



Ebad Rahman

PARTNER

Ebad is an experienced corporate lawyer with deep technology industry knowledge, counselling leading financial institutions, retailers and other organizations spanning sectors in their outsourcing, transactional and other commercial work.

CONTACT

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Overview

Ebad's diverse technology practice includes advising on technology contracting, outsourcing and general commercial agreements, as well as on software development, cloud computing and procurement matters. He also counsels clients on sponsorship, licensing and naming rights agreements, frequently sought out by corporate sponsors to advise on how best to structure their sponsorship arrangements to maximize their return on investment.

Ebad co-heads Torys' Payments and Cards practice and supports clients in the acquisition and development of card programs, payment systems and mobile payment solutions, as well as related outsourcing arrangements.

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Ebad has excellent negotiation and contract drafting skills, as well as practical legal advice.

—CHAMBERS CANADA, 2026

Featured Work

Development of new payments system supporting real time payments 24/7/365

Torys acted as counsel to a government entity, as the public authority, in advice on the development of its real time settlement system, including its request for proposal and the negotiation of the related agreements for the support and maintenance of the system

Procurement of clearing and settlement solution provider for real time payments system

Torys acted as counsel to Payments Canada in the negotiation of its agreement with Mastercard's Vocalink as the clearing and settlement solution provider for the Real-Time Rail, Canada's new real-time payments system

Air Canada Centre becomes Scotiabank Arena

Torys acted as counsel to Scotiabank in its acquisition of the naming rights to the Scotiabank Arena

Scotiabank in the acquisition of a critical technology solution to replace the core digital banking system of Tangerine Bank, Canada's largest digital bank, including the negotiation of a long-term SaaS agreement with Engine by Starling

Bank of Montreal in its acquisition of the AIR MILES Reward business of LoyaltyOne, Co. as part of its restructuring proceedings under the Companies' Creditors Arrangement Act

CIBC in its acquisition of the existing Canadian Costco credit card portfolio, as well as the negotiation of a long-term co-branded credit card agreement to become the exclusive issuer of Costco Mastercards in Canada

Parkland Fuel in its US\$1.21 billion transformational business combination with SOL Limited, the largest independent fuel marketer in the Caribbean

a software company in the negotiation of its master services agreement for payroll services with a multinational provider of human resources management software and services

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Recognition and Awards

2020-2027 *Chambers Canada*—Leading lawyer in information technology

2021-2026 *Chambers Global*—Leading lawyer in information technology

2020-2026 *The Legal 500*—Next generation partner in technology

2021-2026 *Best Lawyers in Canada*—Leading lawyer in privacy and data security law

2019-2026 *The Canadian Legal Lexpert Directory*—Leading lawyer in information technology

Insights

Payments push: trends in payments modernization and regulation in 2023

As companies innovate new technologies, regulators and government aim to keep pace.

[Fintech and payments](#)

[Developments in the payment space](#)

[The dirt on exclusion clauses: implications of Earthco on contracts](#)

[Opening up of membership to Payments Canada: implications, opportunities and challenges](#)

[Payment Card Industry Data Security Standards: what you need to know](#)

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News

83% of Torys' Canadian partners are recognized in *Chambers Canada 2027*

Congratulations to our ranked lawyers and practice groups on earning industry-leading recognition, including 19 Band 1 rankings.

[Best Lawyers recognizes 177 Torys lawyers in its 2027 guide](#)

[Chambers Canada ranks 81% of Torys' Canadian partners in its 2026 guide](#)

[176 Torys lawyers recognized in the 2026 Best Lawyers guide](#)

[81% of Torys' Canadian partners ranked by Chambers Canada](#)

[179 Torys lawyers recognized in the 2025 Best Lawyers guide](#)

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Professional Involvement

Prior to his law career, Ebad worked in the software industry developing database applications for a company that specialized in electronic tolling systems. He also has direct knowledge of the pharmaceutical industry, having worked as legal counsel on secondment at GlaxoSmithKline.

Education and Bar Admissions

Education

LLB (Dean's List), 2003

Osgoode Hall Law School

BSc (Computer Science), 2000

York University

Bar Admissions

Ontario, 2004