



**Fauzan Permana**

Associate

#### Background

Fauzan is an associate at ABNR, focusing his practice on **fintech**, **mergers & acquisitions (M&A)**, **banking & finance**, and **capital markets**.

In **fintech**, He recently assisted Abler Nordic, a Norwegian microfinance lender, with its program to channel loans to smallholders in Kalimantan via an Indonesian peer-to-peer lending provider. He also assisted Sky Royal Trading Ltd., a Hong Kong-based company of the consumer electronics manufacturer OPPO, with its investment in a peer-to-peer lending provider in Indonesia. In other work, he advised Accel, a US-based venture capital firm, on the Indonesian fintech regulatory framework, and Alibaba, a Chinese multinational e-commerce company, on the crypto-asset regulatory framework.

In **mergers & acquisitions**, he has been involved in a variety of projects across diverse economic sectors. He assisted (i) Industrial Bank of Korea, a Korean state-owned commercial bank, to acquire majority interests in two Indonesian banks, (ii) PT Asuransi Jiwa Indonesia Financial Group (IFG Life), an Indonesian state-owned insurance company, to acquire the entire assets and insurance liabilities of another state-owned insurer following its collapse, and (iii) Grab Indonesia, a multinational ride-hailing services provider, to acquire the assets of Uber Indonesia, another multinational, ride-hailing services provider in Indonesia.

In **banking & finance**, he assisted a US state sponsored development finance institution to provide a guarantee facility to an Indonesian commercial bank, and the Singapore branch of Kookmin Bank Co., Ltd., a Korean commercial bank, on lending to an Indonesian commercial bank. In addition to loan transactions, he has advised foreign banks on banking business models and market entry restrictions in Indonesia.

In **capital markets**, Fauzan assisted a tech conglomerate headquartered in Singapore to securitize loans as asset-backed securities for its Indonesian finance company. In addition, he advised Indonesian state rail operator PT Kereta Api Indonesia (Persero) on domestic Islamic bond issuances in Indonesia, and state energy company PT Pertamina (Persero) on offshore bond issuances in Singapore, as well as a Korea-owned Indonesian commercial bank on a rights issue.

As part of ABNR's pro bono effort, Fauzan assisted *Asosiasi Fintech Indonesia* (AFTECH), an Indonesian fintech industry association, to prepare codes of conduct and policy papers aimed at fintech companies on legal, commercial and technical aspects of fintech that were inadequately addressed by the prevailing regulations. He also, on occasion, represents ABNR as a speaker at seminars and workshops, and actively contributes to ABNR's external publications, including



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country comparative guides published by Chambers & Partners, and the firm's client updates and newsletters.

Fauzan holds a bachelor of law degree from Padjadjaran University, Bandung, where he majored in business law.

**Professional Membership** Indonesian Bar Association (Peradi)

**Citizenship** Indonesian

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English

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