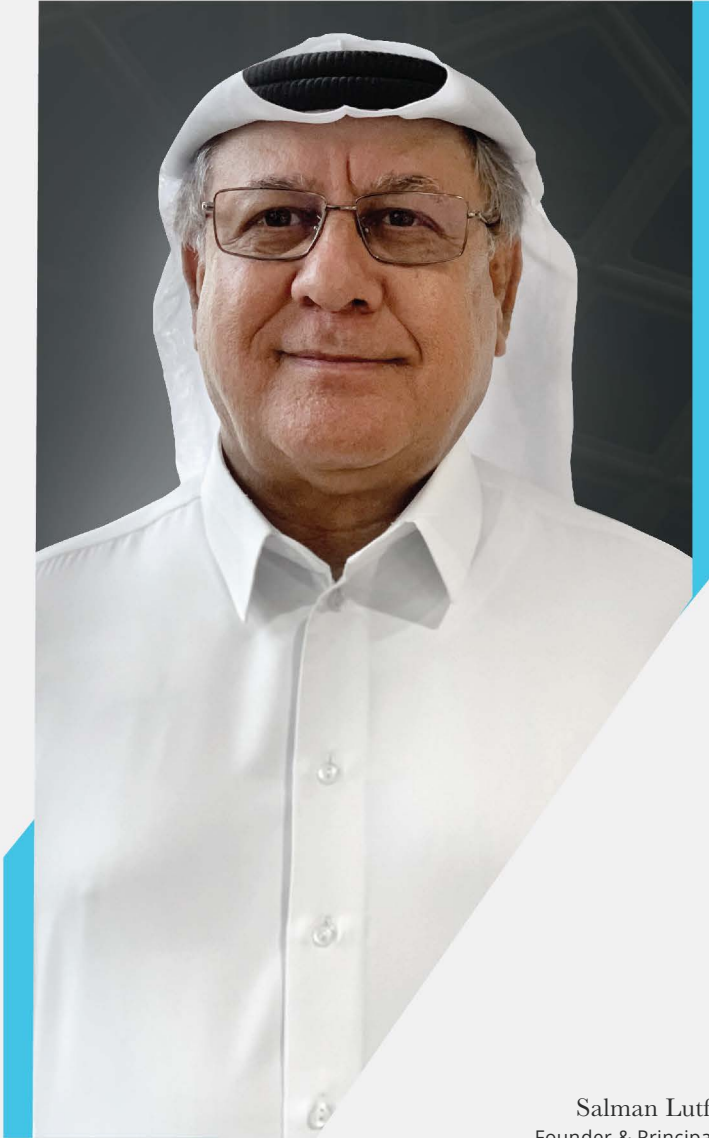


Because
**experience
matters**



Lutfi & co



Salman Lutfi
Founder & Principal

Salman Lutfi

40 glorious years of legal service

Over the past 50 years, the business landscape of the United Arab Emirates has changed considerably. While the fathers of this nation set out to build all the necessary infrastructure required to attract and support a world class economy, they also invested in people who could shape the evolution of legal and judicial systems.

In the late seventies, the Ruler of Dubai personally selected a few, exceptionally bright Emirati individuals who would later become stalwarts of the legal industry. One such individual was Salman Lutfi, Founder and Principal of Lutfi & Co.

After completing his education at Al Shams Law School in Egypt, Salman was dispatched to London to train and work there for several years. Salman worked with some of the most respected names in the business and on his return to the UAE, established Lutfi & Co in 1982. As his practice grew, Salman was also responsible for training some of the most prominent Emirati lawyers practicing in the country today.

As one of the UAE's most experienced court advocates, Salman has conducted some of the UAE's highest profile litigations. Salman has appeared before all UAE courts representing large and small corporations and individuals. Being an Emirati with an extensive network of contacts, Salman is well placed to provide strategic corporate and commercial advice in relation to establishing and conducting commercial operations in the UAE and identifying appropriate UAE partners and sponsors.

Salman is a member of the International Bar Association, UAE Juris Associates and has right of audience before all courts in the UAE & London Courts. He is fluent in Arabic, English, Persian, French and Hindi.

Salman's perspective on legal matters is highly valued by his clients who trust him as an advisor and his partners who respect him as a mentor.



Lutfi & Co

Our vision & strategy

Our Vision

To be the law firm of choice for the world's leading businesses of today and tomorrow.

Our strategy

- Ensure we have market-leading capabilities that are most important to our clients today, and in those that are likely to be critical to their future growth.
- Ensure we are best placed to advise organisations internationally on their corporate and legal challenges - where the quality of our expertise, experience and knowledge will deliver the greatest impact and value
- Ensure that our people, processes and technology will help transform legal services globally and deliver a truly world class client service every time.
- Ensure we foster an inclusive and ambitious work environment that drives collaboration between lawyers and our business professionals to create an ethical and responsible business.





Lutfi & Co

A boutique law firm

Since 1982, Salman built Lutfi & Co into a highly successful, boutique law firm offering corporate and litigation services. One of the longest established law firms in the UAE, Lutfi & Co has built its reputation not just with its clients, but also the legal industry it has helped evolve through the years.


With over 50 lawyers at the firm and offices in Dubai, Abu Dhabi and Sharjah, Lutfi & Co is capable of serving the needs of any organization – within or outside of the UAE.

Our legal and corporate advisory services include:

- Real Estate
- Corporate & Commercial
- Dispute Resolution
- Banking & Finance
- Oil & Gas
- Insurance
- Litigation
- Maritime & Shipping
- Construction
- Intellectual Property
- Arbitration
- Family Law
- Employment & Labor

Our membership with Advoc and Lawworld - both international legal networks of leading law firms throughout Europe, the Middle East, Asia Pacific and the Americas allows us to provide a truly wide network to clients, meeting their legal requirements internationally.

Our international associations ensure that our clients worldwide receive a superior quality of service and experience wherever they are.



Our legal experience in transacting property in the UAE is unparalleled in the industry.

Real Estate

Building strong legal foundations

Transacting property or land has its own nuances and laws, and these can differ across the Emirates. Our legal consultants provide experienced advice on all aspects of real estate related transactions that include:

- Planning and construction matters
- Compliance with statutory regulations
- Review of tenancies, parking and other occupancy agreements
- Service contracts and management agreements
- Disputes and litigation relating to the property
- Intellectual property, including access to architectural designs for developments
- Insurance
- Acquisitions and disposal
- Drafting shared facilities agreements, development contracts, by-laws and management statements
- Preparing and negotiating complex contracts for sale
- Residential, commercial industrial site acquisition, development and sale
- Advising on appropriate corporate structures and risk mitigation
- Due diligence for property acquisition and finance
- Property joint venture, development agreements, profit sharing and project management agreements with both the private and public sector
- Property litigation
- Strata letting and jointly owned property



Corporate & Commercial Negotiating for shared success

With the growing sophistication of UAE businesses and the increasing presence of multinational corporations in the marketplace, the practice of corporate and commercial law in the region has transformed.

At Lutfi & Co we have advised and acted on the formation of numerous new business structures within the different emirates of the UAE, its free zones, the Dubai International Finance Centre (DIFC) and the Dubai International Financial Exchange (DIFX) and in other GCC countries.

With several multinational corporations as clients, we have provided transactional and advisory services in all forms of commercial arrangements. These include the formation of new business structures and establishment of branch offices to preparing and advising on agency distribution, franchising, IP Protection and other forms of commercial agreements, regulatory and licensing issues, mergers, acquisitions and disposals, joint ventures, private and public equity issues, IPOs and employee arrangements.

Our principal areas of expertise include:

Acquisitions and sale of businesses

- Business mergers and acquisitions
- Corporate reorganizations (including plans of arrangement and capital restructurings)
- Joint ventures, partnerships, franchising and other commercial arrangements
- Establishment of businesses in the UAE
- Financing and structuring of major corporate transactions
- Due diligence processes

Corporate law & corporate structuring

- Advising on the appropriate corporate structures
- Alternative dispute resolution
- Negotiations and agreements between companies
- Policy wordings and agreement revision
- Compliance with regulatory requirements
- Advising on agency and distributorship arrangements

With some of the world's most innovative businesses as our clients, we are fully conversant with the challenges they face and the solutions they need.



In the UAE, dispute resolution is often considered a better alternative to adversarial methods.

Dispute Resolution Creating sensible outcomes

Worldwide, alternative forms of dispute resolution have increased in popularity as the means for obtaining a definite settlement between two parties. Dispute resolution has also increased in popularity over the last few years in the UAE.

Adversarial methods of dispute resolution may not be the most cost effective. This is no doubt partly due to the multinational aspects of UAE society, bringing with it numerous cultural models for dispute resolution. These alternative forms of dispute resolution are a low cost alternative to the traditional court or arbitration proceedings.

Our team at Lutfi & Co is experienced in all major forms of dispute resolution, including structured negotiations, mediation, conciliation, expert determination and board of review proceedings.

We can provide competent, cost effective advice on the preferred method of resolving particular disputes and also advocacy assistance during the dispute resolution process.

Banking & Finance

Navigating regulatory requirements

The UAE has established itself as a financial hub within the Arabian Gulf and the Middle East generally. To successfully establish viable banking and finance operations in the region, the advice of competent legal consultants with local knowledge and experience is essential.

A maze of regulatory requirements need to be navigated by new entrants into the market and for many financial transactions, a proper understanding of Islamic principles is a prerequisite. Lutfi & Co.'s lawyers are fully conversant with all aspects of banking regulation and supervision in the region and regularly advise international banks and financial institutions on the establishment of operations in the UAE, DIFC and DIFX.

Lutfi & Co also advise on foreign exchange contracts, setting up of funds and other collective investment vehicles, finance leasing arrangements, secured commercial lending, trade, project and corporate financing arrangements, equity and loan finance and the taking, enforcement and realization of security interests and debt recovery.

In addition to advising on traditional project finance structures, our lawyers have developed increasingly innovative financing solutions for the projects market. We are fully familiar with all forms of bank and capital markets financing. We have substantial experience of advising on projects that combine different forms of: structured finance techniques such as monetization; asset acquisitions; Islamic-funding techniques; project bonds; securitizations; portfolio financings; restructurings; investment funds; leveraged finance; borrowing base structures; and derivatives products

With the growing sophistication of the Middle East banking and finance market, there is increasing need for new and innovative financial products. With our expertise in structured project financing we are able to assist with the underwriting, syndication and securitization of loans and derivatives transactions.

We regularly advise international banks and financial institutions on their operations in the UAE.

Our principal areas of expertise include:

Property financing

- Borrower compliance with requirements of lenders including lending and security documentation
- Loan documentation
- Security documentation including charges, real property mortgages, equitable mortgages and guarantees
- Syndicated facility and security documentation for complex financing transactions

Corporate financing

- Acquisition financing
- Borrower and lender financial issues
- Corporate governance
- Corporate funds management
- Income trusts and real estate investment trusts
- Joint ventures
- Public and private securities related to corporate debt
- Financial restructuring

Structured financing

Asset financing

- Documentation on equipment and floor plan agreements
- Financial transactions involving securities on the equipment
- Financing structures for project and other corporate needs
- Documentation and negotiation process regarding structured finance transactions, loan syndications, project and trade finance
- Representation of clients when claiming securities and assets.





Oil & Gas Enabling uninterrupted operations

Lutfi & Co is involved with leading local and international companies operating locally and in the Gulf across oil and gas exploration and production of (E&P) and various other projects and their related infrastructure.

Our clients range from E & P Companies, oilfield service companies to national oil Companies. Our expert team of lawyers has the experience to advice on any matter concerning mergers and acquisitions, joint ventures, financing, quality control and compliance. Our association with global networks of law firms puts us in a position to offer expert advice with the help of our associates not only in GCC but across the world.

Our clients range from E&P corporations, oilfield service companies to national oil companies.



Insurance

Securing the business of assurance

As in other parts of the world, insurance has become an undeniable necessity for both domestic and business activities. As the demand for insurance products grows, insurance companies and insurance brokers, both local and multinational, are establishing operations in the UAE.

As one of the leading legal consultancies advising the insurance industry, Lutfi & Co has assisted local and multinational insurers and brokers establish operations in the UAE. Through our international network, we are able to provide cutting edge advice on all insurance related matters, including the most appropriate forms of insurance and policy wordings to cover identified and unidentified risks, risk management, insurance claims handling and procedures, subrogation issues and underwriting or reinsurance matters.

From establishing operations to policy wordings, we provide cutting edge advice on all insurance related matters.



Litigation For the best possible resolution

Given the complex interrelationship between civil and criminal law in the UAE, the conduct of litigation through the UAE courts requires local knowledge and experience as well as fluency in Arabic. Lutfi & Co has been regarded for many years as one of the leading litigation law firms in the UAE.

Our litigation team is one of the largest and most experienced in the UAE and includes UAE nationals as well as lawyers from Egypt, Syria, Jordan and Lebanon. Our litigation lawyers are all fluent in Arabic and licensed to appear before all courts in the seven emirates including the Court of First Instance, the Court of Appeal and Court of Cassation, undertaking all types of civil and criminal litigation.

Our lawyers also provide assistance in dealing with matters involving the police and prosecution authorities. This has proven to be invaluable in situations where non-UAE nationals become involved in the UAE legal system.

Litigation services include:

- Civil and commercial litigation
- Intellectual property litigation
- Banking and finance litigation
- Maritime litigation
- Property litigation
- General litigation
- Oil & Gas

Lutfi & Co has been regarded for many years as one of the leading litigation law firms in the UAE.

Maritime & Shipping

Ensuring smooth sailing

Shipping and trade continue to be one of the essential elements of the UAE economy. As court advocates and legal consultants we have handled complex transportation disputes that often arise in a region where trade and shipping are paramount. Lutfi & Co has extensive experience in acting for all participants in the shipping sector, including banks, P & I Clubs, insurers, ship owning and chartering companies as well as cargo interests and airlines.

At Lutfi & Co we provide legal services dealing with all aspects of multiple voyage charter parties, contracts of freight, bills of lading, forward freight agreements, shipping and shipbuilders risk insurances and claims, plus all other aspects of trade and maritime law.

We have handled complex transportation disputes in a region where trade and shipping are paramount.



Construction Structuring for longevity

The growing sophistication of the UAE construction market means that traditional contract forms are no longer adequate to cope with the ever increasing complexity of the Middle East's huge construction projects.


Increasingly, owners, consultants, contractors and subcontractors are looking for more innovative and cost efficient forms of project delivery. In addition, the phenomenal growth of the construction industry in the UAE also brings with it many pitfalls and challenges.

At Lutfi & Co we are able to help construction industry participants to meet these challenges. With our specialized knowledge and experience, we can assist construction industry participants to establish operations in the UAE. We are partners to some of the most prominent property developers and contractors in the UAE who have undertaken major industrial, commercial and residential projects.

Through our international connections, we can draw upon the resources and skills necessary to advise on and prepare the innovative project structuring models that are more in demand in the UAE.

The team at Lutfi & Co advises on the following aspects:

- Crisis management
- Dispute resolution
- Issues dealing with trade practices
- Project documentation
- Insurance policy and coverage
- Project structuring and management
- Project financing
- Risk evaluation and analysis
- International arbitration



The leading developers in the region rely on our specialised knowledge and experience of the construction industry.



Intellectual Property Preserving valuable assets

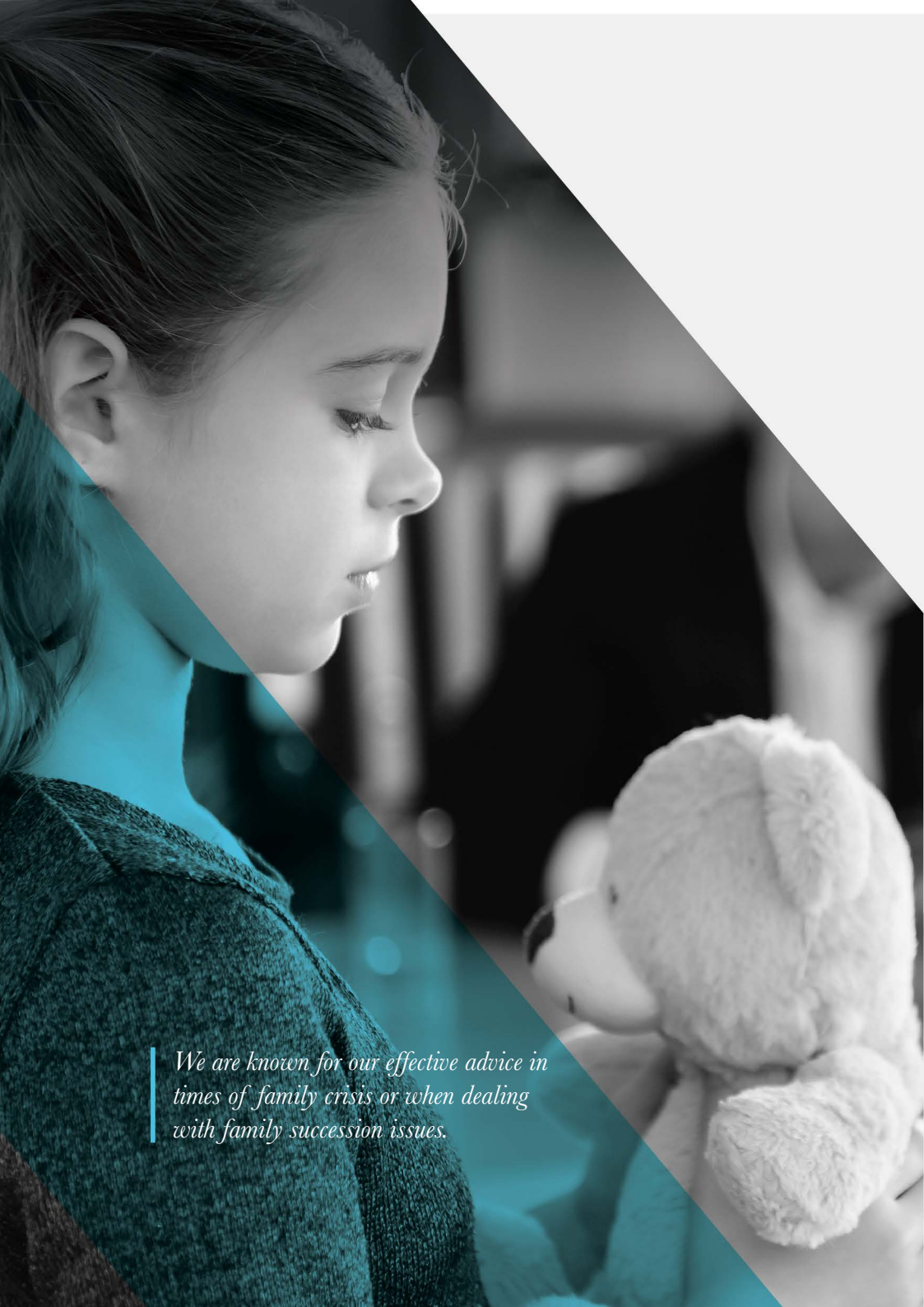
A business's intellectual property is a valuable asset. Whether it is a trademark, patent or design rights search or registration, licensing agreement or assignment, Lutfi & Co offers specialised services that preserve and enhance a client's intellectual property across the world.

Through our Advoc and Lawworld network of lawyers globally, Lutfi & Co maintains strong ties with international agencies and organizations established for the protection of intellectual property rights. We have acted for major multinational corporations in relation to their intellectual property and information technology licensing requirements in the Middle East and North Africa.

The intellectual property team at Lutfi & Co can assist with the following:

- Acquisitions and disposal
- Brand protection strategies
- Dispute resolution
- Copyright
- Computer contracts
- Licensing issues
- Trade mark registration
- Patent transactions

We help preserve and enhance our clients' intellectual property across the world.



We are known for our effective advice in times of family crisis or when dealing with family succession issues.

Family Law

Applying sense with sensitivity

Due to the multicultural characteristics of Dubai, the practice of family law in the UAE requires not only a thorough understanding of the applicable UAE laws and Islamic Sharia law principles, but also an understanding of the applicable domestic law of the family members.

Matters involving marriage and divorce, child custody and maintenance, wills, testaments and asset protection through succession planning are highly personal and emotive issues requiring sensitive legal treatment.

Our expertise and experience in family law matters is diverse, enabling us to provide effective advice whether in times of family crisis or when dealing with family succession issues.

Our personal approach is ideally suited for sensitive family matters and our legal consultants are dedicated to easing clients through the process, be it judicial or non-adversarial.

Our family law services include:

- Marriage
- Divorce
- Drafting agreements
- Child custody and maintenance
- Wills and testaments
- Alternative dispute resolution
- Property division



Employment & Labor Protecting productivity

The UAE workforce is largely drawn from outside the UAE and there is ever evolving government regulation that impacts employer and employee relations.

In addition, due to the expatriate nature of the UAE workforce, employment law and immigration law are inextricably intertwined. This makes an understanding of both the applicable employment and labour laws very important.

At Lutfi & Co we are able to provide competent and cost effective advice on employment and labour law related matters, including preparation of employment contracts, advising on employee's statutory entitlements and conditions, termination of employment, employee restraints of trade and employee residency permits.

Our team has a full and updated understanding of the UAE labour and immigration laws.

Contact us

**Lutfi & Co Advocates and Legal
Consultants**

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