



### Farah Torres

#### Associate

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#### Lima

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Farah focuses her practice on regulatory advice specifically in matters pertaining to the financial system, stock market and insurance, in financial transactions, which include financing and debt issues. Recently she has participated in the structuring of various loans, public debt issues, refinancing, constitution of supervised companies, regulatory compliance consultancy and implementing FinTech businesses.

In addition, she has a significant experience as an in-house legal advisor in supervised companies and in the Peruvian securities market supervisor. Farah also has international experience in DLA Piper's office in Frankfurt (Germany) with the Project, Finance & Restructuring Team.

### LANGUAGES SPOKEN

- English
- French
- Spanish

- Capital Markets
- Global Investment Funds
- Finance

- Financial Services
- Insurance

English French Spanish

### Recognitions

- *The Legal 500*: Recognized in Banking & Finance (2021-2022) and Capital Markets (2022)

### Education

- LL.M., Finance, Goethe Universität Frankfurt am Main – Institute for Law and Finance 2019
- Degree in Law, Pontificia Universidad Católica del Perú 2013
- B.A., Pontificia Universidad Católica del Perú 2012

- Specialization in Banking and Finance, Instituto de Estudios Bursátiles 2015

## Memberships

- Lima Bar Association
- Banking and Finance Columnist at The Key Peru
- Civil Association Law and Society (President in 2010)

## INSIGHTS

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- DLA Piper Peru advised Agrícola y Ganadera Chavín de Huántar, in the guaranteed financing granted by Blue like an Orange Sustainable Capital, which was highlighted in the following article published in SE Semana Económica. The team involved: associates Melissa Padilla, Farah Torres, Ricardo Mercado and Partner Sergio Barboza. [Read the note here >>](#)
- Senior Associate, Farah Torres, comments on the publication of the Sandbox regulation to incentivize financial innovation for *Diario Gestión*.

## Publications

Farah is a regular columnist for The Key Peru, writing on banking and finance issues.

- "Cryptoactives: What entity should be competent in an eventual regulation of its exchange platforms?" By Farah Torres, Senior Associate (Lima). Monthly Newsletter - Legal Sector of the Service Guild of the Lima Chamber of Commerce, pages 4-5. February 2022. [Read it here >>](#)
- "Digital money in Peru: global advances and perspectives" By Farah Torres Garcia, Senior Associate in the Banking and Finance area. [Read more here >>](#)
- "Subordinated debt as a component of effective equity and its risks for investors" By Senior Associate Farah Torres for The Key | Corporate Law & Finance. [Read more here >>](#)
- "Regulatory Sandbox in Peru: towards a path of financial technological innovation" By associate Antonella Tirado. Monthly Newsletter - Legal Sector of the Service Guild of the Lima Chamber of Commerce, pages 9-10. October 2021. [Click here to read more >>](#)
- "Aproximación regulatoria a los criptoexchanges en el Perú", to be published in *Revista EDM Edición N° 1*.
- "Perspectiva regulatoria del crowdfunding en el Perú", published in *Temas de Protección al Consumidor y Regulación Financiera* (October 2018) (coautoría)
- "Protección de accionistas minoritarios: tutela en la entrega de acciones, dividendos y demás derechos", published in *Revista Actualidad Empresarial Edición No. 318* (January 2015) (coautoría)
- "La regulación del Representante de los Obligacionistas en el ámbito del Mercado de Valores", published in *Revista Derecho & Sociedad No. 41* (December 2013)
- "El Fondo de Seguro de Depósitos como herramienta de protección al sistema financiero peruano". Published in *The Key Peru* (April 2021)
- "Los desaciertos en la regulación de la prohibición de la publicidad de los activos financieros no supervisados del artículo 2 de la Ley No. 30050". Published in *Polemos* (March 2021)
- "Las clasificaciones de fortaleza financiera en el sistema financiero peruano". Published in *The Key Peru* (February 2020)
- "El desarrollo de las finanzas sostenibles en el mercado bancario peruano". Published in *The Key Peru* (June 2019)

## Events

- "Regulatory modifications from Law No. 31143: new interest rate regime and other relevant modifications." The Civil Law and Society Association presented the "I International Congress on Corporate, Business and Financial Law" that took place on November 16, 17, 18 and 19, 2021. [More info here >>](#)
- Regular speaker at seminars and workshops related to the financial system, the securities market and insurance.

- Recently, she has participated in diferente events organized by Equipo de Derecho Mercantil of Pontificia Universidad Católica del Perú; Asociación Civil "Derecho & Sociedad" of Pontificia Universidad Católica del Perú; Asociación Civil "Derecho & Sociedad; the Key Perú, Taller de Derecho Empresarial "Ulises Montoya Manfredi" of Universidad Nacional Mayor de San Marcos, Grupo de Estudios Sociedades of Universidad Nacional Mayor de San Marcos, Grupo de Estudios de Derecho Corporativo of Universidad Nacional Federico Villarreal; Instituto Peruano de Ciencias Sociales, among others.