



## Clerks' Details

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# **Memberships**

Northern Circuit

The Honourable Society of the Inner Temple

# **Banking and Finance**

### Overview

Ben, building on his experience, prior to commencing practice, in one of Northern Ireland's largest transactional banking legal teams, is frequently instructed to advise and attend court on matters that have, at their heart, a banking and finance focus.

His instructions in this area include:

- His draft pleadings in claims concerning alleged breaches of covenant in share purchase agreements. Of particular note, is a defence and counter claim drafted by Ben, being led by Stephen Connolly of chambers, in one such claim averred to be valued at circa £1.3m;
- His attendances on behalf of several major domestic and international banks in claims concerning unfair credit relationships under section 140 of the Consumer Credit Act; and
- His advice and drafting on the rights of mortgagees in Consumer Credit Act regulated mortgages, to enforce their securities.



## Education

#### Qualifications

- St Malachy's College, Belfast (2008-2015)
- Queen's University, Belfast (2015-2018) LLB Law with Politics, First Class Honours
- BPP Manchester (2019-2020), LLM Legal Practice, Distinction

#### **Scholarships**

- Inner Temple Major Scholarship
- Inner Temple Duke of Edinburgh's Scholarship
- BPP Academic Excellence Scholarship

#### Recommendations

Of Ben's performance in a 4 day multi-track trial, the designated civil judge hearing the trial commented of his performance (after the conclusion of the trial, by way of email):

"I thought you conducted the trial very well and incredibly well for someone of your call."

Of Ben's performance in successfully obtaining the dismissal of an application to set aside a possession order and underlying warrant for eviction, Ben's instructing solicitor noted, by way of feedback to Chambers' senior management:

"...[the District Judge] was particularly complimentary toward Ben and his skeleton this morning – at which we had as successful a court outing as I can remember...

Ben was also good with me and with our client.

I was pleased to witness it - [he is] a credit to chambers."

Of Ben's involvement in difficult and high value bankruptcy matters (valued at circa £3.2m), his instructing solicitor noted:

"We have been very impressed with Ben...He has been very thorough, responsive and attentive. We have found him to be knowledgeable and approachable, and his written advice has been very good."

Of Ben's performance in a possession and contested probate matter, his instructing solicitors noted, by way of feedback to Chambers' senior management:

"We have had great help from Ben Lafferty in relation to a possession matter and related probate dispute...We attended a possession hearing last week and after a long battle, we obtained the order we needed and Ben was able to persuade the judge to ignore the numerous obstacles trying to be put up



by the opposing barrister. The clients have been very happy with his services, they are a private paying couple, the fees for dealing with the matter have been kept reasonable and as ever more work has not doubt been done and not charged for.

We have been very pleased with the service from Ben and would recommend his services to anyone."

Of Ben's performance in successfully defending a £104,000 summary judgment application, Ben's instructing solicitor said of his performance, by way of feedback to Chambers' senior management:

"I would like to bring to your attention my admiration for the work done by Counsel in extremely difficult circumstances."

# Beyond the Bar

Ben is an avid guitarist, having played (or, at least, attempted to play) the instrument since the age of 5. His obsession with the instrument sees him attempt to source a guitar shop on each of his travels to the various court centres up and down the jurisdiction to which he is sent.