



Bm Bermúdez Mora
Abogados

Our Law Firm Profile

REPUBLIC OF CHILE

Bermúdez Mora Attorneys At Law

AHUMADA 312 OFICINA 824

SANTIAGO CHILE

PHONE: (+56) 2 6979940

FAX: (+56) 2 6979949

INTERNET: <http://www.myba.cl>

<http://www.bermudezmora.cl>

Welcome to a LAW FIRM with a DIFFERENCE....

- PERSONAL SERVICE

We are a dynamic and vibrant commercial Law Firm able to provide you with professional advice and an all-round one-stop service.

- PROFESSIONAL EXPERTISE

Our team of highly trained attorneys have individual expertise in a number of areas to ensure that you are able to obtain comprehensive specialist legal advice under one roof.

- PRACTICAL SOLUTIONS

- PROMPT ADVICE

Our standards are stringent and exceptional.

- CONFIDENTIALITY ASSURED

Vibrant, progressive and bold, Bermudez Mora Abogados, a Law Firm to match today's changing world.

- ALWAYS CONTACTABLE

We do look forward to being of service to you.

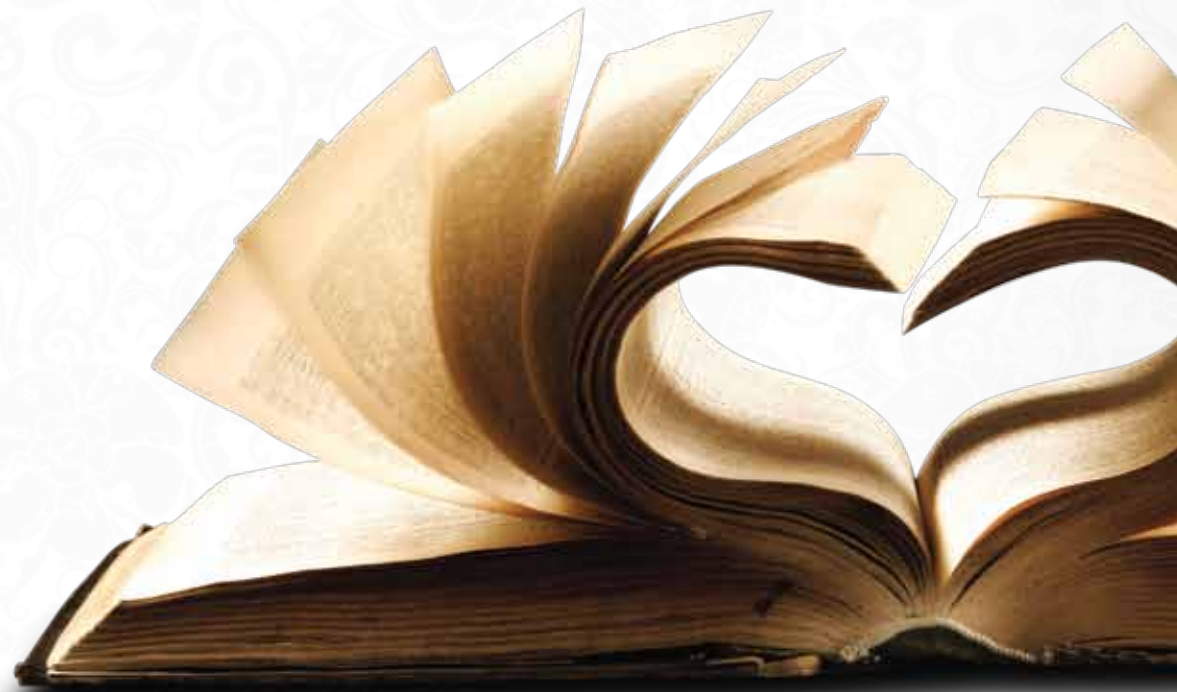


Who are we?

Bermúdez Mora Attorneys At Law is a young firm of lawyers supported by a capable administrative staff and state-of-the-art technology in prime offices. Whilst large enough to meet the demands of our major corporate clients for work of the highest professional standards, we Bermúdez Mora Attorneys At Law also offer a highly personal and cost-effective service to private clients.

All our lawyers are Chilean education /trained and hold Chilean Court advocacy licenses. We work individually or collectively as a team and any of our clients have access to and are able to draw on the experiences of all of the lawyers as a whole, rather than a specific individual alone.

Most of our lawyers are fluent in several languages, this fact empowers them to be able to understand and work with clients and businesses from different parts of the world not only in the Spanish language, also in English, French and Italian.



Understanding your BUSINESS

It is our business to understand yours. we have wide commercial knowledge and are keen to expand it whenever necessary for new projects. This understanding fosters the personal rapport with clients, which is characteristic of our style. We are committed to delivering a service *par excellence* to both our corporate clients as well as our private individual client base.

THOROUGH GROUNDWORK

Our approach is based in thorough preparation; our strength lies in handling matters of factual and documentary complexity. By adopting a detailed approach at the outset, we can identify strengths and weaknesses early on.



COMPANY AND COMMERCIAL EXPERTISE

A team approach

We combine the broad expertise of each partner applied to every legal situation presented by our clients, developing solid confidence bonds among partners, associates and clients. Every case is handled directly by a partner who stays fully informed and available 24 hours a day.

At the same time, we have close links with other professionals, such as accountants, bankers, architects, engineers and surveyors means that, when called upon, we can create and co-ordinate a multi-disciplinary team.

Wealth of Experience

Our firm has in-depth commercial experience, not simply in terms of legal expertise but in the technical knowledge and experience required to find the commercial route to a client's objectives. We act for a wide range of clients, from major corporations to small family businesses, both in Chile and overseas. They are in areas as diverse as banking and insurance, property development and investments, travel and leisure, tourism, civil airlines, Chilean Government, manufacturing and the professions.

A Network of Financial Contacts

We have close relations with banks, financial institutions, trust companies and other professionals, which allow us to introduce business clients requiring finance or other appropriate services. Our wide international experience is also put to use, where relevant, to help clients benefit from our vast knowledge in foreign jurisdictions and legal structures.

The International Dimension

In a shrinking world the business community needs to operate and invest internationally. Members of the firm travel whenever required on client business and our experience and knowledge of jurisdictions such as the U.S and South America, ensure that our clients are given access to excellent rounded legal advice.



Areas of Expertise

Commercial: we advise clients on all aspects of commercial and financial transactions and negotiations including foreign and local investments in Chile; distribution; agency; terms and conditions of business; partnerships; industrial relations; and employment.

Company law: we provide advice to private and public companies in all phases of business development and continuation, including local and off-shore company incorporations; company secretarial services; preparation of annual company reports; organisational documentation; mergers; joint ventures; acquisitions & disposals; privatisation; and public flotations.

Banking: professional services offered to our clients encompass a broad range of banking-related matters such as security documentation and structuring debt equity arrangements.

Property: acquisition and disposal of premises, secured lending, purchase and sale of investment property, environmental law, landlord and tenant issues (including drafting lease agreements), and services for property managers.

Construction: we manage construction contract documentation and conduct contract negotiations between architects, contractors, sub-contractors and suppliers. The Law Firm represents owners, developers and contractors in all phases of development of hotels, residential and commercial premises.

Investment Business and Financial Services: we act as independent financial advisers and this provides an additional service to clients. We can carry out investment and portfolio planning (including stocks, shares, bonds, gilts, deposit accounts) as well as insurance business (including life insurance, regular savings plans) and employee benefits planning.

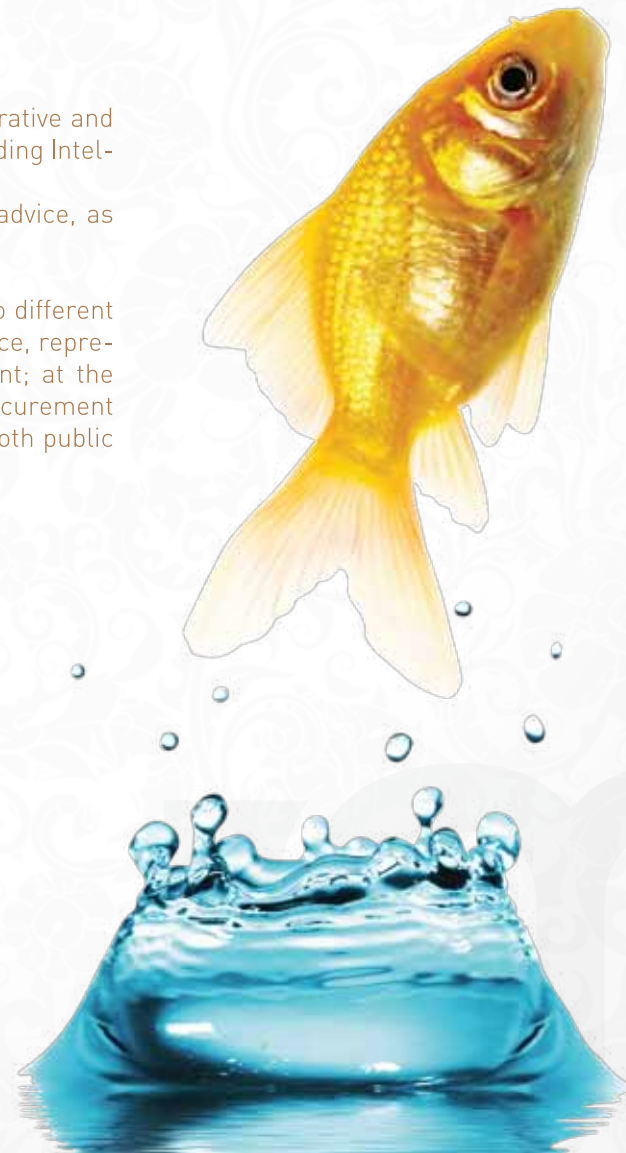
Bankruptcy and Liquidation: the Law Firm offers advice, planning, re-structuring and litigation strategy in order to fully address client needs in personal bankruptcy and corporate insolvency matters.

Litigation and Dispute Resolution: our approach to litigation recognises that strategy, negotiating ability and a commercial approach are as important as legal skills. We therefore view our role of dispute resolution in the widest sense.



Broad practice in local Chilean courts and jurisdiction –Civil, Labour, administrative and Criminal:. Our attorneys are able to provide expert advice on all such areas including Intellectual Property and Copyright Law, Employment Law, and Revenue Law.
Expert Tax Compliant Advice: Our attorneys give comprehensive integral tax advice, as broad as tax planning and court presentations and litigation.

Chilean Government-Related Work: Some of our attorneys are legal advisers to different Chilean Government entities and Institutions, such as the Attorney General Office, representing in and outside court the rights and duties of the Chilean Government; at the Chilean Air Force, being in charge of the negotiation and facton of different procurement contracts for amounts greater than US\$ 50,000,000. , with broad expertise in both public and private tenders.



BRIEF RÉSUMÉS OF OUR ATTORNEYS

All the lawyers at the Law Firm have conducted their legal training at Law Schools in Chile and are holders of Masters degrees and post graduate diplomas, The main lawyers are:-



Mr. **Ricardo Bermudez Schmied** Attorney-at-Law.

Practice: Contract Negotiation, Administrative Law, Aviation Law, International Sale, Local Tax expert

Education: Law Degree Universidad Gabriela Mistral 2006.

Diploma in Tax Planning, Universidad de Chile 2010.

Experience: Air Force Logistics Command Chilean Air Force; Founding Partner at Bermúdez Mora Attorneys At Law; Court Litigation, Tax Advisor.

Teaching: Assistant Professor Department of Business Law for Commercial Engineering students at Universidad Diego Portales
Languages: Spanish, and advanced fluent English.

Other: Member of the "Bar Association of Chile."

You may contact Mr Bermudez at his E-mail address: rbermudez@myba.cl (soon to be rbermudez@bermudezmora.cl)) or at the following numbers: (+56) 2 6979940; mobile (+56) 9 8954848.



BRIEF RÉSUMÉS OF OUR ATTORNEYS



Mrs **Macarena Mora Silva** Attorney at Law
Master's degree in Business Law

Practice: Real Estate, Business Law, corporate, civil, commercial and corporate law.

Education: Law Degree Universidad de Chile 2007 Lawyer. Graduated with distinction. Master in Business Law, Universidad Adolfo Ibáñez 2010.

Experience: Philippi, Irarrazabal, Pulido y Brunner Attorneys at Law, Esperanza Real State Company, Viña Camino Real S.A., (wine producer), Founding Partner at Bermúdez Mora Attorneys at Law, Corporate Law, Civil Litigation and Real State.

Languages: Spanish, and fluent English.

Other: Participation in various seminars relating to Corporate Governance.

Member of the "Bar Association of Chile."
You may contact Mrs Mora at her E-mail address: mmora@myba.cl (soon to be rbermudez@bermudezmora.cl) or at the following numbers: (+56) 2 6979940; mobile (+56) 9 92254891

Mr. **Juan Carlos Cordero Ibacache**
Attorney-at-Law.

Practice: Criminal Law, involvement in criminal trials as a prosecutor and private defence, bankruptcy, civil litigation and labour, advising companies on matters of management, preparation of contracts, regulations and internal regulations in Criminal Economic Matters.

Education: Law Degree, Universidad de Chile. 2007. Diploma in Criminal Procedure Reform, Universidad de Chile 2005 Diploma in Oral Litigation Techniques, Universidad Católica 2010.

Specialization in "Orality and Litigation" basic and advanced level, Universidad Católica.

Experience: Attorney Grupo Santander, Santander Consumer Chile SA; Deputy Attorney General Counsel of Government; Trial Lawyer of the State Defence Council, in criminal matters; Assistant Clinical Professor of Law University of Chile; Partner at Bermúdez Mora Attorneys At Law.

Languages: Spanish, English and French.

Other: Member of the "Bar Association of Chile."

Mr. **Luis Alfredo Espinoza Rubio**
Attorney-at-Law Master's Degree in Constitutional Law.

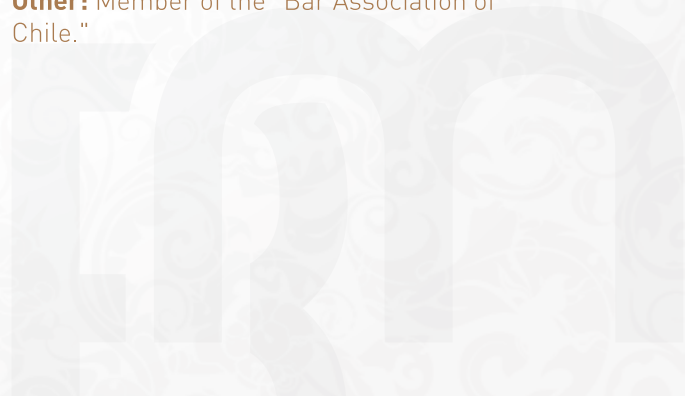
Practice: Civil, administrative law particularly public procurement area. Criminal Trial in oral trials.

Education: Law Degree Universidad de Chile 1999; Master's Degree in Constitutional Law. Post degree in Criminology, Universidad Católica de Chile, 2001; Diploma in Taxation of Financial Instruments, Universidad Católica de Chile, 2007; Diploma in Criminal Procedure Reform, Universidad de Chile, 2002.

Experience: Attorney General Department of Administration, the State Defence Council; Criminal Attorney; Partner at Bermúdez Mora Attorneys At Law.

Languages: Spanish, English and Italian.

Other: Member of the "Bar Association of Chile."



Cost effective and Commercial Solutions

We appreciate and understand that costs minimisation is particularly important for all our clients. We are therefore a primary service-based Law Firm and we use our best endeavours at all times to provide our clients with the highest standards of professional service in the most economical manner. Our aim is to avoid surprises by giving an estimate of the likely costs involved at the outset where we can, and by keeping clients in the picture as far as possible if circumstances change. We can also work to ceiling and budget figures or offer you guaranteed representation through retention.

We take a balanced view of our client's business based on gaining a thorough understanding. Our approach is to view a brief from a wide perspective and to advise on a different route if we believe it will better serve a client's purposes. Experience allows us to strike a commercial balance between taking sensible precautions and prejudicing an opportunity in an environment where swift action can be all-important. The firm turns around most general work within 24 to 48 hours.

Cost effective and Commercial Solutions

At the same time, our Firm has a reputation for not being “clock watchers”: we do not charge or bill our clients for every single telephone call or letter or advice given. As a result of this flexibility, our clients are able to see us as their business colleagues to whom they can turn to for advice at any time, without fear or apprehension that an exorbitant invoice will subsequently be in the post to them!

We offer three typical types of fee structures for our services:-

- (a) Hourly charges, based on seniority and experience of lawyer;
- (b) Monthly Retained Legal Counsel rates with minimum number of hours' work irrespective of senior/junior lawyer;
- (c) Project rate: varying flat fixed rate depending on nature of project and scope of works.





CONTACT US

It would be our privilege to invite you to an informal discussion with the partners of BERMÚDEZ MORA ATTORNEYS AT LAW .. in order to strategize on how we may be of assistance to you and your business needs.

Our offices are situated in the heart of Santiago, the capital of Chile, on the downtown area. They are in easy walking distance from the main metro stations and public transport. The address and contact details are as follows:

AHUMADA 312, OFICINA 824, SANTIAGO, CHILE

Telephone: (+56) 2 6979940 / Mobile: (+56) 9 8954848/ 9 2254891/ Fax: (+56) 2 6979940

E-mail: contacto@myba.cl/ contacto@bermudezmora.cl / Internet: <http://www.myba.cl> / <http://www.bermudezmora.cl>

Contact: Mr. Ricardo Bermudez Schmied

Vibrant, progressive and bold, BERMUDEZ MORA ABOGADOS is a Law Firm to match today's changing world. We do look forward to being of service to you.

