


Toby Joy


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Toby is a senior associate in the banking and finance team.

Toby is dual qualified in England and Wales and the British Virgin Islands. He is a banking and finance specialist, acting for both lenders and borrowers in a range of areas, including property finance (development and investment), general corporate lending and aviation and yacht finance. His clients include banks, family offices, sports teams, developers, hotels, trustees and ultra-high net worth individuals. Toby has acted on transactions involving a range of assets classes from hotels, high-end residential properties, industrial estates, private and commercial jets, yachts, landed estates and art to care homes and motorsport teams (and everything in between!).

Toby has been at the firm for over eleven years, during which time has built close working relationships with its various practice areas, including Real Estate, Construction, Corporate, Private Client and Tax. Toby also works regularly with the firm's Family team structuring security for lump sums in the context of divorces.

As a qualified pilot, Toby has a particular interest in aviation and flies most weekends.

Track record

Acting for a motorsports team

Acting for a motorsports team on multiple financings, including most recently to develop its factory facility.

Hotel acquisition

Advising on financing the acquisition of a 4* hotel and spa.

Formula One

Advising on all finance aspects of Renault Sport SAS's acquisition of the Lotus Formula One team.

Care home

Acting for a care home provider in a £24m refinancing of its residential care home portfolio.

Hotel refinancing

Acting for a Malaysian bank on its refinancing of two London hotels.

State Bank of India loan facility

Advising State Bank of India in a £300 million loan facility for the acquisition of The Old War Office, 57 Whitehall, London. The landmark property, located in the heart of Westminster, was acquired by The Hinduja Group in partnership with Spanish development company Obrascón Huarte Lain Desarrollos. The site has been converted into a luxury hotel.

Luxembourg fund borrowing

Acting for a family office borrowing £21 million from a Luxembourg fund for the development of a substantial commercial building in North London into flats, including negotiating a private equity style profit sharing agreement.

Boeing Business Jet refinancing

Acting on a refinancing of a Boeing Business Jet for an ultra-high net worth client with a major European bank

Gulfstream G500 acquisition

Acting for a family office on the financing and structuring of a new Gulfstream G500 aircraft.

Sale of Bombardiers

Acting on the sale of two Bombardier CRJs for a Californian lessor.

Family office yacht sale

Acting for a family office on the sale of a 300 foot plus yacht (including negotiating a central agency agreement with the yacht broker)

Superyacht acquisition

Acting for an ultra-high net worth individual on his acquisition of a 137-foot yacht.

Commercial aircraft repossession

Advising on the repossession of four commercial aircraft on lease to an insolvent European airline.

Superyacht refinancing

Acting for an ultra-high net worth client on the refinancing of a 270 foot superyacht

External publications

'Withers clients spend between £3m to £43m on jets', CityWealth on luxury aircraft - 2015

Admissions

England and Wales, 2014
British Virgin Islands, 2022

Education

Keble College, Oxford, MA (Oxon) in German and Linguistics
University of Law, LLB (Hons)

Languages

English
German

Key dates

Year joined: 2012

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