

RAMÓN Y CAJAL ADVISES BANKIA AND CREDITAGRICOLE ON SOYOU VENTURE

Posted on 14/10/2019



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Ramón y Cajal advised Bankia and CreditAgricole on the establishment of financial entity SoYou.



SoYou's initial focus will be the point of sale financing of both new and used vehicles and other goods, with the intention of later entering the market for personal loans to the end customer.

The joint venture, 51 per cent of which is controlled by CreditAgricole, the French consumer credit specialist - with the remaining 49 per cent owned by Bankia, has received authorisation from the Ministry of Economy and Business to operate as a financial credit business.

The team from Ramón y Cajal was led by partners Cristina Vidal (pictured, top) and Javier Menchén Calvo (pictured, bottom), and included lawyer Marta Cerqueira Sánchez.

