

## **David Towers Brief CV**

David Towers is a founding and executive partner of Quadridge Trust Services (Pty) Ltd, a fiduciary and corporate service provider. He has many years' experience in the structured and debt capital markets. David has worked for a number of banks in South Africa and London. At one of the international banks David originated and structured one of the first cross border securitisation transactions in South Africa in 2000, a deal with a multi-national listed corporate and the notes being sold in the USA. David was the Legal Counsel for the Bond Exchange of South Africa before joining the structured finance unit at Moody's Investors Service where, from both the London and Johannesburg offices, he acted as lead analyst on many European and South African securitisation transactions. He was part of and eventually headed up the corporate services business unit at Maitland responsible for the fiduciary and corporate administration services to structured finance, securitisation and related transactions. David is a director and chairman of numerous public and private companies in the debt capital markets industry including some listed on the JSE. David was also the Chairman of the South African Securitisation Forum for three years. David is a seasoned board director and holds BCom, LLB and LLM degrees from Wits as well as a Certificate in Advanced Company Law also from Wits.