



Course Syllabus

Course Code LAW-343	Course Title Banking Law	ECTS Credits 6
Prerequisites None	Department Law	Semester Spring
Type of Course Law Elective	Field Law	Language of Instruction English
Level of Course 1 st Cycle	Lecturer Dr Konstantinos Voulgarakis	Year of Study 3 rd / 4 th
Mode of Delivery Face to face	Work Placement N/A	Co-requisites None

Course Objectives:

The main objectives of the course are to:

- Provide students with a clear understanding of the legal concepts and principles governing operations and the provision of financial services.
- Enable students to identify and interpret the implication of applicable legal principles and to apply them, as appropriate to any given situation in the banking environment.
- Present a clear perspective of the inter-relationship and relevance of the common law and legislation, banking practice and non-statutory codes of conduct.
- Develop analytical and critical thinking to facilitate an understanding of the ways in which the interests of bank and customer are catered for by the existing legal framework in the banking industry.

Learning Outcomes:

After completion of the course students are expected to be able to:

1. Identify the sources of law in relation to banking
2. Apply the legislative and regulatory framework governing credit institutions in the EU
3. Evaluate the importance of the banker-customer relationship, the contractual implications thereof and the rights and duties of bank and customer
4. Analyze the key aspects of money laundering, confidentiality and data protection
5. Determine the fundamentals behind drafting loan facility documentation
6. Analyze the Loan Market Association's (LMA) Bilateral Facility Agreement and negotiate key points on behalf of the borrower/lender
7. Discuss the purposes that capital requirements serve

Course Content:

1. Introductory Principles – what do banks do?
2. Capital Requirements
3. EU Banking Union
4. Single Supervisory Mechanism (SSM)
5. Single Resolution Mechanism (SRM)
6. European Deposit Insurance Scheme (EDIS)
7. The bank-customer relationship
8. Loans – drafting and negotiating a LMA Bilateral Facility Agreement

Learning Activities and Teaching Methods:

Interactive lectures, tutorials, written examinations and assignments

Assessment Methods:

Mid-term examination and final examination

Required Textbooks / Readings:

Title	Author(s)	Publisher	Year	ISBN
Principles of Banking Law	Ross Cranston, Emilios Avgouleas, Kritin Van Zwieten, Christopher Hare, Theodor van Sante	Oxford University Press	2018	9780199276080
The European Banking Union - Supervision and Resolution	Giuseppe Boccuzzi	Palgrave Macmillan	2016	9781137555656