



**Georgina Athanasiou**  
Partner

[g.athanasiou@harriskyriakides.law](mailto:g.athanasiou@harriskyriakides.law)



V-Card

FAX: +357 24 201 601

TEL: +357 24 201 652

## Expertise

Banking and Finance, Debt Collection, Criminal Litigation, Arbitration, Loan Recoveries and Liquidation Proceedings

---

## Academic Qualifications

LLM, Criminal Law & Human Rights, University of Cyprus, 2020

LLB, University of Cyprus, 2016

---

## Summary

Georgina Athanasiou is a Partner in the Banking & Finance and Criminal Law Department at Harris Kyriakides. Georgina has substantial litigation experience and regularly represents banks and other financial institutions before Cyprus courts. Her main areas of expertise are litigation, domestic and international debt collection, loan recoveries and liquidation proceedings. She also deals with criminal law cases.

### Recent Practice

- Prepared interim orders and filed claims on behalf of banks.
- Appeared in hearings.

## Professional Qualifications

Member of the Cyprus Bar, 2017,

Member of the European Criminal Bar Association,  
2020

- Represented local banks in legal proceedings related to applications and appeals based on the domestic Transfer and Asset Law of 1965.
- Advised local banks on enforcement measures of domestic judgements in Cyprus.
- Represented a major local bank in interim court proceedings in Cyprus related to the service of legal documents under the national and EU legislation.
- Represented a major local bank in interim court proceedings in Cyprus related to the jurisdiction of the Cypriot courts under the national and EU legislation.
- Advised local banks in Cyprus in relation to internal matters;
- Represented local banks in various legal proceedings in Cyprus;
- Represented a major local banks in interim court proceedings in Cyprus
- Advised an international investment funds concerning Projects for the purchase of non-performing loans portfolios.
- Advised and prepared debt restructuring agreements between a major Cypriot bank and various Debtors with Non-Performing Loans (NPLs);
- Advised and prepared contracts of sale, as well as all other pertinent documentation between debtors and major Cypriot banks for the purposes of implementing debt-for-asset swaps, in aid of debt restructuring agreements;
- Advised and prepared legal opinions in respect to various issues arising in connection with the debt restructuring agreements, such as enforcement of credit notes and bank guarantees, alternative debt collection measures in substitute of amicable solution with debtors, bankrupt individuals' ability to contract;

- Advised credit-acquiring company on the implementation and legal procedure to be followed of the first platform for online property auctions introduced in Cyprus and prepared all necessary and pertinent agreements; and
- Advised clients on matters related to the appointment of Receiver / Manager of Companies under the provisions of Floating Charged instruments and prepared relevant documentation;
- Assisted in criminal proceedings;
- Dealt with European Arrest Warrant and Extradition cases.
- Filed a successful application to refer preliminary questions to the European Court of Justice.
- Since August 2016, Georgina serves as the president of the Board of Oxygono a well-known NGO based in Cyprus. Georgina is a member of the Cyprus's first company involved in pure political lobbying, Zenox Public Affairs and has been closely involved with the launch of the Cyprus Forum, in association with the Delphi Economic Forum. This is a high-level conference for members of government, for private and public sector leaders, senior academics and media, and is designed to be a lever and catalyst for change.
- Furthermore, Georgina is also advisor to the board of Prisoner Rights Protection Association, a member of the steering committee of Cyprus Forum, member of Parallel Parliament initiative, under the Committee on Transparency, Institutions, and Justice.
- In April 2020, Georgina was appointed by the President of Cyprus to the Scientific Council against Corruption.
- Georgina also participates in writing academic books and articles. She has

contributed, inter alia, as an author to the Chapter Related to Bonds in the new leading textbook on Cyprus Banking Law published in March 2021 (Kyriakides N. (ed), Athanasiou G. and others, "Cyprus Banking Law", Nomiki Vivliothiki 2021), as an author in the academic articles related to Alternative Sentences (Athanasiou G., Kyriakides N., Generalis I., "Alternative Sentences - Research in Published Judgments for years 2019 and 2020", Cyprus Law Review, 3rd Edition, Nomiki Vivliothiki 2021) and to Civil procedure reform in Cyprus: looking to England and beyond (Kyriakides N., Athanasiou G. et al. "Civil procedure reform in Cyprus: looking to England and beyond" (2017) 16(2) Oxford University Commonwealth Law Journal 262-291).

- Georgina is also member of the Scientific Team of CYSCOLA which is the new Cyprus Standard for Citation of Legal Authorities