



Kyle Abrey  
Counsel, Financial Services

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**Toronto**  
(416) 862-5912  
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Bar Admission: Ontario, 2017 | Scotland, 2012

Areas of Expertise

- Private Credit
- Banking and Financial Services
- Asset-based Lending
- Corporate Lending
- Financial Services

Kyle specializes in secured lending, with a particular focus on fintech and SaaS-based financing, asset-based lending, and acquisition financing. His practice emphasizes innovative solutions tailored to the unique needs of growth-stage technology and fintech companies. Kyle is adept at structuring facilities that align with recurring revenue models, rapid scaling, and evolving capital structures.

With over 15 years of experience advising clients in the financial services sector, Kyle brings a wealth of expertise to his practice. Prior to joining Osler, Kyle served as Senior Counsel at Royal Bank of Canada, where he provided strategic legal advice to its wealth management business. Earlier in his career, he worked as a corporate and financial services associate at a leading international law firm in the United Kingdom, gaining valuable cross-border transaction and regulatory experience.

Kyle's deep understanding of the financial services landscape, combined with his commitment to delivering tailored, practical solutions, makes him a trusted advisor to his clients.

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Community Involvement

- The Participation House Project (Durham Region), Director
- Pro Bono Ontario, Legal Counsel
- Supervising Lawyer and Clinic Student, Edinburgh Free Legal Advice Centre (FLAC)
- Alzheimer Scotland, 3x3 Challenge Participant, 2013
- Action for Children UK, Three Peaks Challenge Participant, 2011

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Credentials

Education

- Edinburgh Law School, LL.B., DPLP
- Queen’s University, B.A. (Hons)

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Languages

- English

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Professional Affiliations

- Canadian Bar Association
- Ontario Bar Association
- Law Society of Ontario
- Law Society of Scotland (non-practising)