



Charlotte Chien

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[Banking & Financial Services](#)
[Lending & Financing](#)
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[Financial Services](#)

Charlotte maintains a broad banking and financial services practice focused on lending and financing transactions. She represents banks and other financial institutions, as well as corporate borrowers, in a variety of lending transactions, including syndicated and bilateral transactions, secured and unsecured lending, senior and subordinated lending, asset-based lending, acquisition financing and cross-border financing. She has experience in advising clients acting in trustee, administrative agency, collateral agency and intercreditor agency capacities. She has also acted for government lenders in connection with secured and unsecured debt issued under publicly-funded financing programs.

As part of her practice, Charlotte regularly represents creditors, insolvency officials (including court-appointed trustees, monitors, receivers and information officers) and various other stakeholders in bankruptcy, insolvency, receivership and restructuring proceedings, including under the Companies' Creditors Arrangement Act and Bankruptcy and Insolvency Act. She has experience assisting creditors with enforcing loans and realizing on security, and advises clients on options to maximize value and manage risks in times of financial distress.

Prior to joining BLG as an associate, Charlotte summered and articulated with the Firm.

Charlotte currently serves on the Board of Directors of the Risk Management Association, Toronto Chapter, as a Director, Board Member and Corporate Secretary.

Experience

- Acted as Canadian counsel to a multi-national, industry-leading automation systems and services provider for the pharmaceutical, telecommunications automotive, electronics, nuclear and solar energy, fiber optics and consumer products industries in connection with the financing and refinancing of its various secured credit facilities from a syndicate of lenders.
- Represented Canadian Imperial Bank of Commerce, as administrative agent, and a syndicate of lenders in connection with providing various senior secured credit facilities to finance a group of borrowers in the renewable energy industry, including wind, solar and geothermal technologies.
- Represented Bank of Montreal, as administrative agent, and a syndicate of lenders in connection with providing various senior secured credit facilities in excess of \$100 million to finance the operations and corporate acquisition activities of a multi-national group of companies in the transportation, aerospace, heavy industry and engineering automation sectors across North America.
- Acted for Zurich, as principal surety and DIP lender, in the restructuring proceedings of Bondfield Construction Company Limited (BCCL) and certain affiliates of BCCL under the *Companies' Creditors Arrangement Act*.
- Acted for Northern Ontario School of Medicine (NOSM) in connection with the restructuring proceedings of Laurentian University of Sudbury under the *Companies' Creditors Arrangement Act*.
- Represented the indenture trustee, collateral agent and intercreditor agent in connection with the offering of senior secured notes and senior secured credit facilities to finance major energy transmission projects of Ontario's largest utility service provider.
- Represented Canada Enterprise Emergency Funding Corporation in connection with \$700 million Large Employer Emergency Financing Facility (LEEFF) loans to Transat A.T. Inc., Air Transat A.T. Inc. and Transat Tours Canada Inc., including a \$310 million LEEFF loan to enable Transat to provide refunds to eligible customers.
- Represented Canada Enterprise Emergency Funding Corporation in connection with \$475 million LEEFF loans to Sunwing Vacations Inc. and Sunwing Airlines Inc., including a \$100 million LEEFF loan to enable Sunwing to provide refunds to eligible customers.
- Represented The Bank of Nova Scotia and The Toronto-Dominion Bank, as co-lead arrangers, and The Bank of Nova Scotia, as administrative agent, in connection with a US\$1.2 billion credit facility for Agnico Eagle Mines Limited.
- Represented Bank of Montreal, as administrative agent, and a syndicate of lenders in connection with providing multiple credit facilities in excess of \$200 million to finance a group of borrowers comprised of U.S. and Canadian corporations operating in the real estate, renovation and supply industry, including the financing of the borrower group's acquisition and corporate restructuring activities.
- Represented Canadian Imperial Bank of Commerce, as administrative agent, and a syndicate of lenders in connection with providing multiple credit facilities in excess of \$100 million to finance a group of borrowers in the construction, infrastructure and engineering industry.
- Represented lenders in connection with providing credit facilities in excess of \$200 million to finance a group of borrowers operating in the forestry and lumber manufacturing/distribution industry.
- Acted for Canada Mortgage and Housing Corporation and Canada Housing Trust™ No. 1 in connection with the Canada Mortgage Bond (CMB) securitization program, the leading Canadian residential mortgage-backed securitization program, and the fully underwritten offerings in excess of \$400 billion (to date) in Canada Mortgage Bonds.
- Acted as Canadian counsel to Bank of America, N.A. and lenders in connection with providing multiple cross-border syndicated credit facilities to finance various borrowers with multi-jurisdictional operations.

Insights Rollup

- Author, "Supreme Court of Canada: Landmark decision on corporate attribution and transfers at undervalue", BLG Article, November 2024
- Author, "Court grants receivership application over competing CCAA application", BLG Article, May 2024
- Author, "Ontario Court of Appeal grants priority to senior secured lender in equipment lease dispute", BLG Article, March 2024
- Co-Presenter, "Bill C-228: New Pension Priorities in Insolvency and Bankruptcy Proceedings," May 31, 2023
- Author, "Court grants relief for Armstrong Flooring Canada Ltd. and Affiliates as proceedings conclude", BLG Article, May 2023
- Author, "Top Canadian insolvency cases of 2022", BLG Article, February 2023
- Author, "Ontario Superior Court of Justice: word of caution regarding sealing orders", BLG Article, September 2022
- Author, "Top Canadian insolvency cases of 2021", BLG Article, January 2022
- Author, "Bankrupt company obtains protection under the CCAA", BLG Article, May 2021
- Panelist, University of Toronto - Rotman Commerce Law Association, Corporate Oversight, October 28, 2020.
- Author, "FCA confirms CRA super priority over secured creditors on a GST/HST debtors' property", BLG Article, May 2020
- Author, "SCC opens doors to litigation funding in insolvency proceedings", BLG Article, May 2020

Beyond Our Walls

Professional Involvement

- Director and Secretary, Risk Management Association, Toronto Chapter
- Member, Ontario Bar Association
- Member, Canadian Bar Association

Bar Admission & Education

- Ontario, 2020
- JD, Osgoode Hall Law School, 2019
- Honours BA, Political Science, English and Philosophy, University of Toronto, 2016



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As the largest, truly full-service Canadian law firm, Borden Ladner Gervais LLP (BLG) delivers practical legal advice for domestic and international clients across more practices and industries than any Canadian firm. With over 725 lawyers, intellectual property agents and other professionals, BLG serves the legal needs of businesses and institutions across Canada and beyond – from M&A and capital markets, to disputes, financing, and trademark & patent registration.

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