



## Mateusz Przygodzki

Senior associate  
Warsaw

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### Banking and Finance

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Mateusz Przygodzki joined Garrigues in 2013 and has headed the Banking and Finance practice of the Warsaw office since then. As part of his professional career, he spent 12 years working at one of the world's most important financial institutions. He specializes in financial law and market practices, financial market regulation and new technologies. He also advises companies in a range of sectors on financing, restructuring, M&A, joint venture agreements and new technology projects. He is a graduate of the Faculty of Law and Administration of Uniwersytet Szczeciński and has a postgraduate degree in National Security from Uniwersytet Warszawski. He received the Decoration for Merit to Banking Services from the President of the National Bank of Poland and the President of the Association of Polish Banks.

## Experience

Mateusz Przygodzki joined Garrigues in 2013, taking charge of the Banking and Finance practice. Over his professional career, he has advised companies in a range of sectors on introducing complex and innovative products and services to the market, including:

- The market launch of an award-winning solution to protect the financial sector and its customers from theft of funds, based on the analysis and exchange of information on applications for credit products filed with different entities (Antifraud Platform);
- The market launch of a solution to protect the financial sector and its customers from unauthorized access to bank accounts, based on specialist software that generates a device fingerprint;
- Work on developing a system that meets "durable medium" requirements, based on blockchain technology.

Moreover, Mateusz has also collaborated in multijurisdictional financing and refinancing processes, as well as in complex acquisitions and restructurings, such as:

- A restructuring agreement for an insolvent foreign company, which included protection of claims and representation of the creditors of the insolvent company in arbitration proceedings relating to contracts executed by a Polish subsidiary of the insolvent company, as well as negotiation of the arrangement to

satisfy such creditors;

- The acquisition by a foreign company from its former franchisee of a commercial chain with several dozen stores throughout Poland, together with the restructuring of the debt owed to the franchisee;
- The signature and execution of a joint venture agreement in the real estate market, with the participation of a listed Polish company and a foreign company, which included the construction of three residential projects in Warsaw;
- The performance of one of the first investments under the special legal regime (the so-called Lex Deweloper) that allowed for building without being subject to the local planning requirements, and the acquisition of the land for the building works;
- The acquisition of all shares or a controlling interest in companies present on the Polish market, including succession at family businesses.

During his time working for financial institutions, his work centered on advising the treasury department on the applicable European and Polish legislation, and on the launch of new products and services for corporate clients and private customers. He successfully supervised numerous lawsuits relating to the bank's financial products and services, and also participated as an expert of the Polish Banking Association in the legislative work aimed at implementing EU Directives in the Polish financial market.

Good command of English, basic Spanish.

## **Academic background**

Degree in Law, Faculty of Law and Administration, Uniwersytet Szczeciński.

Postgraduate Degree in National Security, Uniwersytet Warszawski.

## **Publications**

He has published articles in Dziennik Gazeta Prawna, Tygodnik Giełdy Parkiet and newspaper Rzeczpospolita.