



Alison R. Manzer

Partner

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Toronto

Expertise

- Banking & Specialty Finance
- Energy
- Insurance & Reinsurance
- Private Equity
- Restructuring & Insolvency
- Infrastructure
- Business

Biography

Alison Manzer* is a partner in the Banking & Specialty Finance Group and Business Law practice at Cassels. Alison has developed expertise in a wide range of practice areas combining skills to work effectively in most corporate/ commercial practice areas, with a focus on financial services and structured transactions. Her recent experience includes block chain and fintech applications. Her cross-border expertise has led to several leadership roles in the leading United States business law organizations such as the American College of Commercial Finance Lawyers and the American Bar Association. Alison has written many books on legal topics, primarily in areas of banking and specialized finance, and routinely lectures and speaks on a wide range of topics. She has undertaken extensive formal education in areas key to her practice and has degrees in several subjects including an MBA, LLM and MSc., the advanced Canadian Securities Institute programs and is nearing completion of a DBA. Alison also is an adjunct professor at Osgoode Hall Law School teaching the LLM International Finance program. She has been practicing in the field of commercial law since 1979.

Alison's range of commercial practice includes financial institution regulation, corporate and commercial lending, asset-based financing, securitization and structured finance, private equity, project finance, asset finance and leasing, business reorganization, syndicated lending, fund formation and governance, fintech and blockchain applications and related areas. A significant part of her practice involves multi-jurisdiction transactions where she has expertise in the structuring requirements to solve taxation, conflicts of laws, document structure, currency and rate issues, among others. Alison also has well-recognized expertise in transaction structuring using special purpose entities such as partnerships, limited partnerships and trusts.

Alison has been president of the Association of Commercial Finance Attorneys, a continuing legal education organization based in New York, is a regent of The American College of Commercial Finance Lawyers and a Fellow of the American Bar Foundation. Those involvements reflect the multinational nature of her practice. She fills several leadership roles with the Business Law Section of the American Bar Association chairing committees.

She has lectured and written extensively on legal matters, particularly dealing with financial institution and partnership issues. Alison has authored several text books, including *Canada - U.S. Commercial Law Guide*; *Asset Based Lending in Canada*; *Project Finance in Canada*; *Real Estate Finance in Canada*; *Law and International Finance*; *Halsburys Laws Banking and Finance*; *A Practical Guide to Canadian Partnership Law*; *Banking and Credit Relationships*; among others. Her list of published articles includes over 300 titles written for a wide range of publishers in areas including partnership, financial institution regulation, commercial finance, asset-based lending, block chain and fintech, international and cross-border finance and specialty finance products, among others.

Some of Alison's publications include:

- *The Consumer Finance Law Review*, 2nd ed (2018) and 3rd ed (2019) (Law Business Research)
- Expert Guides *Banking, Finance and Transactional Law* (Legal Media Group)
- *Getting the Deal Through - Project Finance 2017* (Law Business Research)

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- *Project Finance in Canada* (Thomson Reuters)
- "Banking and Finance", *Halsbury's Laws of Canada*
- *Law in International Finance* (Thomson Carswell), 2009 (with annual updates to date)
- *Asset Based Lending in Canada* (LexisNexis), 2008 (rewritten and issued in 2015)
- *Canada-US Commercial Law Guide* (Thomson Carswell), 2005 (with annual updates to date)
- *A Guide to Canadian Money Laundering* (Canada Law Book), 2002 (and updated versions)
- *The Corporate Counsel Guide to Banking & Credit Relationships* (Canada Law Book), 1999 (rewritten and issued 2015)
- *Canadian Partnership Law* (Canada Law Book), 1994 (with annual updates to date)
- *Annotated Bank Act and Bank Act Legislation and Commentary* (Butterworths/Lexis Nexis)

Alison has been a director of several financial institutions, including a Schedule II bank, insurance companies, leasing finance companies, securitization trusts and other financial services industry corporations. She was awarded the inaugural Lexpert Zenith award, honouring senior women lawyers who have made outstanding contributions to the practice and business of law. Alison has been repeatedly recognized in all of the major peer based legal rankings in several areas including banking, asset finance and government contracts.

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Achievements

- *Best Lawyers in Canada* (Equipment Finance)
- *Canadian Legal Lexpert Directory* (Asset Equipment Finance/Leasing, Banking & Financial Institutions, Asset-Based Lending)
- *Chambers Canada* (Banking & Finance)
- *Chambers Global* (Banking & Finance)
- *Euromoney Legal Media Group's Expert Guides* (Banking, Finance & Transactional Guide; Women in Business Law)
- *IFLR1000* (Banking, Financial Services)
- *Legal 500 Canada* (Banking & Finance)
- *Lexpert Guide to the Leading US/Canada Cross-Border Lawyers in Canada*
- *Lexpert, Zenith Award* (2009)
- *Martindale Hubbell*, Distinguished™ Rating

Client Commentary

- "Well-established and respected." – *Chambers Global (Banking & Finance)*
- "Alison is one of the deans of asset-based lending ... she is extremely experienced and knowledgeable and she knows how to get deals done smoothly." – *Chambers Global (Banking & Finance)*
- "Experienced, confident and puts you at ease about any questions you may have." – *Chambers Canada (Banking & Finance)*
- "Alison's ability to get to the heart of a matter and quickly turn it around is invaluable. I consider Alison a 'go-to' resource." – *Best Lawyers (Financial Services)*
- "Very impressive and brings great leadership to the work – she is very

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- effective in negotiations and innovative in finding solutions.” – *Chambers Canada (Financial Services)*
- “Unfailingly responsive, pragmatic and solutions-focused. She has a deep understanding of our practices, our culture and our people that allows her to add good value to us as a client.” – *Chambers Global (Financial Services)*
- “Tenacious, strong and very experienced.” – *Chambers Canada (Financial Services)*
- “An excellent advocate who delivers very sound legal advice.” – *Chambers Canada (Financial Services)*
- “Applauded by clients and recognized by peers for her work within the financial services sector.” – *Chambers Global (Banking & Finance)*

Recent Representative Work

- KABN North America Completes \$1.15 Million Private Placement
- KABN North America Completes \$3 Million Private Placement
- KABN Systems North America Inc. Completes Reverse Take-Over of Torino Power Solutions Inc. to Form KABN Systems NA Holdings Corp.
- Polycor Holdings Inc. and Limestone Holdings Corporation Complete Merger
- Coca-Cola Canada Bottling Ltd. Acquires The Coca-Cola Co.’s Canadian Bottling Business

Insights

- Inside Insurance: Customer Needs to Show a Lower Deductible? Consider This Solution
- Inside Insurance: Duty of Honest Performance in Contractual Relationships – Practical Implications for the Insurance Industry
- Inside Insurance: Two Things Insurers Should Avoid Doing with Brokers to Promote the Fair Treatment of Customers

Pro Bono & Community Involvement

- Black Watch Association, Honourary Patron (2016) (supporting a Reserve Regiment, Canadian Army)
- Guild of The Royal Canadian Dragoons, Director (2015) (Regiment, Canadian Army)

Education / Bar Admissions

- M.Sc. (Bus. Res.), Reading University, 2017
- LL.M., Osgoode Hall Law School, 1996
- MBA, University of Toronto, 1984
- B.Sc. (Hons.), Dalhousie University, 1977
- LL.B., Dalhousie University, 1977
- B.Sc., Dalhousie University, 1974
- Current Post Graduate Student – Doctorate in Business Administration, Henley Business School
- Ontario, 1979

Associations

- American Bar Association, Chair, Business Law Section, Project Finance and Development Committee, International Co-ordinating Committee, Programs Committee
- American Bar Foundation
- Association of Commercial Finance Attorneys, Past President
- American College of Commercial Finance Lawyers, Regent
- Canadian Bar Association
- Ontario Bar Association
- Practical Law Canada/Thomson Reuters, Advisory Board
- American College of Commercial Finance Lawyers, Board of Regents
- Canadian Finance and Leasing Association, Director
Equipment Leasing and Finance Association, Committee Member (Legal)
- Association for Corporate Growth
- Canadian Bar Association
- Ontario Bar Association