

Paul Ray

Partner

 **Birmingham**

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Paul acts for UK and international banks and other funders, corporates ranging from high growth to FTSE 100 companies, institutional investors, entrepreneurs and management teams. Paul advises on the full range of banking and finance transactions including those involving LMA syndicated facilities and has particular strength in advising on funding into the acquisition finance, health and residential sectors.

Paul has an excellent reputation as a solution-driven and commercial lawyer. Legal 500 2021 says, 'Paul Ray is an excellent lawyer; he points out areas to think about that others would miss. Always presents a problem with a series of solutions, which is quite rare. The service is first class, every time.'

Paul's clients include NatWest, Lloyds Banking Group, Clydesdale Bank, Santander and HSBC, and is listed as a leading individual in the UK Legal 500 and Chambers legal directories.

Paul is an active and well-known banking and finance lawyer in the Midlands whose commitment to the region is evidenced by his previous membership of the Access-to-Finance sub-group of the Greater Birmingham & Solihull LEP and launch of an access-to-finance website for SMEs in the West Midlands region.

Expertise

Financial services

Government

Health and care

Insurance

Real estate and construction

Featured experience

HSBC

Advising HSBC UK Bank Plc on its funding of the acquisition of the Cecil Jones group and Pearn's Pharmacies Limited by leading national pharmacy group, Knights Chemist.

Cooper Parry

Advised the partners of leading accountancy firm Cooper Parry on the agreement for Dutch firm Waterland Private Equity, to invest in the business.

Investec

Advising Investec on its funding of the PE backed (Vespa Capital) buyout of SelectScience.

Virgin Money

Advising Virgin Money (Clydesdale Bank Plc) on its development finance facility to Cornerstone Healthcare Group to develop a £10m 74-bed specialised care centre in Wincanton.

Testimonials

"Paul is quite prominent in the market."

Chambers 2025,

"Paul is very helpful and experienced."

Chambers 2025,

"Paul doesn't cause us issues by always strictly applying the letter of the law. He is very pragmatic and willing to be commercial."

Chambers 2025,