



María Fernanda  
Morales Pellecer

Partner

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María Fernanda has been part of the firm since 2008, as an expert in banking and financial law, where she was promoted to partner in 2019. Prior to joining Mayora & Mayora, she was Director of Special Verification Intendency (IVE) of the Superintendency of Banks of Guatemala, as well as in-house legal advisor to several national and international banks. Her professional experience has provided her with a broad and intimate knowledge of financial and banking regulations.

She has been a university professor for more than twenty years in subjects such as commercial law, civil law and financial institutions, among others. Her postgraduate studies include courses on banking, money laundering, financing of terrorism and administrative law at institutions in Mexico, the United States, Costa Rica and Spain.

## Education

CERTIFIED EVALUATOR IN THE 2004 EVALUATION  
METHODOLOGY FOR ASSESSING A COUNTRY STRUCTURES  
AGAINST MONEY LAUNDERING AND TERRORIST FINANCING  
GAFI, COSTA RICA 2005

DIPLOMA OF APTITUDE IN ECONOMIC ADMINISTRATIVE LAW  
UNIVERSITY OF SALAMANCA, SPAIN 2003

DOCTORAL CANDIDATE IN PUBLIC AND PRIVATE PLURALIST  
LAW  
AUTONOMOUS UNIVERSITY OF BARCELONA, GUATEMALA 2002

BACHELOR OF LAW  
UNIVERSIDAD FRANCISCO MARROQUÍN, GUATEMALA 2000

## Practice Areas

- Banking and Finance Law
- Commercial Law
- Compliance Law
- Securities Law

## Recognitions



## Representative Cases

María Fernanda Morales Pellecer has advised financial institutions in order to obtain and grant financing, and has coordinated complex operations and processes before the financial authorities of the Republic of Guatemala.

She has also assisted companies in the placement of securities in foreign markets under Rule 144a. She has extensive experience advising on securitizations, financial restructurings and suspension of financial operations.