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## Jamie Goldsmith KC

Barrister

Call 2002 Silk 2020



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## Scope of Practice

• Agency & Commercial Agents Regulations • Banking and Financial Services • Civil Fraud • Company • Economic Torts • Energy and Natural Resources • Injunctions and Other Interim Relief • Jurisdiction and Conflict of Laws • Letters of Request • Professional Negligence and Liability • Restitution • Sale of Goods and Supply of Goods and Services • Shareholder and Joint Venture Disputes • Trusts

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## Overview

**Jamie Goldsmith KC is recommended by both Chambers UK and the L500 for Commercial Dispute Resolution, as well as Banking & Finance and Civil: Fraud. His practice covers the full range of domestic and international commercial litigation, including jurisdiction issues, freezing injunctions, contractual disputes, civil fraud, banking and finance matters, property joint ventures and fiduciary duties.**

Jamie has extensive experience at first instance (especially in the Commercial Court and the Chancery Division) and before the Court of Appeal. He also has experience of litigating in offshore jurisdictions, (ie., Isle of Man, Anguilla, Court of Appeal of the Eastern Caribbean, Cayman Islands). He has previously been admitted as a member of the Grand Court of the Cayman Islands and the Isle of Man bars.

Jamie is the founder of Pro Bono Connect ([www.probonoconnect.co.uk](http://www.probonoconnect.co.uk)) - a network that matches pro bono barristers and solicitors, which was awarded Pro Bono Innovation of the Year at the 2018 Advocate Pro Bono Awards.

Jamie is also a trustee of LawWorks, a charity committed to enabling access to justice through free legal advice.

Before taking silk in 2020, *Jamie was awarded Commercial Litigation Junior of the Year at the 2013 Chambers Bar Awards.*

Current work includes *SKAT v Solo Capital Partners*, a multi-billion claim in the Commercial Court against over 100 defendants arising out of fraud on SKAT, the Danish revenue authority. Jamie is the second silk leading a team of 6

juniors. He has conducted advocacy in successfully defending a summary judgment application ([2020] 4 WLR 98), at two trials on preliminary issues ([2021] EWHC 974 and [2023] EWHC 590), in an injunction-related application ([2020] EWHC 377), at several collateral use applications ([2022] EWHC 1618) at multiple CMCs, and in related proceedings for a Norwich Pharmacal order.

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## Examples of Recent Cases

### Commercial Litigation

- **SKAT v Solo Capital Partners** [2018] EWHC 3167; [2018] EWHC 2785; [2020] EWHC 377; [2020] 4 WLR 98; [2021] EWHC 1222; [2021] EWHC 1683; [2022] EWCA Civ 234, [2022] EWHC 1618, [2023] EWHC 590  
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- **MMG v Glencore** [2020] EWHC 108 [2020] EWHC 1358 Acting (as lead advocate, with Alyssa Stansbury) for Glencore in a US\$50m tax indemnity suit in the Commercial Court relating to a Peruvian mine raising various issues of contractual interpretation. Jamie performed the advocacy against at multiple CMCs; a 1 ½ day PD51U disclosure hearing; a 1 day stay application (which Jamie won [2020] EWHC 108); a ½ day privilege application (which Jamie won [2020] EWHC 1358) and a 3 week trial (which settled part way through following Jamie's cross-examination which turned the case on its head).
- **Yukos Hydrocarbons v Georgiades** [2020] EWHC 173. Acting as lead advocate in Commercial Court proceedings against a former director alleged to have breached his fiduciary duty and made fraudulent representations. Jamie performed the advocacy at a CMC, disclosure application and 3 week trial.
- **China Export v Emerald Energy** [2018] EWHC 1503 (Comm); [2019] 1 All ER (Comm) 351; [2018] EWHC 2850 (Comm); [2018] EWHC 3470 (Comm)  
Claim under a Promissory Note with a non-exclusive jurisdiction clause before the Commercial Court. Jamie was the sole advocate in the Commercial Court, including at a 2 day jurisdiction hearing, a 1 day summary judgment and seeking anti-anti-suit injunction and service orders - in all cases successfully.
- **DuPont v Yuksel Insaat**  
Multi-million pound claim in the Commercial Court for deceit brought by international investors against a Turkish construction company and its directors in relation to aborted financial restructuring. Jamie was the lead advocate (acting with Stephanie Wood)
- **Patel v Patel** [2018] EWHC 2591 (Ch)  
Derivative claim for breach of fiduciary duty and separate personal claims in relation to a property joint venture. Jamie was the sole advocate. Permission to bring a derivative claim was successfully obtained.
- **Glenn v Watson** [2018] EWHC 2016 (Ch)

Lengthy Chancery Division proceedings concerning deceit, fiduciary duty and derivative claim. There were many interlocutory hearings over several years, with a trial in 2017. There were also a number of other interlocutory hearings: [2017] 4 W.L.R. 48; and [2017] EWHC 256 (Ch). Jamie was led by Sa'ad Hossain KC but performed interlocutory advocacy with respect to disclosure: see [2016] EWHC 3346 (Ch).

- **McGraw-Hill International v Deutsche Apotheker & others (Comm Ct)**  
Acted (with Daniel Toledano KC and Sharif Shivji) for investors in a large and complex dispute arising out of alleged negligence and fraudulent or negligent misrepresentations by a leading rating agency (S&P) and a bank (RBS). The damages claimed exceed €130m. The matter is to be listed for trial in 2017.
- **Heather Capital Limited v KPMG Audit LLC (Isle of Man)**  
Acting (with Rhodri Davies KC) in a complex dispute concerning alleging auditor's negligence, following a substantial fraud and alleged imprudent lending. Admitted to the Isle of Man bar for the purposes of a strike out hearing in September 2015.
- **Starcharm v Deco (Ch)**  
Acting for a bank in a dispute relating to a syndicated loan agreement, raising issues of restitution and constructive trusts.
- **Kreiss & others v Williams de Broe (Ch)**  
Banking dispute alleging breach of contract, statutory duty, fiduciary duty and negligence. Acting for the bank. Following a number of court hearings at which Jamie performed the advocacy, the claimants' claims were struck out.
- **Hepworth v. Bines (Manchester District Registry, April 2012)**  
For Hepworth, arguing a 4 day trial about equitable ownership of a tax rebate in line with *Pallant v Morgan*[1953] Ch 43. The trial was settled immediately after Jamie's cross-examination.
- **Cresta Investment Company NV & Ors v. Madden & Ors (Merc)**  
Mercantile Court. Construction of a guarantee, involving issues of estoppel and waiver. 6-day trial (against two KC's) settled on the eve of court.
- **Osco-Bingemann v. DeJoria (Anguilla, CA) (2008)**  
Supreme Court of the Eastern Caribbean. Construction of shareholders, joint venture agreement.
- **Ratiu & Ors v. Conway [2006] 1 All ER 571; [2005] 46 EG 177 (CS) Court of Appeal.** Defamation case involving allegations of breach of fiduciary duty, conflicts of interest, breach of confidence and lifting the corporate veil, where the facts required it, to include those in or behind a company who were in reality the persons whose trust in and reliance on the fiduciary might be confounded. Successfully overturned jury verdict and persuaded Court of Appeal to substitute judgment for the Defendants.
- **Claymore Dairies Ltd & Anr v. OFT (Robert Wiseman Dairies Ltd & Anr (Intervening)) [2005] CAT 30**  
Intervention in Competition Appeals Tribunal proceedings. Infringement of Competition Act 1998 Chapter II. Adequacy of investigation into alleged predatory pricing of milk and exclusive contracting with certain customers.
- **Marks and Spencer PLC v. Freshfields Bruckhaus Deringer [2004] EWHC 1337 (Ch); [2004] 1 WLR 2331; [2004] 3 All ER 773 Chancery Division.** Successful and leading case on conflicts of interest and confidence.
- **British American Tobacco (Investments) Ltd v. United States of America [2004] EWCA Civ 1064**  
Court of Appeal. Loss of confidentiality and waiver of privilege.
- **United States of America v. Philip Morris & Anr (Intervening) [2003] EWHC 3028 (Comm); [2004] EWCA Civ 330; [2004] 1 CLC 811**

Commercial Court and Court of Appeal. Application for and examination of a UK solicitor pursuant to a Letter of Request notwithstanding blanket claim to privilege. Important case on the scope of litigation privilege.

## Civil Fraud

- **SKAT v Solo Capital Partners** [2018] EWHC 3167; [2018] EWHC 2785; [2020] EWHC 377; [2020] 4 WLR 98; [2021] EWHC 1222; [2021] EWHC 1683; [2022] EWCA Civ 234, [2022] EWHC 1618, [2023] EWHC 590  
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Acting (with Rhodri Davies KC) in a complex dispute concerning alleging auditor's negligence, following a substantial fraud and alleged imprudent lending in relation to an investment fund. Admitted to the Isle of Man bar for the purposes of a strike out hearing in September 2015.
- **Gorgeous Beauty Ltd v. (1) Irene Liu (2) William Liu (3) The Registrar of Companies, Gold Wealth LLP** [2014] EWHC 2952 (Ch) (trial) and [2014] EWHC 3090 (Ch) (costs)  
Acting for the First and Second Defendants in relation to an alleged fraud and breach of trust. The case also involved issues regarding the governing law of a trust. Jamie performed the sole advocacy at the four week trial in June 2014, including cross-examination of 11 foreign witnesses. The judgment is reported, as well as a subsequent costs judgment on when indemnity costs are inappropriate despite findings of fraud.
- **Sukhoruchkin v. Giebels and others.**

Acting (with Andrew Spink KC and Nicholas Hill) for the Third and Fourth Parties in a complex dispute worth over \$150m arising from the fall out between partners to a hedge fund, involving allegations of breach of fiduciary duty and conspiracy. Jamie was due to perform the advocacy at a 5 day hearing in July 2014 in relation to application to continue a derivative claim before it settled shortly before the hearing was due to commence.

- **Fortress Value Recovery Fund LLC (2) ZBS Capital Partners L.P. (3) Cypress Way European Asset Investors II Sarl v. Blue Skye Special Opportunities Fund L.P & Ors [2013] EWHC 14 (Comm)**

Acting (with Craig Orr KC) for the 4th defendant in a very complex €200m financial fraud, in which a investment management structure was allegedly dishonestly re-structured to cause loss. The case involved a number of causes of action, as well as expert evidence. Jamie performed the sole advocacy for the 4th Defendant at many interlocutory hearings (5 or more), a number of which were reported e.g. [2012] EWHC 3306 (Comm) and [2014] EWHC 551 (Comm). The case (which featured in The Alwyer's top 20 cases for 2014) settled very shortly before commencement of a 10 week trial in the Commercial Court in May 2014.

- **Bank of Ireland v. Jaffery and Gill [2012] EWHC 734 (Ch) (adjournment), [2012] EWHC 1377 (Ch) (trial)**

Acting for Bank of Ireland (with Neil Kitchener KC) in dispute relating to breach of fiduciary duty, deceit, dishonest assistance and bribery. Expedited 22-day trial was heard in March 2012, with judgment in favour of the Bank. Jamie did some of the advocacy at interlocutory stages as well as being the advocate for some of the satellite litigation.

- **VTB Capital Plc v. Nutritek International Corp & Ors [2011] EWHC 3017 (Ch)**

For Nutritek, with Daniel Toledano KC and Alexander Brown in a major 6 day jurisdiction battle with respect to a US\$250m civil fraud and deceit claim against Nutritek and others. The case involved a landmark ruling on the nature and scope of piercing the corporate veil, as well as issues concerning the applicable law, forum non conveniens. Jurisdiction was successfully resisted. Jamie undertook all of the advocacy at the interlocutory stages.

- **MerchantBridge Holdings (Cayman) Ltd & Anr v. Bluewood Inc & Ors (Grand Court of Cayman)**

For MerchantBridge, (with Neil Kitchener KC) in offshore litigation arising out of a massive US\$500m alleged fraud committed by a director of MerchantBridge by diverting an interest in an Iraqi GSM operator as well as cash. Injunctive relief was granted in June 2011 and Jamie was called to the Cayman Bar. This case was settled shortly before trial.

- **Bank of Tokyo Mitsubishi & Anr v. Ferrero Group Companies [2009] EWHC 1276 (Ch)**

For the Ferrero Group, defendants in claims brought by two international banks for €25 million. The claims were brought in fraud, conversion, knowing receipt, fraudulent and negligent misrepresentation and also raised issues of contributory negligence. During the (6 month) trial, Jamie was delegated with the cross examination of both factual and expert witnesses and oral submissions.

## Banking and Financial Services

- **SKAT v Solo Capital Partners [2018] EWHC 3167; [2018] EWHC 2785; [2020] EWHC 377; [2020] 4 WLR 98; [2021] EWHC 1222; [2021] EWHC 1683; [2022] EWCA Civ 234, [2022] EWHC 1618, [2023] EWHC 590**

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- **China Export v Emerald Energy [2018] EWHC 1503 (Comm); [2018] 2 Lloyd's Rep. 179; [2018] EWHC 2850 (Comm)**  
Claim under a Promissory Note with a non-exclusive jurisdiction clause. Jamie was the sole advocate in the Commercial Court, including at a 2 day jurisdiction hearing, a 1 day summary judgment and seeking anti-anti-suit injunction and service orders- in all cases successfully.
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Banking dispute alleging breach of contract, statutory duty, fiduciary duty and negligence. Acting for the bank. Following a number of court hearings at which Jamie performed the advocacy, the claimants' claims were struck out.
- **Renewable Power & Light Ltd v. (2) McCarthy Tetrault (a firm) (2) McCarthy Tetrault LLP (3) Grant Thornton UK LLP [2014] EWHC 3848 (Ch)**  
Acting (with Christopher Butcher KC) for the 3rd defendant in a \$70m claim for alleged negligence against a Nominated Adviser on the Alternative Investment Market. The case raised novel points of law as to scope of duty in contract and tort, as well as issues regarding causation and loss. A 25 day trial commenced in November 2014 but the claimant discontinued on the 7th day. The 3rd Defendant proceeded to a reported judgment on its counterclaim and was awarded 100% indemnity costs in respect of the costs of the claim and the counterclaim. Jamie performed some advocacy at interlocutory levels.

- **Sabre v. Standard Bank**

Acting for Sabre (with Lawrence Rabinowitz KC) in a dispute relating to the banking of an oil and gas project, by which Sabre brings claims against Standard Bank for economic duress, unconscionable conduct, penalties, breach of contract. The claim is for approximately £50m. Jamie performed the advocacy at all interlocutory hearings. The case was due for trial in 2015 but settled.

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- **Credit Agricole Cheuvreux SA v. IFA Securities Brokerage SAE (Unrep, Oct 2012 Simon J)**

Acting for IFA (with Daniel Toledano KC) successfully resisting summary judgment in a financial dispute about failure to settle a broking account.

## **National Australia Bank Limited v. Commercial Bank of Qatar**

Acting (with Laurence Rabinowitz KC) for National Australia Bank Limited which was in dispute with Commercial Bank of Qatar in respect of the latter's failure to pay the sum of US\$30 million in its capacity as a confirming bank on a Letter of Credit. This case was settled.

## **Professional Negligence and Liability**

- **McGraw-Hill International v Deutsche Apotheker & others (Comm Ct)**

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## Oil, Gas and Utilities

- **MMG v Glencore [2020] EWHC 108 [2020] EWHC 1358** Acting (as lead advocate, with Alyssa Stansbury) for Glencore in a US\$50m tax indemnity suit in the Commercial Court relating to a Peruvian copper mine raising various issues of contractual interpretation. Jamie performed the advocacy against at multiple CMCs; a 1 ½ day PD51U disclosure hearing; a 1 day stay application (which Jamie won [2020] EWHC 108); a ½ day privilege application (which Jamie won [2020] EWHC 1358) and a 3 week trial (which settled part way through following Jamie's cross-examination which turned the case on its head).

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- **GS Engineering v Obrascon (Comm Ct)**

Acting for a Korean entity claiming indemnities arising out of sale and purchase agreements in relation to a number of large water projects. Jamie performed the advocacy at all interlocutory hearings before the case settled.

- **Expert Determination**

Acting with Ian Glick KC in relation to a price adjustment determination under long term gas sales agreements (GSAs).

- **IFC v. DSNL Offshore Ltd & Ors [2005] EWHC 1844 (Comm); [2007] 2 All ER (Comm) 305**

Commercial Court. Successful claim for an equitable purchaser's lien in respect of funding provided by employer in a large oil construction contract. Issues also relating to the Sale of Goods Act.

## Jurisdiction and Conflict of Laws



- **SKAT v Solo Capital Partners** [2018] EWHC 3167; [2018] EWHC 2785; [2020] EWHC 377; [2020] 4 WLR 98; [2021] EWHC 1222; [2021] EWHC 1683

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## Agency & Commercial Agents Regulations

- **Seymour Pierce Ltd v. Grandtop International Holdings Ltd** [2010] EWHC 676 (QB)

For Grandtop, in a claim for a success fee pursuant to the acquisition of Birmingham FC. Construction of the contract by reference to the City Code on Takeovers and Mergers and principles of agency law (such as the effective cause test).

- **Hogarth Davies & Lloyd Ltd v. Nomura International Plc**

For Nomura, defending claims before the Commercial Court by a recruitment agency concerning Nomura's acquisition of parts of Lehman Brothers following its collapse. The claims were settled during the defendant's cross-examination of the Claimant's witnesses.

## Injunctions and Other Interim Relief

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- **Bank of Ireland v. Jaffery and Gill [2012] EWHC 734 (Ch) (adjournment), [2012] EWHC 1377 (Ch) (trial)**

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- **RBS v. Hicks & Ors; Hicks & Anr v. Kop Football (Holdings) Ltd & Ors [2010] EWHC 2568 (Ch); [2010] EWHC 2579**

For Liverpool FC (with Lord Grainer KC) in the hotly disputed takeover litigation, involving urgent mandatory and negative injunctions and anti-suit relief, in which Liverpool FC was successful.

- **MerchantBridge Holdings (Cayman) Ltd & Anr v. Bluewood Inc & Ors (Grand Court of Cayman)**

For MerchantBridge, (with Neil Kitchener KC) in offshore litigation arising out of a massive US\$500m alleged fraud committed by a director of MerchantBridge by diverting an interest in an Iraqi GSM operator as well as cash. Injunctive relief was granted in June 2011 and Jamie was called to the Cayman Bar. This case was settled shortly before trial.

- **Anglo-German Breweries Ltd v. Forrester**

Chancery Division. Asset freezing proceedings and subsequent restitutionary claim. Successful application for variation.

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## What the Directories Say

*"He is detail orientated, very ready to get stuck in and someone who explores all aspects of the case."* (Chambers & Partners 2024 - Commercial Dispute Resolution)

*"Jamie Goldsmith is a bright, hard worker."* (Chambers & Partners 2024 - Commercial Dispute Resolution)

*"The very model of a modern King's Counsel: creative, pragmatic and a real team player."* (Chambers & Partners 2024 - Civil Fraud)

*"Jamie is ferociously bright, enormously hard-working and hugely responsive."* (Chambers & Partners 2024 - Civil Fraud)

*"Jamie computes, responds and advises in such a precise manner. He is superman - the most effective and diligent barrister out there."* (Chambers & Partners 2024 - Civil Fraud)

*"He's wonderful, an unbelievably charming advocate. Jamie always has the courtroom under control and gets good responses from judges."* (Chambers & Partners 2024 - Banking & Finance)

*"Creative, pragmatic and a real team player. Jamie is an absolute pleasure to work with."* **(Chambers & Partners 2024 - Banking & Finance)**

*"He works incredibly hard, and you feel like his only client. Jamie is extremely competent and very easy to work with. He has a good sense of humour and is incredibly responsive."* **(Chambers & Partners 2022 Commercial Dispute Resolution)**

*"He leaves no stone unturned and fights to the death for his clients."* **(Chambers & Partners 2022 Civil Fraud)**

*"He is very knowledgeable, thorough in review, and knows what the court wanted. He is easy to work with, friendly and effective." "He gets on top of the issues very quickly. He is very easy to deal with, very user-friendly and happy to throw around ideas and get into the weeds. He is good with clients."* **(Chambers & Partners 2022 Banking & Finance)**

*"He prepares incredibly well and is very easy to work with." "Jamie is incredibly thorough: he covers every possible outcome and prepares for every tricky situation."* **(Chambers Global 2021, Commercial Dispute Resolution)**

*"An excellent civil fraud practitioner. He is one of the hardest working individuals at the bar, and leaves no stone unturned in getting the client the best outcome."* **(Legal 500, Civil Fraud 2022)**

*"Leaves no stone unturned in getting the client the best outcome."* **(Legal 500, Banking & Finance 2022)**

*"One of the hardest working individuals at the Bar."* **(Legal 500, Commercial Litigation 2022)**

*"He prepares incredibly well and is very easy to work with." "Jamie is incredibly thorough: he covers every possible outcome and prepares for every tricky situation."* **(Chambers & Partners, Dispute Resolution (New Silks) 2021)**

*"A highly rated new silk who has no discernible weaknesses."* **(Legal 500, Civil Fraud (New Silks) 2020 - Ranked: Tier 1)**

*"Without doubt, a fantastic barrister."* **(Legal 500, Commercial Litigation (New Silks) 2020 - Ranked: Tier 1)**

*A top new silk."* **(Legal 500, Banking & Finance (New Silks) 2020- Ranked: Tier 1)**

Past comments in Chambers UK and Legal 500 include:

*"A skilled and well-respected junior with a practice covering the full spectrum of domestic and international commercial litigation and arbitration. He is comfortable acting for both claimants and defendants in major commercial disputes. His intellect is huge and his work ethic is equally huge. He's great at brainstorming and analysing opinions in order to attack the opponent's case." "James is very bright. He gets on top of the detail, he's very responsive and he is excellent at drafting."* **(Chambers UK, 2019, Banking & Finance)**

*"Has developed a vibrant civil fraud practice and attracts many high-profile instructions. He has dealt with myriad allegations over the course of his career including conspiracy, breach of trust and fraudulent misrepresentation. A good advocate. He has an easy manner in court and presents well." "Very intelligent and extremely diligent."* **(Chambers UK, 2019, Civil: Fraud)**

*"Very intelligent, and able to assimilate complicated facts and portray them simply to a client - he can cut through volumes of documents." "He has an easy manner in court, and he presents well."* **(Chambers UK, 2019, Commercial Litigation)**

*"Has an unbelievable amount of energy and no perceivable weaknesses."* **(Legal 500, 2018/19, Commercial Litigation)**

*"Has terrific energy and dynamism, he throws himself into a case and is extremely responsive."* (Legal 500, 2018/19, Banking & Finance)

*"He is hugely talented and very incisive, and his written work is of a very high standard."* (Chambers UK, 2018, Banking & Finance)

*"Tremendously hard-working, clever and a great person to have on your team." "Hugely talented and very incisive. He rolls up his sleeves and gets stuck in. I was hugely impressed with his advocacy. His knowledge of the detail is exceptional."* (Chambers UK, 2018, Civil Fraud)

*"Jamie has an incredible capacity for work, and the speed at which he can turn things around is very impressive." "Has fantastic experience when it comes to complex banking matters."* (Chambers UK, 2018, Commercial Dispute Resolution)

*"Intellectually out of the top drawer and very user-friendly." He's extremely bright, incredibly responsive and he comes back with very strong analysis of the case quite quickly."* (Chambers UK, 2017, Commercial Dispute Resolution)

*"He is extremely hard-working. His attention to detail is outstanding, as is his advocacy." "He has excellent judgment and is a very good, safe pair of hands."* (Chambers UK, 2017, Civil Fraud)

*"An excellent barrister"* (Legal 500 UK, 2017, Banking & Finance)

*"A true star with meticulous preparation and rapidity of thought."* (Legal 500 UK, 2017, Commercial Litigation)

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## Qualifications

Final Dir William McNair Mooting Competition (Gonville & Caius College, Cambridge 1996)

Complied Survey of the Rights of Suspects Worldwide, approved at the IBA Conference Amsterdam 2000 (International Bar Association, 1997)

Top Mark Droit Commercial (University of Poitiers, 1998)

Tapp Scholar (Gonville & Caius College, Cambridge 2000)

Frere-Smith Prize for Law (Gonville & Caius College, Cambridge 2000)

Research Assistant, Property and Trust Team (Law Commission, 2001)

Bedingfield Scholar (Gray's Inn, 2001)

4 Pump Court Prize for Negotiation and Conference Skills (BVC College of Law, 2002)

Commendation for Joint Highest Mark in Civil Litigation (BVC College of Law, 2002)

BVC at College of Law 2nd Place (2002)

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## Education

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University of Cambridge (1996 – 2000), Law Tripos (First)

University of Poitiers (1998-1999), Diplome des Etudes Juridique Generale (Mention Bien)

College of Law - Bar Vocational Course (Very Competent)

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## Languages

French (fluent), German (basic)

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## Awards



# Contact Clerks



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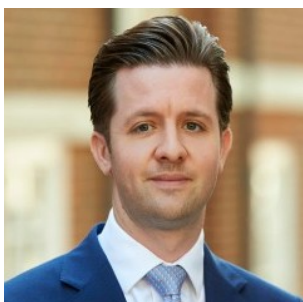


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