

HEAD OF BANKING AND FINANCE, SENIOR ASSOCIATE

## VIRGI NAEL



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### PROFILE

Virgi Nael is the Head of Banking&Finance at NJORD Law Firm. Virgi is a highly accomplished attorney with extensive experience in advising clients on a wide range of legal matters, particularly in the areas of innovation, fintech, and blockchain.

One of Virgi's key strengths is her expertise in the rapidly evolving fintech industry, where she has been at the forefront of advising clients on the legal and regulatory challenges and opportunities presented by new technologies. Her experience in this area includes advising Plus500 on licensing matters in Estonia, among other high-profile clients. In addition to her work in fintech, Virgi is a seasoned expert in the broader field of banking and finance, with a deep understanding of the legal and regulatory landscape in this space. She has a track record of advising clients on complex matters involving banking and finance law, including capital markets, corporate finance, and securities law.

Prior to joining NJORD Law Firm, Virgi Nael served as the Group Head of Legal and Procurement at Bigbank, an Estonian-based credit institution that operates in nine jurisdictions. During her time at Bigbank, Virgi was responsible for managing the legal and procurement functions across the group, providing strategic legal advice and guidance to support the business's growth and expansion. In this role, Virgi gained invaluable experience in navigating the complex regulatory environments of multiple jurisdictions, including Estonia, Latvia, Lithuania, Finland, Spain, Sweden, Germany, Austria, and the Netherlands. She played a key role in establishing and maintaining relationships with regulators and stakeholders across these markets, ensuring that the business remained compliant with applicable laws and regulations.

Virgi is also a certified adviser on Nasdaq Baltic First North, which further demonstrates her expertise and credibility in the financial industry. She is committed to providing her clients with practical, business-focused advice that helps them achieve their goals and navigate the complexities of the legal and regulatory environment.

At NJORD Law Firm, Virgi leads a team of skilled attorneys who share her commitment to excellence and client service. Together, they provide a comprehensive range of legal services to clients in the banking and finance industry, including banks, financial institutions, and fintech companies.

If you are looking for a knowledgeable and experienced attorney who can help you navigate the complex legal landscape of banking and finance, look no further than Virgi Nael and the team at NJORD.

## PUBLICATIONS

- "[Admission of Estonian Japan Trading Company AS shares to trading on Nasdaq Baltic Alternative market First North](#)". njordlaw.com, 18.03.2021.
- "[The Ministry of Finance will start regulating the virtual currency service providers](#)". njordtech.eu, 22.02.2021.

## MEMBERSHIP

- Estonian Bar Association

## EXPERIENCE

2019-	Senior Associate, NJORD
2015-2018	Chief Legal Officer, Bigbank
2014-2015	Head of Estonian Legal Services, Bigbank
2013-2014	Associate, Ellex Raidla
2013-2013	Investment Banking Associate, RCC Ventures, LLC
2012-2013	Associate, Marks & Klein

## EDUCATION

2018	Estonian Business School, Business Administration, M.B.A
2014	University of Tartu, Faculty of Law, LL.M.
2011	Ghent University, exchange student
2010	University of Tartu, Faculty of Law, B.A.

## LANGUAGES

Estonian, English