

# Stephanie Goncalves

Professional Support Lawyer



Stephanie Goncalves is a Professional Support Lawyer in our Finance & Banking practice, and Knowledge Management Department.

## About Stephanie

Stephanie joined CDH as a candidate attorney in 2016. She has been appointed as an Associate from 2018. In the Employment Law practice area, she was exposed to and assisted with applications for Labour Court (including urgent motions) and the Constitutional Court with counsel. Assisted with preparations for trial and motions and advising clients accordingly. She also attended numerous arbitrations in the Commission of Conciliation, Mediation and Arbitration.

In the Dispute Resolution practice area she assisted with applications for High Court and Magistrates' Court actions and motions and attended opposed and unopposed motions in the High Court, including urgent motions in the High Court with counsel. She assisted with preparations for trial and motions and advising clients on various contractual disputes.

Currently she is in the Finance & Banking practice area and she is assisting with drafting and reviewing of contracts, facility agreements, loan agreements, security documents and the issue of and listing of debt instruments on the Johannesburg Stock Exchange.

Stephanie was appointed Senior Associate in 2021.

## Credentials

### Education

- BCom Law (Accounting & Taxation) (cum laude), University of Pretoria
- LLB (cum laude), University of Pretoria
- Year of admission as an Attorney: 2017
- Year of admission as a Notary Public: 2018
- Registered with the Legal Practice Council

## Experience

- Assisted various major financial institutions in respect of debt facilities arrangements including the drafting and implementing security arrangements and loan agreements.

## Contact Stephanie

27 (0)11 562 1448

[stephanie.goncalves@cdhlegal.com](mailto:stephanie.goncalves@cdhlegal.com)

[Stephanie on LinkedIn](#)

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## Expertise

[Finance & Banking Law](#)

Knowledge Management

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## Location

Johannesburg

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## Language

English

- Assisted in advising financial institutions in respect of aspects of the Companies Act 71 of 2008 and the Exchange Control Regulations.
- Assisted in due diligences in the finance field and prepared the due diligence reports.
- Drafted, analysed and reviewed commercial agreements and company secretarial documents including resolutions and constitutional documents.
- Drafted applicable pricing supplements and related documents for the issue of debt instruments on the Johannesburg Stock Exchange.
- Analytically reviewed relevant legislation such as the Companies Act, Financial Advisory and Intermediary Services Act, Protection of Personal Information Act, National Credit Act, Consumer Protection Act, Financial Markets Act, Financial Intelligence Centre Act, Financial Sector Regulation Act etc. in order to provide well-reasoned legal opinions to clients.
- Assisted in advising 4 Africa Exchange Proprietary Limited with an application to review the Financial Services Board decision for an exchange licence to operate a stock exchange.
- Assisted in advising and facilitating NWK Limited and NWK Holdings Limited listing on 4 Africa Exchange Pty Ltd and drafting the relevant agreements regulating the relationship between all interested parties.
- Assisted 4 Africa Exchange Proprietary Limited with reviewing and amending its exchange rules and listing requirements.

## News

### [It's settled: The SCA confirms the legal position on verbal contracts of cession](#)

The concept of proof has become increasingly ingrained in our society. This is evidenced by the new social norm that simple things like meals are presumed fictitious until proven by way of post on social media platforms like Instagram. Although failing to post an event does not equate to it not having occurred, it is easier to prove if there is evidence of said event. Similarly, while our law still recognises verbal and tacit contracts as valid, written contracts are preferred for, among other things, evidentiary and enforcement purposes.

### [Downgrade of South Africa's credit rating further into junk](#)

On 29 April 2020, Standard & Poor's Global Ratings (S&P) lowered South Africa's sovereign credit rating further into non-investment grade, otherwise known as junk status, citing the impact of COVID-19 on South Africa's public finances and economic growth as one of the reasons for its ratings action.

[All news by Stephanie Goncalves →](#)