GARRIGUES




## José Ramón Morales

Of counsel

Barcelona

**jose.ramon.morales@garrigues.com**

Abogado colegiado nº 19420

I. Colegio de la Abogacía de Barcelona

Avinguda Diagonal, 654

08034 Barcelona (Spain)

Tel: +34 93 253 37 00

Fax: +34 93 253 37 50


---

**Corporate and M&A**
Technology, Communications and Digital
Banking and Finance

---

José Ramón Morales is an Of counsel in Garrigues' Corporate Department and co-head of the Technology, Communications and Digital area, Garrigues Digital and the Garrigues FinTech Hub. He has extensive experience in advising companies and corporate transactions, strategic alliances and projects in the field of technology and digital business. He is chairman of the Commercial Law section of the Barcelona Bar Association. He holds a degree in Law from the University of Barcelona Law School. He has been recognised by Legal500 (Hall of Fame TMT Lawyer from 2020 to 2025) and Chambers & Partners.

## Experience

José Ramón Morales has been a partner in the Corporate Law Department from 2002 to 2025, and is currently an Of counsel of the firm.. He is co-director of the Technology, Communications and Digital area, of Garrigues Digital and of the Garrigues FinTech Hub.

His areas of specialisation are Commercial Law and Information Technology and Digital Business Law. He has participated in numerous M&A transactions, reorganisations, private equity (including venture capital) investments in various sectors. He has extensive experience in corporate, regulatory and transactional advice in the technology and digital business environment for different sectors, where he is a recognised expert.

He has been involved in very significant corporate transactions (including investments, strategic alliances and joint ventures), in the banking and fintech sectors, insurance, advertising and digital platforms, content, proptech, car sharing, smart cities, Web3 environments, and projects implementing cloud services, blockchain and other distributed ledger technologies, algorithmic systems and artificial intelligence solutions. He has advised global operators and emerging companies on numerous projects related to digital technologies and businesses. He is an expert in providing legal advice to start-ups, scale-ups and emerging companies in the technology and digital business sector.

He has extensive experience in outsourcing projects and contracts, advising clients and suppliers in both technological and business process outsourcing operations, with special dedication to the financial sector,

where he has advised on several of the most relevant operations in recent years in Spain.

He has held the position of secretary of the board of directors of several companies (including venture capital funds, emerging companies and joint ventures) operating in the field of technology and digital services.

## Academic background

He holds a law degree from the University of Barcelona Law School.

He has completed several international programes, including:

- Harvard Business School, "Competing in the age of AI", 2023.
- University of Oxford-Said Business School, "Oxford Fintech Program", 2018.
- Harvard Law School "Internet Law Program", 2005.
- Harvard Law School "Program of Instruction for Lawyers", 2001.

## Teaching activity

- Centro de Estudios Garrigues (Madrid)
  - Director of the "Executive Course in Fintech" (2018-2020).
  - Professor of the "Angloamerican Law Program" (2009), "Executive Fashion & Law Program" (2016-2020) and the "Master in Fashion Business & Law" (2019).
  - Professor of the joint CEG-Fordham University "LLM in International Transactions" (2017-2024).
- La Salle (Barcelona)-URL
  - Associate Professor of Business Law, in the international programme "Management of Business and Technology" (2017-2022)
  - Lecturer in the "Postgraduate in Smart Cities" (2014) and in the "Master in Smart Cities and Smart Grids Technologies" (2015-2019 and 2021).
- UPF Barcelona School of Management, Lecturer in the "Postgraduate Course in Blockchain and other DLT technologies" (2020).
- UNED, Lecturer in the "Modular Programme in Science and Law" (2019-2022).
- Repeated speaker at events and conferences of the Mobile World Congress Barcelona-4YFN, IBA, ITech Law, IFCLA, Adigital, ENATIC, UB, IESE, ESADE, IE, IQS-URL, La Salle-URL, ICAB, APD, among others.

## Memberships

- He has been Chairman of the Commercial Law Section of the Barcelona Bar Association.
- He has been a member of the Board of Directors of ITech Law (International Technology Law Association), and currently a member of its Outsourcing Committee.

- He has been a member of the Board of Directors and Chairman of the Legal Committee of Adigital (Spanish Association of the Digital Economy).
- He is part of the founding group of Alastria Blockchain Ecosystem and has been coordinator of its Legal Committee.

## Distinctions

José Ramón Morales is recognised by Legal 500 Europe for TMT in Spain (as a Leading Individual from 2012 to 2019, and as a Hall of Fame TMT Lawyer from 2020 to 2025) and Chambers&Partners (recognised as Band 2 since 2011).

Testimonials in Legal 500 Europe 2022 highlight "*(in) particular, José Ramón Morales is an excellent professional, always up-to-date in the most cutting-edge areas of technology law and with an extraordinary practical vision*".

## Publications

- "The challenges of European AI regulation for the financial sector", Garrigues Digital, September 2023.
- "Cryptoassets and the financial sector: a market revolution and regulatory challenges"(co-author), Garrigues FinTech, November 2022.
- "Strong customer authentication: challenges for e-commerce and online payments", Garrigues FinTech, September 2020.
- "EU: towards a competitive legal framework for digital business", The Lawyer, June 2018.
- "Legal aspects of Smart Contracts"(*), contribution in the collective book "Blockchain: la revolución industrial de Internet", Planeta-Ediciones Gestión 2000, 2017.
- "Package travel and linked travel services: the new European Directive"(*) , CEHAT, No. 123. March 2016.
- "Remuneration of directors following the reform of the capital company law on corporate governance by law 31/2014"(*) , Marcial Pons/Col·legi Notarial de Catalunya, 2016.
- "Powers of management of the general shareholders' meeting. The new article 160.f) and revised article 161 of the Capital Companies Law"(*) , in the collective book "Reforma de las sociedades de capital y mejora del gobierno corporativo", Revista Juridica de Catalunya, 2015.
- "Alliances and joint ventures: negotiation and critical aspects of the contract"(*) (co-author), Cre100do, 2015.
- "Cybersecurity"(*) , Expansión. 19/02/2015.
- "When fashion connects"(*) , Garrigues Newsletter Business of Fashion Law, Nº 1, March 2014.
- "Notes on the professional e-book from a user's perspective"(*) , Actualidad Jurídica Aranzadi Nº 876. January 2014.
- "Cloud Computing: opportunities and risks"(*) , CEHAT Nº 96. October 2013.
- "Legal aspects of smart city projects", paper at the ITech Law European Conference, Amsterdam, October 2013.

- "Cloud computing: corporate risks and legal implications"(*) , Actualidad Jurídica Aranzadi Nº 863. May 2013.
- "Outsourcing and Business Contracts in Spain", contribution in the book "Business Services, Partnering and Outsourcing Contracts: A Practical Guide", A. Lewis, 4th ed., Sweet & Maxwell, London 2012.
- "Europe modernises television regulation that has been in place for almost twenty years"(*) , Revista Moneda Única, April 2008.
- “The general shareholders' meeting. The shareholders' meeting Regulation” (*) (co-author) in the collective work entitled “La Sociedad Cotizada”, published by Marcial Pons, Madrid, 2007.

(*) originally published in Spanish.