



Co-designing the future world of law with you

Loans documentation service

A fully managed loans documentation service that is designed and built as an extension of your in-house legal team to support the drafting, negotiation, and execution of loan agreements and associated documentation quickly and cost-efficiently



Why partner with us?

Cognia's Loans Documentation Service combines specialist loans lawyers and paralegals, optimised workflows, and AI-enabled tooling to streamline documentation across the complexity scale - from NDAs and bilateral facilities to complex multi-currency syndicated loans.

We transform your loan documentation from bottleneck to competitive edge with the potential to reduce first-round drafting workload by up to 60% through AI assisted automation. With output-based pricing and live dashboards, clients gain control, speed, and legal risk visibility. It acts as an extension of your in-house legal team with no capex or recruitment drag.

60%

cut in first round drafting workload

“Coming in with a fresh set of eyes is what I see sets Cognia aside from other vendors. It has been a seamless transition. Quality is standout and what we are looking for.”

“I don't know how the team has managed to do this work in the past without Cognia.”

— Tier 1 global bank

Understanding your challenges

Global lenders face the challenge of losing value and client trust due to delays in lengthy loan documentation lifecycles and manual documentation processes. 73% of borrowers prioritise speed and ease of doing business, which means internal resources are often stretched by having to work on high volumes of low-complexity tasks, thus slowing down deal execution and inflating costs.

In addition, high overheads in managing nearshore teams like recruitment, onboarding and talent development makes scaling difficult and delays transaction execution. This combination hampers revenue growth and operational efficiency.

We are successfully driving a solution in this space, focusing on the following pillars:

<h3>Specialist, scalable legal capacity</h3> <p>Loans lawyers and paralegals based in South Africa, the UK and Europe act as an extension of your in-house team, aligned to your time zone, negotiation style and are able to work across the complexity range - from simple bilateral facilities to multi-jurisdictional syndicated loan agreement documentation.</p>	<h3>Lean, tech-enabled delivery</h3> <p>Jointly designed playbooks and an AI-supported drafting engine that can reduce initial draft documentation workload by up to 60%, improve accuracy and speed, and enable live dashboards for performance tracking, risk visibility and continuous improvement.</p>
<h3>Output-based commercial model</h3> <p>Transforming documentation cost into a predictable line item that measures value.</p>	<h3>Business enablement</h3> <p>Frees up your internal legal team for high-value, high-risk work.</p>

With over a decade of supporting Tier-1 banks across derivatives, structured products, regulatory reform and loans, Cognia is trusted by leading global financial institutions and law firms in delivering these service solutions.

Benefits delivered	Workload relief: Internal legal teams offload low-complexity documentation and free up capacity for high-value work.
	Visibility and control: Live MI dashboards track performance, flag risks, and measure playbook adherence in real time.
	Value: The certainty of output-based pricing models and reduced external counsel spend.
	Operational efficiency: Clients see up to 85% reduction of in-house oversight needs after reaching steady state.

Capacity. Control. Cost certainty.

Let Cognia transform your loan documentation from bottleneck to competitive edge.

Let's talk

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