



## Joëlle Girard

### Counsel

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[Banking & Financial Services](#)  
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[Real Estate Lending & Financing](#)  
[Structured Finance & Securitization](#)  
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**Joëlle Girard's practice is focused on the various aspects of debt financing, including the implementation of credit facilities and the taking of security interest, both nationally and internationally.**

Joëlle represents banks and other financial institutions as well as borrowers in connection with all types of financing, particularly acquisition financing, cross-border loans, financing through banking syndicates and asset-based financing. Her experience also extends to the financing of major real estate assets, including construction loans.

## Experience

- Investissement Quebec, as a selling shareholder, in Eddyfi/NDT's acquisition HalfWave AS.
- Royal Bank of Canada in connection with the syndicated secured credit facilities of Videotron Ltd
- National Bank of Canada in connection with secured credit facilities of several portfolio companies of Namakor Holdings
- HSBC Bank Canada, acting as agent for a banking syndicate with respect to \$193 million credit facilities granted to Englobe Corp
- Oxford Properties Group in the acquisition of a 50% ownership interest in the Quartier DIX30™ property, located in Brossard
- Bank of Montreal, acting as agent for a banking syndicate in the refinancing of credit facilities granted to Napeac Inc. and its subsidiaries

## Insights & Events

- Co-presenter, "Développements récents et tendances en financement," National Financial Services Symposium, BLG, Montreal, November 9, 2016
- Co-author, "Amendments To Québec Law Concerning Hypothecs; Québec Adopts New Rules," BLG's Financial Services Group Publication, May 7, 2015
- Co-author, "Proposed Amendments to the Civil Code of Québec Concerning Hypothecs," BLG's Financial Services Group Publication, February 19, 2015

## Awards & Recognitions

- Recognized in the 2025 edition of *The Best Lawyers in Canada* (Banking and Finance Law & Construction Law).
- Recognized in the 2023 and 2024 editions of *The Best Lawyers in Canada Best Lawyers: Ones to Watch in Canada* (Banking and Finance Law).

## Bar Admission & Education

- Québec, 2011
- BCL / LLB, McGill University, 2010

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