

**Subject card**

<b>Subject name and code</b>	Consumer protection in the banking services market - lecture, PG_00144677						
<b>Field of study</b>	Law						
<b>Date of commencement of studies</b>	October 2023	<b>Academic year of realisation of subject</b>			2026/2027		
<b>Education level</b>	uniform Master's studies	<b>Subject group</b>					
<b>Mode of study</b>	part-time studies	<b>Mode of delivery</b>			at the university		
<b>Year of study</b>	4	<b>Language of instruction</b>			Polish		
<b>Semester of study</b>	7	<b>ECTS credits</b>			2.0		
<b>Learning profile</b>	academic	<b>Assessment form</b>			credit		
<b>Conducting unit</b>	Faculty of Law and Administration -> Rector						
<b>Name and surname of lecturer (lecturers)</b>	<b>Subject supervisor</b>		dr Damian Cyman				
	<b>Teachers</b>						
<b>Lesson types</b>	<b>Lesson type</b>	Lecture	Tutorial	Laboratory	Project	Seminar	SUM
	<b>Number of study hours</b>	10.0	0.0	0.0	0.0	0.0	10
	E-learning hours included: 0.0						
<b>Learning activity and number of study hours</b>	<b>Learning activity</b>	Participation in didactic classes included in study plan		Participation in consultation hours		Self-study	SUM
	<b>Number of study hours</b>	10		0.0		40.0	50
<b>Subject objectives</b>	The aim of the course is to familiarize students with the functioning of the modern banking system and financial services markets. Students will gain knowledge about the role of banks in the economy, the principles of conducting banking activities, financial instruments, and the fundamentals of regulation and supervision of the financial sector.						

Learning outcomes	Course outcome	Subject outcome	Method of verification
	[PRAWOJ5_UW06] The graduate is able to assess the usefulness of typical procedures and good practice in the implementation of tasks connected with various spheres connected with law and related fields	The student is able to assess the usefulness of applicable complaint, mediation, and market best practice procedures in resolving complex issues related to the protection of consumers' rights in financial services.	[SU1] oral statement/conversation/discussion
	[PRAWOJ5_WG09] He/she demonstrates deepened and systematic knowledge about the processes of changes of political systems and of individual authorities, as well as the consequences of these changes	ChatGPT powiedział: The student possesses in-depth knowledge of the processes of change within public institutions responsible for supervising the financial market (e.g., KNF, UOKiK, Financial Ombudsman) and understands the consequences of these changes for the effectiveness of consumer protection in financial services.	[SW1] oral statement/conversation/discussion
	[PRAWOJ5_KK01] The graduate is deeply aware of the level of his/her knowledge and skills, and also understands the need of lifelong learning	The student has an advanced awareness of their level of knowledge and skills in the field of consumer protection in the financial market and understands the need for continuous professional development and updating of knowledge in light of changes in national and EU law as well as market practices.	[SK1] oral statement/conversation/discussion
	[PRAWOJ5_KR05] He/she prepares responsibly to his/her work; can determine priorities in work and plan work appropriately	The student is able to responsibly and independently prepare case analyses concerning violations of consumer rights in the financial market, determine the priorities of corrective actions, and plan the stages of proceedings in accordance with applicable procedures and professional ethics principles.	[SK1] oral statement/conversation/discussion
	[PRAWOJ5_WG01] The graduate demonstrates deepened and systematic knowledge about the character of legal science, its place in the system of sciences and mutual relations.	The student possesses in-depth and structured knowledge of legal sciences in the context of consumer protection in the financial market, particularly understanding the relationships between civil, administrative, and financial law and the regulations governing consumer protection.	[SW1] oral statement/conversation/discussion
	[PRAWOJ5_WG02] He/she knows wide terminology and concepts in the scope of law and connected disciplines	The student has an advanced knowledge and understanding of terminology and concepts in consumer law, financial law, and banking law, including notions related to financial contracts, unfair market practices, the liability of financial institutions, and the protection of individual clients.	[SW1] oral statement/conversation/discussion
	[PRAWOJ5_KO03] He/she is prepared for active participation in groups, organizations and institutions connected with law, is also able to communicate with specialists and non-specialists in the field of law	The student is ready to actively participate in the work of teams and institutions involved in the protection of consumer rights in the financial market (e.g., UOKiK, Financial Ombudsman, non-governmental organizations) and is able to communicate effectively both with legal and financial professionals and with non-experts.	[SK1] oral statement/conversation/discussion
	[PRAWOJ5_KO04] The graduate is ready to prepare own projects connected with the creation, application and interpretation of legal regulations, including projects co-financed by the European Union's funds	The student is ready to develop and implement social projects related to financial education and consumer protection in the financial market, taking into account legal, economic, and political aspects, including projects co-financed by the European Union.	[SK1] oral statement/conversation/discussion

Course outcome	Subject outcome	Method of verification
[PRAWOJ5_UO11] He/she can work well in a team and can coordinate the team's work when solving legal problems, interpreting legal acts, and preparing written or oral opinions on a matter.	The student is able to cooperate within a team in analyzing cases of consumer rights violations in the financial market and to coordinate the group's work in interpreting consumer law provisions and developing a joint written or oral position on a given case.	[SU1] oral statement/conversation/discussion
[PRAWOJ5_KK02] He/she is aware of the necessity to widen professional competences and qualifications, to improve skills, is able to indicate the direction of own development and education independently in widened and deepened way	The student is aware of the need for continuous expansion of knowledge and improvement of professional competencies in the field of consumer protection in the financial market and is able to independently determine directions for their own development and education based on evolving legal regulations, market practices, and ethical standards of legal and financial professions.	[SK1] oral statement/conversation/discussion
[PRAWOJ5_WK12] He/she has knowledge of occupational health and safety in public administration institutions	The student has knowledge of occupational health and safety regulations in public administration institutions and is able to relate them to the activities of supervisory and consumer protection bodies in the financial market (e.g., UOKiK, Financial Ombudsman, KNF), understanding the importance of a safe and ethical working environment in the public sector.	[SW1] oral statement/conversation/discussion
[PRAWOJ5_WK13] He/she has advanced knowledge of the functioning of professional self-governments in legal professions, is familiar with the principles of judges' and prosecutors' professions, and has knowledge of the organization of the judiciary in Poland.	ChatGPT powiedział: The student possesses advanced knowledge of the functioning of professional self-governing bodies of legal professions and knows the principles of performing the duties of judges, prosecutors, and other representatives of the judiciary, understanding their role in protecting consumer rights in the financial market and in resolving disputes between consumers and financial institutions.	[SW1] oral statement/conversation/discussion
[PRAWOJ5_UW01] He/she has advanced skills in observation and interpretation of social phenomena, analyzes their connections with various areas, activity of legal science and the related disciplines	ChatGPT powiedział: The student possesses advanced skills in observing and interpreting social phenomena related to the functioning of the financial market and is able to analyze their connections with various areas of law—particularly civil, consumer, and administrative law—as well as with economic and social sciences.	[SU1] oral statement/conversation/discussion
[PRAWOJ5_WK10] He/she understands and knows the basic concepts and principles of industrial property protection and copyright law, as well as understands the need for proper protection of intellectual property and managing its resources	The student knows and understands the basic concepts and principles of intellectual property protection, including copyright and industrial property law, and is able to indicate their significance in the context of the activities of financial institutions and consumer protection (e.g., data protection, ownership of informational content, responsible information management).	[SW1] oral statement/conversation/discussion
[PRAWOJ5_UW02] The graduate utilizes theoretical knowledge in legal science and the connected academic disciplines to analyze and interpret complex legal issues	The student is able to integrate theoretical knowledge from consumer, civil, administrative, and financial law, as well as related disciplines, in order to analyze and interpret complex legal problems related to consumer protection in the financial market.	[SU1] oral statement/conversation/discussion

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[PRAWOJ5_UU12] He/she acquires knowledge efficiently and develops his/her professional skills using various sources (in native and foreign language) and modern technologies	The student is able to independently and effectively acquire knowledge in the field of consumer protection in the financial market, using national and international sources of information—such as legal acts, case law, reports from supervisory institutions, and scientific publications—by applying modern information technologies and databases.	[SU1] oral statement/conversation/discussion
[PRAWOJ5_WG08] He/she has deepened knowledge of sources of Polish law, its changes and processes of law formation	The student possesses advanced knowledge of the sources of Polish law and the law-making process, particularly in relation to regulations concerning consumer protection in the financial market. The student understands legislative mechanisms, the stages of drafting legal provisions, and the significance of amendments to consumer and financial law for market practice.	[SW1] oral statement/conversation/discussion
[PRAWOJ5_WG07] The graduate knows methods and tools, including techniques of data and information acquisition, as well as research methods appropriate for the field of study and the related disciplines	The student knows the research methods and tools used in legal sciences and related disciplines, is able to collect and analyze data on the functioning of the financial market, case law, and the practices of supervisory institutions, and can use this information to evaluate the effectiveness of the consumer protection system.	[SW1] oral statement/conversation/discussion
[PRAWOJ5_WG06] He/she has systematic knowledge about the man as the subject establishing social structures and principles of their operation and about the man as the individual operating in these structures	The student possesses structured knowledge of the role of the individual as a participant and subject of social and economic relations in the financial market, understands the importance of consumer protection as an individual within socio-economic and legal structures, and recognizes the influence of financial institutions on consumer behavior and economic security.	[SW1] oral statement/conversation/discussion
[PRAWOJ5_WG05] The graduate demonstrates systematic knowledge about the types of legal relations and the governing regularities	ChatGPT powiedział: The student possesses structured knowledge of the types of legal relationships that occur in the financial market, particularly those between consumers and financial institutions, and understands the principles and mechanisms governing these relations, including those arising from civil, consumer, and financial law.	[SW1] oral statement/conversation/discussion [SW3] text preparation/written work
[PRAWOJ5_UK09] He/she demonstrates wide skills in preparing speeches in the field of law in Polish and foreign language	The student possesses advanced skills in preparing and delivering oral presentations in Polish and in a foreign language on issues related to consumer protection in the financial market, including case presentations, legal analyses, and recommendations for resolving consumer disputes.	[SU1] oral statement/conversation/discussion [SU6] demonstration of practical skills
[PRAWOJ5_UK08] The graduate has wide skills to prepare written works connected with the work of a lawyer in Polish and foreign language	The student possesses advanced skills in preparing written papers in Polish and in a foreign language on issues related to consumer protection in the financial market, including legal analyses, opinions, consumer complaints, and summaries of regulatory documents and case law.	[SU2] presentation/project/paper/report [SU6] demonstration of practical skills

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[PRAWOJ5_UW07] He/she has the skills in understanding and analyzing social phenomena and utilizing this analysis in his/her professional work.	The student is able to analyze social phenomena related to the functioning of the financial market, including consumer behavior, financial exclusion, and information asymmetry, and applies the results of this analysis in professional practice when assessing the effectiveness of consumer protection mechanisms.	[SU2] presentation/project/paper/report [SU8] observation of student's independent or team work
[PRAWOJ5_WG04] He/she knows the system of Polish law, mutual connections within the system and connections of Polish law with the European Union law and international law	The student knows the structure of the Polish legal system and its connections with European Union law and international law in the field of consumer protection in the financial market. The student understands the impact of EU regulations (e.g., PSD2, MCD, CCD directives) and international standards on the formation of national regulations concerning the protection of clients of financial institutions.	[SW1] oral statement/conversation/discussion [SW5] implementation of a problem task
[PRAWOJ5_WG03] He/she demonstrates deepened knowledge about the political system in Poland, about individual authorities with particular consideration of legislative authority and the judiciary,	The student possesses advanced knowledge of the system of government in Poland, particularly the role and competences of legislative and judicial bodies in shaping and applying regulations concerning consumer protection in the financial market. The student understands the significance of judicial case law and legislative activity for the development of consumer and financial law.	[SW1] oral statement/conversation/discussion [SW5] implementation of a problem task
[PRAWOJ5_WK11] The graduate has deepened knowledge of the principles of creating and developing basic forms of individual entrepreneurship.	The student possesses advanced knowledge of the principles of establishing and operating basic forms of individual entrepreneurship in the financial market, understands the importance of complying with consumer and financial law in business activities, and is able to identify mechanisms that ensure an entrepreneur's operations align with consumer protection requirements.	[SW1] oral statement/conversation/discussion [SW3] text preparation/written work
[PRAWOJ5_KR06] He/she behaves in ethical and professional way, follows the principles of ethics	The student is aware of the importance of ethical and professional conduct in relations with consumers and financial institutions, adheres to the principles of professional ethics, and applies fair and transparent practices in activities related to the protection of consumer rights in the financial market.	[SK1] oral statement/conversation/discussion [SK3] text preparation/written work
[PRAWOJ5_KR07] The graduate is ready to take up professional challenges, takes up efforts and is persistent in the implementation of individual and group activities in the creation, application or interpretation of legal regulations and related sciences	The student is ready to take on professional challenges related to consumer protection in the financial market, demonstrating commitment and perseverance in carrying out individual and team-based analytical and problem-solving tasks in the field of consumer and financial law.	[SK2] presentation/project/paper/report [SK5] implementation of a problem task
[PRAWOJ5_UW03] The graduate demonstrates deepened skills of using complex theoretical points of view to analyze, interpret and plan strategies of legal activities; solves concrete problems connected with the creation, application and interpretation of legal regulations, anticipates the course of their solution and predicts the effects of planned activities	ChatGPT powiedział:  The student is able to apply advanced concepts and theories from consumer, financial, and civil law to analyze and interpret issues related to consumer protection in the financial market, as well as to design legal action strategies, anticipate possible outcomes of decisions, and assess their impact on the situation of both the consumer and the financial institution.	[SU1] oral statement/conversation/discussion [SU5] implementation of a problem task

	Course outcome	Subject outcome	Method of verification
	[PRAWOJ5_UW04] He/she efficiently observes and analyzes moral, ethical and legal dilemmas in professional work	The student efficiently applies legal and professional principles and standards in the field of consumer protection in financial services and is able to apply national and EU regulations (including the Consumer Credit Act, the Payment Services Act, and the GDPR) in practical professional situations.	[SU1] oral statement/conversation/discussion [SU4] test/exam - oral or written
	[PRAWOJ5_UW05] He/she can observe and analyze moral, ethical and legal dilemmas in professional work	The student is able to identify and analyze ethical and legal dilemmas arising in the practice of consumer protection in the financial market, including those in relationships between financial institutions and clients, and can formulate solutions consistent with professional ethics principles and applicable law.	[SU1] oral statement/conversation/discussion [SU4] test/exam - oral or written
Subject contents	<p>1. Introduction to Consumer Protection in the Financial Sector The concept and significance of consumer protection in the banking services market. The consumer as a participant in the financial market information asymmetry and the dominance of financial institutions. The evolution of the idea of consumer protection in banking law and EU law. Consumer protection as an element of financial system stability.</p> <p>2. Sources of Consumer Protection Law in Banking Services The system of national and EU legal sources. Soft law: guidelines of the European Banking Authority (EBA), the Polish Financial Supervision Authority (KNF), and the Financial Ombudsman. The relationship between banking law and consumer law.</p> <p>3. The Legal Structure of Banking Contracts and Consumer Protection Types of banking contracts (account, credit, deposit, cards). The banks information duties towards clients. Transparency of contractual terms and marketing communication. The role of standard form contracts.</p> <p>4. Unfair Contract Terms and the Control of Contractual Provisions The concept and types of unfair (abusive) clauses. Abstract and incidental control of contract terms. Legal effects of declaring a clause unfair (Articles 385<sup>1</sup>385<sup>3</sup> of the Civil Code). The role of the President of the Office of Competition and Consumer Protection (UOKiK), the Court of Competition and Consumer Protection (SOKiK), and common courts.</p> <p>5. Consumer Credit Protective Instruments Scope of application of the Consumer Credit Act. Annual Percentage Rate (APR) and information obligations. The free credit sanction. Joint liability of credit intermediaries.</p> <p>6. The Banks Liability Towards the Consumer Contractual and tort liability. Liability for intermediaries (agents, advisors). Principles of due diligence and the banks duty of loyalty towards clients. Liability for improper performance of information duties.</p> <p>7. Alternative and Online Dispute Resolution (ADR, ODR) The role of the Financial Ombudsman and the Arbitration Court at the KNF. ADR and ODR procedures in the banking context. Models of mediation and arbitration proceedings. Cooperation with UOKiK and consumer organizations.</p> <p>8. Supervision of the Banking Services Market in the Consumer Context Competences of supervisory and regulatory bodies: KNF, UOKiK, NBP, EBA. Supervisory intervention mechanisms to protect consumers. EBA and KNF guidelines on ethics and transparency. Early warning systems and whistleblowing mechanisms.</p> <p>9. Protection of Collective Consumer Interests Class actions and administrative proceedings before the President of UOKiK. Public-law mechanisms for protecting collective consumer interests. Sanctions and remedial measures imposed on financial institutions.</p>		
Prerequisites and co-requisites	<p>The student has basic knowledge of economics, finance, and the functioning of the financial market. The student knows the basic concepts and mechanisms related to the banking system and the role of banks in the economy. The student is able to analyze simple economic and financial phenomena and interpret basic numerical data (e.g., interest rates, exchange rates, and loan interest).</p>		
Assessment methods and criteria	Subject passing criteria	Passing threshold	Percentage of the final grade
	test	51.0%	100.0%
Recommended reading	Basic literature	E. Rutkowska, Ochrona klienta na rynku usług finansowych w świetle aktualnych problemów i regulacji prawnych, 2018	
	Supplementary literature	System prawnofinansowy Unii Europejskiej, red. A. Drwiłło, Warszawa 2016	
	eResources addresses		

Example issues/ example questions/ tasks being completed	
Work placement	Not applicable

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