

Subject card

Subject name and code	Credits, loans, insurance, PG_00137514						
Field of study	Criminology						
Date of commencement of studies	October 2024	Academic year of realisation of subject				2024/2025	
Education level	Bachelor's studies	Subject group					
Mode of study	full-time studies	Mode of delivery				e-learning	
Year of study	1	Language of instruction				Polish	
Semester of study	1	ECTS credits				2.0	
Learning profile	academic	Assessment form				credit	
Conducting unit	Laboratory of Insurance Law -> Department of Civil Law -> Faculty of Law and Administration -> Rector						
Name and surname of lecturer (lecturers)	Subject supervisor		dr hab. Dorota Maśniak				
	Teachers		dr Dawid Rogoziński				
Lesson types	Lesson type	Lecture	Tutorial	Laboratory	Project	Seminar	SUM
	Number of study hours	30.0	0.0	0.0	0.0	0.0	30
	E-learning hours included: 30.0						
Learning activity and number of study hours	Learning activity	Participation in didactic classes included in study plan		Participation in consultation hours		Self-study	SUM
	Number of study hours	30		2.0		18.0	50
Subject objectives	Presentation of the legal aspects of services provided on the financial market, in particular credits, loans and property and personal insurance, their specificity, conceptual framework and practical variants available on the market.						
Learning outcomes	Course outcome	Subject outcome			Method of verification		
		<p>The student has basic knowledge of the principles governing trading in the financial services market.</p> <p>The student knows the basic regulations governing the institution of credit, loans and property and personal insurance. Can recognize and define key concepts for insurance and banking financial services. Understands concepts relating to legal institutions used in legal and financial transactions.</p> <p>The student is able to locate and define practical problems related to the legal aspects of customer protection in the financial services market. Has structured, basic knowledge of the principles governing the procedures for the distribution of credit financial services and property and personal insurance, as well as the conduct of the activities of financial intermediaries.</p>			<p>[SW1] oral statement/ conversation/discussion [SW2] presentation/project/paper/report [SW3] text preparation/written work [SU1] oral statement/conversation/discussion [SU2] presentation/project/paper/report [SU3] text preparation/written work [SK1] oral statement/conversation/discussion [SK3] text preparation/written work [SK4] test/exam - oral or written</p>		

Subject contents	<p>1. Specificity of civil law transactions on the financial services market.2. Customer and consumer protection in the financial services market.3. Bank credit and loan and non-bank loans. Lending activities of parbank institutions.4. Types of credit agreements, including specific regimes regarding credit activities in the EU.5. Other forms of achieving credit goals - leasing, installment sales, etc.6. Insurance contract.7. Property insurance, including civil liability insurance.8. Personal insurance, including life insurance.9. The use of insurance in inheritance planning and to protect family interests.</p>		
Prerequisites and co-requisites			
Assessment methods and criteria	Subject passing criteria	Passing threshold	Percentage of the final grade
	exam - single-choice test	51.0%	50.0%
	preparation of a final paper	51.0%	50.0%
Recommended reading	Basic literature	<p>1. D. Maśniak, <i>Prawo ubezpieczeniowe</i>, Gdańsk 2020.</p> <p>2. I. Heropolitańska, A. Nierodka, T. Zdziarski, <i>Kredyty, pożyczki i gwarancje bankowe</i>, Warszawa 2020.</p>	
	Supplementary literature	<p>1. J. Olszewski (red.), <i>Rynek usług finansowych: inwestycyjnych, bankowych i ubezpieczeniowych między teorią a praktyką</i>, Warszawa 2021.</p> <p>2. J. Huerta de Soto, <i>Pieniądz, kredyt bankowy i cykle koniunkturalne</i>, Wrocław 2012.</p> <p>3. D. Rogoziński, <i>Klauzula oparta o WIBOR a unieważnienie umowy kredytu</i>, Warszawa 2023 (chapters: 3, 4)</p>	
	eResources addresses	<p>Basic</p> <p>https://wydawnictwo.ug.edu.pl/wp-content/uploads/2021/10/Masniak-Prawo-ubezpieczeniowe-ostateczny-27_05.pdf - D. Maśniak, <i>Prawo ubezpieczeniowe</i>, Gdańsk 2020.</p>	
Example issues/ example questions/ tasks being completed	<p>1. What are the modern mechanisms for obtaining capital by individuals (households) and entrepreneurs?2. How does the law protect non-professional participants in financial transactions?3. How to use insurance to achieve inheritance (succession) planning goals? How does insurance affect issues related to compulsory share, business inheritance, etc.?4. What "pitfalls" lie in wait for inexperienced financial market participants - in terms of loan and insurance contracts?</p>		
Work placement	Not applicable		

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