

## Andrea Zemenides

### Director

#### London

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#### **Languages spoken**

English | Greek | Spanish



## About Andrea

Andrea Zemenides is a director in the Financial Services Practice in London, advising on the finance aspects of complex structured and secured real estate finance transactions. Andrea acts for a range of UK-based and international lenders and borrowers on both bilateral and syndicated facilities. Andrea has significant experience leading on transactions involving operational real estate assets, including acquisitions and refinancing of large care home portfolios, purpose-built student accommodation, hotels/serviced apartments and other living assets.

Andrea also has particular expertise advising on commercial and residential development projects, including fundings of forward funds, and works on green and sustainability linked loans.

Andrea has spent time on secondments in both the legal and structured finance transaction management teams at a major clearing bank.

Client testimonials in *Legal 500* 2025 describe Andrea as bringing "good experience to a transaction," and being "responsive and commercial in approach."

## Experience

### **Representative Deals Acting for Lenders**

- Advising HSBC on development financing facilities for a franchised five-star Luxury Collection hotel in the London greenbelt, and dealing with the associated direct arrangements with a major US brand.
- Advising a UK clearing bank on the refinancing of loan facilities of £175 million secured on hotels in London and Manchester.
- Advising the lender on the acquisition and financing of hotels in Manchester, London and Liverpool by a well-known hotelier brand. Advising on hotel management arrangements, including negotiation of direct agreements and dealing with arrangements around refurbishment, fire-remediation and development works.
- Advising a UK clearing bank on the refinancing of the Queens Gate Hotel in Kensington.
- Advising DZ HYP AG and various other German Pfandbrief banks on the financing of more than 20 trophy and city-central properties.

## Representative Deals Acting for Borrowers

- Advising leading care home operator, HC-One Limited on their financings over the last 10 years, including on a £635 million refinancing with the healthcare REIT Welltower, Inc, involving a substantial portfolio in England and Scotland.
- Advising The M-Core group on investment and development facilities with HSBC, Natwest, Santander, Handelsbanken, Lloyds, Barclays and Aviva aggregating in excess of £1.3 billion, and substantial facilities in Germany and Poland.
- Advising a US private equity investor on £150 million development facilities for a forward-funded flagship build-to-rent scheme in Manchester, with financing from private credit specialist Carlyle.
- Advising an Octopus credit fund on CCLOC facilities with HSBC Innovation Bank.
- Advising an events business on significant development finance facilities for an arena project, with funding from a US investment bank.
- Advising a luxury retailer on a £350 million term facility and a £200 million revolving facility.
- Advising a Singaporean investor on the £114 million financing of a 90,000-square-foot office building in central London.
- Advising GCP Student Living plc on facilities for the acquisition of newly built student accommodation.
- Advising on a £300 million debt fund refinancing of *circa* 30 mobile home/caravan/holiday sites in the UK.

## Credentials

### Education

- College of Law, London, L.P.C., Distinction, 2010
- University of Cambridge, M.A., Hons, 2009

### Admissions

- England and Wales, 2013

## Expertise

### Services

- Financial Services

### Industries

- Healthcare
- Hospitality & Leisure

## About our firm

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