GARRIGUES

## Julia Santos Penido

Senior associate

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**Tax**
Private Equity
Insurance
Banking and Finance
Mergers & Acquisitions

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Julia Santos is a senior associate of the Tax Department of Garrigues and joined the firm in 2016. She specializes in the taxation of capital markets, financial institutions and financial products. She provides ongoing tax advice to multinational groups and entities from the banking, financial, insurance and private equity sectors, among others. Julia has a Double Degree in Law and Economics & Business Administration (ICADE-E-3) and a Master's Degree from Universidad Pontificia Comillas.

## Experience

Julia has extensive experience in rendering ongoing tax advice to tax consolidated groups and entities, both national and international, from the banking, financial, insurance and private equity sectors, among others.

Moreover, she actively participates in the analysis of financial products, being specialized in debt and preferred share issuances carried out by national and international issuers and in the structuring of securitization funds, working on an ongoing, coordinated basis in these and other areas with lawyers from multiple jurisdictions.

She also has experience in all kinds of business restructuring operations, due diligence processes and financing transactions.

Similarly, she provides ongoing advice during tax inspection procedures and economic-administrative and judicial review proceedings.

She has been a speaker on courses related to the taxation of private equity entities.

## Academic background

- Julia María has a Double Degree in Law and Economics & Business Administration (E3/ICADE) from Universidad Pontificia Comillas.
- She has a master in Access to the Legal Profession from Universidad Pontificia Comillas.

## Teaching activity

She has been a speaker on courses related to the taxation of private equity entities.

## Memberships

She is a member of the Madrid Bar Association.