

Adnaan Kariem

Director



Dr. Adnaan Kariem is a Director in our Finance & Banking practice. He specialises in corporate finance (debt and equity finance), project finance, corporate law, investment management related matters, financial services law and education sector transactions. Adnaan structures and negotiates the transactions in his field, drafts the necessary agreements and attends to regulatory matters.

About Adnaan

Adnaan obtained his doctoral degree in commercial law from the University of Cape Town in 2022. His research and thesis analyses secured loans in South African law and cession in securitatem debiti to secure the repayment of loans.

Adnaan began his career as a Candidate Attorney at Hofmeyr Herbstein and Gihwala (now Cliffe Dekker Hofmeyr) in 1998. He was promoted to Associate, then Senior Associate and became a Director in 2005.

Credentials

Education

- BA (Law) LLB, University of the Western Cape
- LLM (Commercial Law), University of Cape Town
- PhD (Commercial Law), University of Cape Town
- Year of admission as an attorney: 1999
- Registered with the Legal Practice Council

Experience

• Lenders and borrowers

Acts for lenders and borrowers, and advises them as to funding structures, risks and security arrangements.

• Financial services providers and sector

Acts for financial services providers (including business divisions of financial services providers) and advises them as to funding structures, risks, security arrangements and related regulatory matters.

Acts for companies in the financial services sector in respect of compliance with financial services laws.

Contact Adnaan

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[Adnaan on LinkedIn](#)

Expertise

[Finance & Banking Law](#)

Education & Training

Financial Services

Location

Cape Town

Language

English

- Investment managers and companies

Acts for investment managers and companies in respect of finance transactions, covering the entire spectrum of transactions including loan and security transactions, commercial development transactions and business sale transactions.

- Acts for universities

Acts for universities in respect of corporate and finance transactions.

News

[The pari passu principle in loan transactions](#)

An important, yet undervalued principle in loan transactions is the pari passu principle. The principle concerns the ranking of lenders' claims and concomitant security rights in loan transactions. In this article, the meaning and scope of the pari passu principle in loan transactions is discussed.

[The borrowing powers of universities](#)

In recent years, South African universities have increasingly been borrowing large sums of money to fund their major infrastructure projects or working capital requirements. In this article, the source of public higher educational institutions' (referred to as universities) borrowing powers is discussed.

[Syndicated loans: The facility agent's role](#)

A syndicated loan is a loan advanced by a number of lenders, on a proportionate basis, to a borrower. In this article, the core role of the facility agent (referred to as the agent) in a syndicated loan is discussed.

[Cession in security: Identifying the most suitable basis](#)

A borrower's obligation to repay a loan can be secured using different forms of security rights and quasi-security rights, with some rights being asset backed and others not.

[Cession in security: Avoiding pitfalls](#)

A cession in security of personal rights, designed to provide security to a cessionary (a lender) for the cedent's (borrower's) obligation to repay a loan, may ironically, expose the cessionary to risk if certain pitfalls are ignored.

[All news by Adnaan Kariem →](#)

Recognition

- Practical Law Company PLC Which Lawyer

- Practical Law Company^{PLC} Which Lawyer 2011 and 2012 recommended Adnaan in Finance and Banking.