

“As we celebrate our recent QC appointments, we are also fortunate at 3VB to have a wealth of talented female members at the junior end, some of whom are profiled below. It is clear, from the cases they describe, they already have hugely successful practices. They are the future of 3VB, and we are both excited by and proud of what they have already achieved and what they will go on to achieve. They are the great silks of tomorrow.”

**Ewan McQuater QC and Adrian Beltrami QC**  
Joint Heads of 3VB

THE FUTURE  
SILKS

## Saima Hanif QC

Year of Call: 2002

“In the Courtroom your background, your physical stature and your connections (or lack of) are irrelevant; what counts is the strength of your legal argument and the quality of your presentation. It is the fairest form of combat and truly meritocratic.”



My family had a small business in Bolton in the North-West, where I grew up. As with all family businesses, there was no clear division between work and home and we were all expected to pitch in. I understood acutely the advantages (and disadvantages) of being self-employed, and knew I wanted to work for myself.

At Oxford, I read law and wanted to be a barrister; what particularly appealed was the intellectual sparring. In the Courtroom your background, your physical stature and your connections (or lack of) are irrelevant; what counts is the strength of your legal argument and the quality of your presentation. It is the fairest form of combat and truly meritocratic.

My first heavyweight FS case as a junior was for the former CEO of Keydata, a complex dispute with multiple legal proceedings, which culminated in a successful judicial review of the FSA on a novel legal point relating to joint privilege. Working with the inspirational Hodge Malek QC, I learnt how to run an investigation strategically to protect a client's position and to be creative in the application of legal principles, especially if they appeared to run counter to the client's case.

Those lessons stayed with me and I have since obtained victories myself in unlikely circumstances, e.g. *Tinney v FCA* which set a precedent as a lack of integrity finding that did not result in a ban or fine, *Sogexia v Raphaels Bank* where I obtained a rare short notice mandatory injunction compelling the performance of the banking relationship, and another novel judicial review arising out of the SKAT litigation in *T v FCA*.

I feel incredibly lucky to have a job that I enjoy so much. The level of autonomy and flexibility that the Bar offers also makes it a fantastic career for working parents. There is nothing else I would rather do.

## Teniola Onabanjo

Year of Call: 2010

“I advise on all aspects of financial services including the regulatory perimeter, conduct of business requirements, payment services, insurance business transfers and consumer credit.”



I studied law at university and started as a pupil at 3VB in October 2010. I have a commercial practice with particular specialisms in banking and financial services.

Having been seconded to both the Financial Services Authority and the Financial Conduct Authority (FCA), I have an understanding of the regulator's perspective. I advise on all aspects of financial services including the regulatory perimeter, conduct of business requirements, payment services, insurance business transfers and consumer credit. I am also frequently instructed in relation to general commercial disputes, in which I am led by silks or other juniors. Some recent highlights include:

- Investors in the Woodford Equity Income Fund v Link Fund Solutions Ltd: currently instructed as junior counsel in a proposed group action against the Authorised Corporate Director of the Woodford Equity Income Fund which was suspended in June 2019 and is currently being wound up. The claimants allege that Link failed to manage the collective investment scheme in accordance with FCA requirements.

- Advising a commercial airline in a \$300million claim against a supplier for breach of contract and misrepresentations.
- *Clark Willis & ors v Lloyds Bank*: advising on claims relating to vishing attacks on customers of Lloyds Bank.
- The Cranston Review and implementation of the Cranston Review: I worked with Sir Ross Cranston in reviewing Lloyds Bank plc's compensation scheme for customers who were impacted by the fraud at the Impaired Assets Office at HBOS Reading. The Cranston Report was published in December 2019. I am currently instructed by Lloyds Bank in respect of the implementation of the recommendations arising out of the Cranston Report.

Alongside my practice, I have contributed to industry publications and practitioner texts, including the chapter on financial services in Bullen & Leake & Jacob's *Precedents of Pleadings*.

## Sarah Tulip

Year of Call: 2012

“My practice largely comprises complex commercial disputes, in which I am led by silks and/or other juniors. My cases typically have an intentional element and frequently involving allegations of fraud.”



I obtained a degree in English law from Oxford and a degree in French law from Paris II-Assas. I worked at a commercial litigation boutique firm before transferring to 3VB as a third six pupil in 2018.

My practice largely comprises complex commercial disputes, in which I am led by silks and/or other juniors. My cases typically have an intentional element and frequently involving allegations of fraud. Some particular highlights from the past 12 months include:

- Byers v Samba – a USD300m fraud claim, which turned on a technical issue of knowing receipt, and which also raised some complex and interesting issues concerning valuation of trust property.
- Alexander Brothers v Alstom – now one of the leading cases on s.103(3) of the Arbitration Act (resisting enforcement of an arbitration award on grounds of public policy).
- Suppipat v SCB and others: a high value fraud claim brought by Thai businessman Nopporn in relation to the alleged theft of his wind energy companies.

- PIFSS – a USD600bn fraud claim brought by the Public Institution for Social Security of Kuwait against its former director general and others, raising allegations of bribery and corruption spanning three decades, in which I am junior counsel for one of the defendants.

Alongside a busy court practice, I am also co-authoring a book on Service in Civil Proceedings (OUP, publication 2022).

Chambers encourages junior members to get involved in the development of practice areas within the set. I sit on 3VB's Business Development Committee and have recently been appointed as junior head of the arbitration practice group in chambers.

## Sophia Dzwig

Year of Call: 2017

“Alongside my practice, I have contributed to industry publications, including an article on imaging orders for the Young Fraud Lawyers' Association newsletter in November 2020”



My recent practice largely comprises complex commercial disputes, involving civil fraud and/or insurance, in which I am led by silks and/or other juniors.

I am instructed for one of the more active defendant groups in Skatteforvaltningen v Solo Capital Partners & ors – a £1.5bn fraud claim brought by the Danish Customs and Tax Administration (named one of The Lawyer's Top Tax Cases of 2021). This case has seen 10 effective CMCs so far, with two preliminary issues to be tried in 2021 and the main trial listed for 2023/2024.

I was appointed to the SFO POCA C Panel in December 2020.

I also have a growing insurance practice. I acted in UK Acorn Finance v Markel, an avoidance dispute relating to Braganza-irrationality, and have recently advised on war and terrorism policy wording. I was also instructed in a LCIA arbitration relating to a trade-credit insurance.

In early 2020 I represented the claimant obtaining doorstep delivery-up orders in the high-profile Ritz bugging case, Barclay v Barclay, a claim principally for invasion of privacy and breach of confidence.

In 2019 I worked on the Cranston Review, investigating Lloyd's Banking Group's own review of the HBOS fraud. Prior to that I was seconded as a Judicial Assistant in the Commercial Court for six months, during which I was exposed to all types of hearings in the Commercial Court and London Circuit Commercial Court. I sat primarily with Jacobs J and Cockerill J (now Judge in Charge).

I have a keen interest in art law arising from my degree in Italian and French, where I focussed on early modern/Renaissance art. I read, write and speak French and Italian to a high level, have a basic knowledge of Spanish and read Portuguese.

Alongside my practice, I have contributed to industry publications, including an article on imaging orders for the Young Fraud Lawyers' Association newsletter in November 2020, a recently published Brexit note on bank resolution, and a bank resolution chapter in INSOL (2019).

I strongly believe in supporting the current and future members of the Bar as a whole. Among other things, I sit on the Junior COMBAR and COMBAR Advocacy committees, Gray's Inn Barristers' Committee, the 3VB Pupillage Committee and CSR and Wellbeing Committee. I also administer mini-pupillages for 3VB.

