Joëlle Girard

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Banking & Financial Services
Lending & Financing
Real Estate Lending & Financing
Structured Finance & Securitization
Corporate Finance

Joëlle Girard's practice is focused on the various aspects of debt financing, including the implementation of credit facilities and the taking of security interest, both nationally and internationally.

Joëlle represents banks and other financial institutions as well as borrowers in connection with all types of financing, particularly acquisition financing, cross-border loans, financing through banking syndicates and asset-based financing. Her experience also extends to the financing of major real estate assets, including construction loans.

Experience

- Investissement Quebec, as a selling shareholder, in Eddyfi/NDT's acquisition HalfWave AS.
- Royal Bank of Canada in connection with the syndicated secured credit facilities of Videotron Ltd
- National Bank of Canada in connection with secured credit facilities of several portfolio companies of Namakor Holdings
- HSBC Bank Canada, acting as agent for a banking syndicate with respect to $193 million credit facilities granted to Englobe Corp
- Oxford Properties Group in the acquisition of a 50% ownership interest in the Quartier DIX30™ property, located in Brossard
- Bank of Montreal, acting as agent for a banking syndicate in the refinancing of credit facilities granted to Napec Inc. and its subsidiaries

Insights & Events

- Co-presenter, "Développements récents et tendances en financement," National Financial Services Symposium, BLG, Montreal, November 9, 2016
- Co-author, “Amendments To Québec Law Concerning Hypothecs; Québec Adopts New Rules,” BLG's Financial Services Group Publication, May 7, 2015
- Co-author, “Proposed Amendments to the Civil Code of Québec Concerning Hypothecs,” BLG's Financial Services Group Publication, February 19, 2015

Awards & Recognition

- Recognized in the 2026 edition (and since 2025) of *The Best Lawyers in Canada* (Banking and Finance Law) and in the 2025 edition (Construction Law).
- Recognized in the 2023 and 2024 editions of *The Best Lawyers in Canada Best Lawyers: Ones to Watch in Canada* (Banking and Finance Law).

Bar Admission & Education

- Québec, 2011

- BCL / LLB, McGill University, 2010

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