



Pauline Chong
Co-Head, Banking & Finance
Director, Corporate & Finance

LL.B. (Hons), National University of Singapore (1993)

Admitted to the Singapore Bar in April 1994

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ABOUT PAULINE

Pauline heads the Banking & Finance practice and is also a Director in the firm's Corporate & Finance Department. She has more than two decades of experience representing and advising clients on a wide range of local and cross-border loan and financing transactions. She has also acted for clients in mergers and acquisitions of local and foreign companies and general corporate and commercial transactions.

More specifically, Pauline has worked on bilateral and syndicated loan facilities to borrowers from the ASEAN countries, the Asia Pacific region, and Europe. She has also advised clients on the financing of infrastructure projects including power plant and highway construction projects, property construction financing, ship financing, and loan restructuring and rescheduling.

Pauline was an adjunct tutor and lecturer for graduate and post-graduate students on banking and finance topics. The Singapore Institute of Legal Education appointed her a Teaching Fellow for the 'Corporate & Commercial Practice' subject of the Singapore Bar Examinations.

EXPERIENCE

Pauline's notable transactions include the following:

- Acted as Singapore counsel for **Saudi Basic Industries Corporation (SABIC)** in a multi-billion dollar financing transaction to fund its worldwide acquisition of General Electric's plastics business.
- Acted as Singapore counsel for **PT Bumi Resources Tbk** in the landmark US\$1.9 billion funding from Country Forest Limited, one of the world's largest and most reputable investment institutions wholly owned by the People's Republic of China, to

refinance its existing indebtedness and fund its working capital and capital expenditure.

- Acted as Singapore counsel for a syndicate of lenders led by **Barclays Bank PLC** in the restructuring of an offshore acquisition financing granted by the syndicate lenders. This included term loan facilities, a multicurrency revolving facility and a mezzanine term facility to finance the sale of Ashtead Technology Rentals to a management led buyout backed by Phoenix Equity Partners for a total consideration of approximately £95.6 million.
- Acted for a **club of major banks in Singapore** in connection with the grant of a S\$556 million financing package consisting of land loans and construction loan facilities to UE Development (Bendemeer) Pte. Limited, a wholly-owned subsidiary of a major listed developer, United Engineers Limited. The purpose of this transaction was to finance the borrower's purchase of leasehold land from the Housing Development Board in Singapore and the development of a private condominium project on it.
- Acted as borrower's counsel to local listed entities including **A-REIT** and **CWT Limited** in connection with various multi-million dollar refinancing of existing debt, investments, and other working capital purposes.

ACCOLADES

Chambers Asia Pacific

Banking & Finance 2026
 – *Band 4* lawyer for 5 consecutive years

"Pauline demonstrates impeccable thoroughness, meticulous attention to detail and never fails to anticipate issues and craft solutions."



"She is very sharp, reliable and able to provide great working solutions."

"Pauline is always as cool as a cucumber when handling the most stressful situations with extremely tight deadlines. We always feel at peace with her on our cases."

"Pauline is highly skilled in her field of work. The thing I like most is her professionalism. She is also highly responsive and delivers with quality."

"Pauline is very professional and always has our best interests in mind. She is able to work within a tight deadline and will ensure a very fast turnaround time."

The Legal 500 Asia Pacific

Banking & Finance 2025 - Recommended lawyer for 7 consecutive years



"Astute is the one word to describe Pauline Chong. Pauline is intelligent and commercially minded when attending to a query."

"Pauline Chong provides "gold" standard of service and unparalleled strategic depth and speed with her high-level advice on exacting legal and commercial difficulties posed to her."

"Pauline Chong is very approachable, highly professional, and responsive"

"Responsive and able to understand client's needs."

"Pauline Chong is well-experienced, efficient and knowledgeable. She provides sound advice in the context of complex situations. A highly responsive and responsible individual."

"Pauline Chong is professional, efficient, knowledgeable and helpful."

"Pauline Chong is highly competent and provides sound advice. Her follow up actions are good and timely."

"Pauline Chong is highly recommended."

She has a "fine record in syndicated and bilateral lending, acquisition finance and project finance."

IFLR 1000: The Guide to the World's Leading Financial Law Firms

Banking & Finance 2024 – Highly Regarded

"Helpful, responsive and knowledgeable."

"Highly professional, responsive and knowledgeable."

"Excellent legal and commercial advice on banking matters which is current and practical for business purposes."

"Strong in corporate banking matters, understands trade and treasury products very well, always giving ideas for better ways of structuring financing lines, innovative in helping the find suitable solutions, and willing to walk the extra mile, clocking extra hours to rush out urgent cases."

"One of the better legal professionals around, she is helpful, knowledgeable and professional in her dealings."

"She is quick to respond with precise input. Use of associates for routines is very helpful in reducing the cost without compromising the quality. I could not see any weakness during our interaction."

"Pauline is very detailed when she reviews documents. She brings in a local perspective and provides the best practice in the market for such documents. She gives easy to understand examples so that we can understand why certain clauses needed to be worded in a certain way. This really made my job so much easier. It is so pleasant to be working with Pauline."

Pauline is commended for being "diligent, knowledgeable and responsive."

Asialaw Profiles

Banking & Finance 2024 – Notable Practitioner for 6 consecutive years

"Ability to work within deadlines and meticulous in the details."

"Professional, helpful and reliable."

"She is professional and responsive."

"Willing to go the extra mile for the client. Innovative. Good communication skills."

"Professional, clear understanding of issue and ability to provide solutions."

"Professional, helpful and knowledgeable."

Asialaw Client Excellence 2020

Banking & Finance – Pauline Chong

PUBLICATIONS

- Co-author, International Comparative Legal Guide to Lending & Secured Finance: Singapore chapter (2018 – 2024)
- Co-author, Woon's Corporation Law: Shares, Debentures and Charges (2021 – 2024)
- The Legal 500 Banking & Finance Yearbook 2023

APPOINTMENTS/MEMBERSHIPS

- Panel of Assessors for Covid-19 Temporary Relief
- Member, Law Society of Singapore
- Member, Singapore Academy of Law