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COURSE BROCHURE

Advanced Credit Documentation Training Course

1 – 12 March 2027
Geneva

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Registered in the United Kingdom and Saudi Arabia

Advanced Credit Documentation Training Course

Ref: 543_20124 **Date:** 1 – 12 March 2027 **Location:** Geneva **Fees:** 11000 GBP

Credit Documentation is a 2-week advanced training course for credit officers, loan documentation specialists, relationship managers and legal and credit administration staff, who build a facility documentation checklist during the course. Lenders now face tighter borrower negotiations, complex security packages and faster deal timetables, so gaps in a loan agreement can turn a performing exposure into an unrecoverable one. Jupiter Prime Training designed this course around that documentation risk.

Why Credit Documentation Matters Now

Three groups shape lending documentation today. Borrowers and their advisers push for looser covenants, wider baskets and fewer default triggers in competitive markets. Credit committees expect every approved condition, limit and security interest to appear in signed documents before the first drawdown. Workout and recovery teams depend on precise wording when a borrower falters. A lender whose documents match its approval can call defaults, enforce security and renegotiate from strength; one with drafting gaps discovers too late that a covenant cannot be tested or a guarantee cannot be enforced. The course rests on recommended-form facility agreements published by loan market associations, common law contract principles and recognised secured lending practice.

Who Gains Most from Credit Documentation

- Credit officers who translate approval conditions into covenants, limits and security requirements
- Loan documentation specialists who draft, check and track facility and security documents
- Relationship managers who negotiate term sheets and amendment requests with borrowers
- Legal counsel who review representations, default clauses and enforcement wording
- Credit administration staff who verify conditions precedent and monitor ongoing undertakings

Lending institutions gain most when a relationship manager, a credit officer and a documentation or legal specialist attend together, because a facility is only as strong as the hand-offs between those who negotiate, approve and document it.

Credit Documentation Capabilities

Participants leave able to read a facility agreement clause by clause, spot where it departs from the credit approval, and close each gap before funds move.

- Assess a facility agreement against the credit approval and term sheet — conditions for first drawdown
- Specify financial covenants with definitions, test dates and cure rights — credit committee monitoring
- Design security and guarantee packages with perfection steps — recovery prospects in default
- Weigh borrower requests for baskets, carve-outs and waivers — relationship and risk trade-offs
- Apply intercreditor ranking and subordination terms to multi-lender deals — creditor priority in enforcement
- Build a facility documentation checklist with ownership and deadlines — credit administration control

Key Credit Documentation Terms

- Conditions precedent — documents and events that must be satisfied before a lender is obliged to make funds available.
- Representations and warranties — statements of fact by the borrower on which the lender relies, repeated at set dates.
- Financial covenant — a borrower undertaking to keep a ratio, such as leverage or interest cover, within agreed limits.
- Event of default — a specified breach or circumstance allowing lenders to cancel commitments and demand early repayment.
- Intercreditor agreement — a contract between lenders setting ranking, payment waterfalls and enforcement rights among them.
- Perfection of security — the steps, such as registration or notice, that make a security interest effective against third parties.

Credit Documentation Day by Day

Day 1: The Lending Lifecycle and Document Architecture

- Term Sheet to Signed Facility Agreement — Mapping the Documentation Path
- Bilateral, Club and Syndicated Facility Structures — Document Set Choices
- Recommended-Form Facility Agreements From Loan Market Associations — Drafting Starting Points
- Roles of Agent, Security Trustee and Lenders — Accountability Allocation
- Credit Approval Conditions Mapping — Alignment With Final Documents

Day 2: Facility Agreement Structure and Commercial Terms

- Facility Types, Purpose and Availability Periods — Drawdown Mechanics
- Interest, Margin Ratchets and Fees — Pricing Protection
- Repayment, Prepayment and Cancellation Clauses — Cash Flow Certainty
- Increased Costs, Tax Gross-Up and Indemnities — Lender Yield Protection
- Illegality, Market Disruption and Benchmark Replacement — Fallback Wording

Day 3: Conditions Precedent and Representations

- Conditions Precedent Checklists — Corporate, Security and Legal Opinion Items
- Capacity, Authority and Legal Opinion Review — Enforceability Confidence
- Representations and Repeating Representations — Ongoing Disclosure Risk
- Material Adverse Change Clauses — Drawdown Refusal Rights
- Know-Your-Customer and Sanctions Documentation — Onboarding Readiness

Day 4: Undertakings and Financial Covenants

- Information Undertakings and Compliance Certificates — Early Warning Signals
- Leverage, Interest Cover and Debt Service Covenants — Ratio Definition Design
- Covenant Test Dates, Equity Cure and Headroom — Breach Prevention
- Negative Pledge, Disposals and Change of Business — Asset Protection
- Permitted Baskets and Carve-Outs — Flexibility Versus Lender Control

Day 5: Events of Default and Remedies

- Payment, Covenant and Cross-Default Triggers — Acceleration Rights
- Insolvency and Creditor Process Events — Timely Protective Action
- Grace Periods and Materiality Thresholds — Proportionate Default Responses
- Acceleration, Cancellation and Demand Mechanics — Enforcement Sequencing
- Reservation of Rights Letters — Avoiding Waiver by Conduct

Day 6: Security Documents and Perfection

- Mortgages, Charges and Pledges Over Key Assets — Collateral Coverage
- Assignment of Receivables, Contracts and Insurances — Cash Flow Capture
- Share Pledges and Account Control Arrangements — Enforcement Leverage
- Registration, Notice and Perfection Steps — Priority Against Third Parties
- Security Valuation and Margin Maintenance — Collateral Monitoring

Day 7: Guarantees and Credit Support

- Parent and Upstream Guarantees — Group Credit Support
- Guarantee Limitations and Corporate Benefit Issues — Enforceability Limits
- Standby Letters of Credit and Bank Guarantees — Third-Party Support
- Comfort Letters and Keepwell Agreements — Legal Weight Assessment
- Guarantor Release and Substitution Clauses — Group Restructuring Flexibility

Day 8: Intercreditor Terms and Multi-Lender Deals

- Senior, Mezzanine and Subordinated Debt Ranking — Priority Allocation
- Payment Waterfalls and Turnover Clauses — Recovery Distribution
- Standstill and Enforcement Instructions — Control in Distress
- Majority Lender Voting and Unanimous Matters — Decision Thresholds
- Agent Duties and Information Flows — Syndicate Coordination

Day 9: Amendments, Waivers and Workouts

- Amendment and Waiver Request Processing — Credit Re-Approval Triggers
- Consent Fees and Pricing Changes on Waivers — Risk Compensation
- Covenant Resets and Maturity Extensions — Restructuring Options
- Standstill Agreements and Forbearance Letters — Workout Stabilisation
- Documentation Audit of Problem Loans — Recovery Readiness Review

Day 10: Practising the Facility Documentation Checklist

- Facility Agreement Review Against a Case Approval — Applying Days 2 and 3
- Covenant and Default Clause Testing — Applying Days 4 and 5
- Security and Guarantee Perfection Check — Applying Days 6 and 7
- Amendment and Waiver Scenario Handling — Applying Day 9
- Facility Documentation Checklist — Presentation to a Credit Committee

Applying Credit Documentation After the Course

- Audit one recently signed facility against its credit approval and list every condition, limit or security requirement missing or weakened in the documents.
- Build a covenant monitoring calendar for your largest exposures with test dates, compliance certificate deadlines and escalation owners.

Credit Documentation Questions FAQ

What is Credit Documentation and why does it matter now?

Credit documentation is the set of agreements, security and guarantee documents that turn a credit approval into enforceable lending rights. It matters now because competitive terms, complex collateral and faster deals make drafting gaps a direct source of credit loss.

Which roles gain most from Credit Documentation training?

Credit officers, documentation specialists, relationship managers, legal counsel and credit administrators gain most. Examples come from both corporate real estate lending and project or trade-related facilities, so participants apply the methods across secured and unsecured deals.

How does Credit Documentation training differ from a credit analysis course?

It differs by focusing on the legal wording that protects a lending decision rather than on the borrower assessment itself. A credit analysis course rates the borrower, while this one drafts, checks and enforces the covenants, defaults, security and guarantees.

What will you bring back from Credit Documentation training?

You bring back a facility documentation checklist built on a case facility agreement. It links each approval condition to a clause, owner and deadline, ready to use on your next drawdown or amendment.

Credit Documentation: The Way Forward

The facility documentation checklist first informs whether a facility is ready for its first drawdown. Credit administrators, relationship managers and legal reviewers use it to confirm that conditions, covenants and security match the credit approval. After its first use, the covenant definitions and perfection steps deserve a fresh look, since borrower negotiations and asset changes alter them over a facility's life.