GARRIGUES

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Senior associate

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Corporate and M&A
Financial Regulation
Banking and Finance
Private Equity
Startups & Open innovation

Marcelo Moreira is a senior associate in the Financial Regulation practice within the Corporate/Commercial Law Department at Garrigues, where he has built his entire professional career.

He has a strong focus on financial regulatory law and M&A deals involving regulated entities. He provides comprehensive advice on financial regulations in Spain to all types of vehicles regulated by the European Central Bank, the Bank of Spain, and the Spanish National Securities Market Commission (CNMV). His advice extends to banking and investment products and services, payment services, digital currency, crypto assets, blockchain financial technology, and all types of fintech. He also advises on anti-money laundering matters and conduct of business rules. Additionally, he regularly provides legal analysis and advice to innovative businesses to ensure their compliance with Spanish financial regulations.

Experience

Marcelo Moreira joined the firm in 2018 and has been a senior associate since 2025.

He specializes in financial regulatory law and M&A deals involving regulated entities, taking part in the most relevant/complex M&A transactions with a Spanish financial regulatory bias.

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His areas of expertise encompass credit institutions and specialized credit institutions (EFC), collective investment schemes (UCITS and non-UCITS) and their management companies (SGIIC), private equity firms,

closed-ended collective investment entities (EICC), other alternative investment funds and their management companies (SGEIC), crowdfunding platforms, investment services firms, consumer credit, pension funds and their management companies, as well as FinTech, crypto-assets, payment services, and electronic money.

Over the years, he has advised a wide range of Spanish and international clients in:

- Applications for clearance, creation and registration of regulated vehicles.
- Procedures for acquisition of significant holdings, change of control or structural modifications of regulated entities.
- The provision of cross-border services based on the EU passport.
- The analysis and design of financial products.
- Provision of ongoing regulatory advice on all aspects of financial regulation, including assisting the governing bodies of financial institutions on compliance with good corporate governance and best practices.
- Inspections and penalty proceedings brought by the Bank of Spain, CNMV or the Enforcement Service of the Anti-Money Laundering and Monetary Infringements Commission (SEPBLAC).
- Preparation and updating of internal procedures and policies.
- Programs to implement CRD, UCITS, AIF, MiFID, PSD, EMIR, PRIIPS, SFDR, MiCA, and other EU-driven legislation.
- Advice on anti-money laundering and counter-terrorist financing matters.

He holds the office of deputy secretary of various institutions subject to oversight.

In 2024 he was seconded for three months to Garrigues' Bogota office, where he formed part of the Colombian Financial Regulation practice as a Foreign Associate.

He is fluent in Spanish and English.

Academic background

- Master's Degree of Access to the Legal Profession, UDIMA.
- Degree in Law and Business Administration from University of Navarra.
- Academic semester spent at National University of Singapore.
- Academic semester spent at IESE Business School.
- Academic semester spent at Bentley University.
- Passed Chartered Financial Analyst (CFA) Level I Exam.

Memberships

- Member of the Madrid Bar Association (member no. 133.759).

Distinctions

- Academic Excellence Scholarship Recipient (for the Master's Degree of Access to the Legal Profession).
- Alumni Scholarship for Academic Excellence Recipient (for the Double degree in Law and Business Administration).