

## Expertise

Banking and Finance

### **Academic Qualifications**

LLB, University of Cyprus, 2017 LLM, University of Cyprus, 2020

#### **Professional Qualifications**

Member of the Cyprus Bar, 2018

# Summary

Margarita Avraam is a Senior Associate of the Banking and Finance Department at Harris Kyriakides. Margarita's areas of expertise involve litigation and arbitration on banking and finance matters, as well as preparing legal documents related to the banking sector.

#### **Recent Practice**

- Advised local banks in Cyprus in relation to internal matters;
- Represented local banks in legal proceedings in Cyprus;
- Represented local banks in foreclosure proceedings under the Transfer and Housing Assets Law of 1965 (9/1965);

- Advised local banks on enforcement measures of domestic judgements in Cyprus; and
- Represented a major local bank in interim court proceedings in Cyprus related to foreclosure proceedings.