



## Ramón Tejada Fernández

Partner

Madrid

**ramon.tejada@garrigues.com**

Abogado colegiado nº 53250

I. Colegio de la Abogacía de Madrid

Hermosilla, 3

28001 Madrid (Spain)

Tel: +34 91 514 52 00

Fax: +34 91 399 24 08

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### Tax

Insurance

Private Equity

Banking and Finance

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Ramón Tejada is a partner in the Tax Department of Garrigues and is the national head of Garrigues' "Banks and Savings Banks" multidisciplinary group.

He is an expert in, inter alia, the taxation of financial institutions and insurance companies, as well as in all tax aspects relating to capital markets and financial products.

He provides recurring legal advice on tax matters to the leading financial institutions and insurance companies operating in Spain, and he regularly advises on M&A and internal restructuring transactions performed by such entities and by private equity firms, investment funds (national and international) and companies from industrial sectors (advertising, distribution, food and beverage). He has participated in a number of reorganization projects in the Spanish financial sector (bank mergers and integration processes such as institutional protection schemes) and ongoing adviser to major multinational groups operating in Spain.

Ramón Tejada belongs to various international groups of lawyers.

He is a regular speaker at seminars and conferences organized by the firm and various specialist centres.

He has been a member of the Madrid Bar Association since 1993.

### Experience

Ramón has been a partner since 2004. He joined the firm in 1993.

He has extensive experience in financing transactions, and in providing advisory services to financial institutions and insurance companies, private equity funds and large multinational groups.

He provides recurring tax advice on the main M&A and internal restructuring transactions (mergers) performed by these entities.

Worth noting is his expertise in advising on financial products and FinTech.

Ramón has a good command of Spanish, English and French.

He is a member of the Garrigues Board of Partners.

He has participated as a mentor in Integra Foundation's guidance project for people at risk of social exclusion.

## Academic background

Degree in Law and in Economics and Business (Finance), Universidad Pontificia de Comillas (ICADE E-3).

## Teaching activity

He occasionally lectures at ICADE, Universidad Francisco de Vitoria and on the Master's Degree in Tax Practice and the Advanced Tax Course at Centro de Estudios GARRIGUES.

## Memberships

He has been a member of the Madrid Bar Association since 1993.

Ramón Tejada belongs to various international groups of lawyers such as Tax Net, TaxAnd, World Services Group and Private Equity Group.

## Distinctions

Ramón has been recognized by the following legal directories: Chambers & Partners, Legal 500, WWL and Best Lawyers.

- **Chambers & Partners 2023**

Ramón Tejada has been named several times for his experience in the market, with particular expertise in advising clients on business taxation. Those interviewed have stated: "He has the ability to present the most complex matters in the simplest form, which enables clients to make the best decisions, saving time and money."

- **Legal 500 2023**

Key Lawyer

Of the large team, Carmen Mata and Ramón Tejada, who focus on finances and insurance, have been recommended in particular by a number of clients, one of whom stated that: "Ramón Tejada has so much experience and contacts, that he knows how to handle any and all issues successfully".

- **International Tax Review 2023**

This international journal singled Ramón out as "WT-Highly Regarded".

- **Best Lawyers**

Since the year when this ranking of lawyers was created, Ramón has been named uninterruptedly by his colleagues from the profession as "Best lawyer".

- **Who's Who Legal**

He was named under the Global Leaders heading with the rank of "Recommended".

## Publications

- Ramón has coordinated the “Tax Practice for Lawyers” yearbook published by Wolters Kluwer since 2011 to the present.
- “Fiscalidad de los precios de transferencia” (The taxation of transfer pricing). CEF. Co-author of the chapter on Permanent Establishments. Work coordinated by Teodoro Córdón. 4th Edition 2022
- Author of the chapter relating to Spain in the work entitled “Tax Implications of Brexit”. Bloomsbury Professional 2021.
- “La tributación de los instrumentos derivados” (Taxation of derivative instruments), a chapter within the work “Estudios jurídicos sobre derivados financieros.” Civitas 2013.
- “Crisis empresarial y concurso: Comentarios legales” (Legal commentary on business distress and insolvency). Co-author of the section on Accounting and Tax Aspects. Aranzadi, 2010.

Ramón has published various specialist articles on the taxation of financial transactions in International Tax Review and Estrategia Financiera:

- “Impact of Brexit on Lenders” 2021.
- “Tributación de la economía digital: el concepto de establecimiento permanente y precios de transferencia” (Taxation of the digital economy: the concept of permanent establishment and transfer pricing). 2021.
- “La nueva regla de imputación temporal de determinadas dotaciones y la monetización de activos diferidos” (The new timing of recognition rule on certain provisions and the monetization of deferred tax assets). 2014.
- “Aspectos fiscales en los procesos de refinanciación y concursales” (Tax aspects of refinancing and insolvency processes). 2008.
- “Las obligaciones convertibles y otros instrumentos financieros similares” (Convertible debt securities and other similar financial instruments). 2005.
- “Implicaciones fiscales y mercantiles de los préstamos participativos” (Tax and corporate/commercial implications of participating loans). 2004.