Pearl Lim

Partner

Head, Banking and Finance



"Pearl Lim has demonstrated sound knowledge in banking and finance, has maintained fast turnaround times and often offers practical solutions."

Legal 500 Asia Pacific

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Biography

Pearl heads the Banking and Finance Practice Group in Singapore. She started practice in May 1992 and is an established banking and finance legal practitioner in Singapore, with strong levels of activity in real estate, real estate finance, project finance, receivables finance and distressed debt transactions. She has acted for many leading Singapore, Asian and international banks and financial institutions, listed and private companies, Singapore statutory boards and government agencies, property owners and developers, investors, financial advisors, family offices, private clients and UHNWIs in a wide range of banking and finance transactions.

She represents lenders as well as borrowers in secured and unsecured bilateral, club and syndicated financing domestic as well as cross-jurisdictional deals across a variety of industry sectors, with a focus on secured real estate financing, including land loans, development and construction loans, project and acquisition financing, asset and structured financing. She also handles advisory work on general banking, enforcement and corporate issues and is often requested to assist banks and financial institutions in reviewing and drafting their standard loan and security documentation, banking forms, documents and standard terms and conditions and reviewing their internal processes and guidelines. In addition, she advises banks and financial institutions, companies, investors, financial advisors, receivers, judicial managers, liquidators and other insolvency practitioners and stakeholders in a wide variety of domestic and cross-border reschedulings and standstills, restructuring and insolvency, distressed and special situation asset and debt recovery transactions, including sales, tenders, auctions and leasing and in improvement of security and security enforcement transactions.

Practice Areas

Banking and Finance

Real Estate

Qualifications

Bachelor of Arts. (Honours) and Master of Arts, Cambridge University

Masters of Laws (Commercial and Corporate) with Merit and awardee of Jeremy Bentham Scholarship, University College London

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Biography

Pearl also has an active real estate practice and extensive experience advising in real estate matters. She acts for purchasers and vendors in their sales, acquisitions, development, leasing, sales with leaseback and financing of commercial, educational, retail and industrial properties, development sites, state/ government/ HDB/ URA/ JTC land parcels and represents landlords and tenants in leasing and tenancy matters, with a focus in sectors such as education, mixed-use developments, serviced apartments as well as luxury properties. She works closely with private banks, private clients, trust companies, trustees and other private client intermediaries and service providers to advise in the acquisition, disposals, leasing and financing of high-end and investment real estate.

Pearl has been consistently listed within ranked practice in legal guides for expertise in the banking and finance and real estate categories and regularly gives talks and writes articles on banking and real estate matters. She is also a Commissioner for Oaths and Notary Public in Singapore.

Awards & Accolades

- Ranked Practitioner in Real Estate – Best Lawyers Singapore (2022-2027)
- Ranked Practitioner in Real Estate – Best Lawyers Global (2022-2027)
- Highly Regarded for Banking and Finance – IFLR1000 Asia Pacific (2024-2026)

Professional Memberships | Directorships

- Member, Singapore Academy of Law
- Member, The Law Society of Singapore

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