University of Gdańsk

Subject card

Subject name and code	Consumer Protection on the Financial Services Market, PG_00163385						
Field of study	Finance and Accounting, Information Science and Econometrics, Management, , Sport Management						
Date of commencement of studies	October 2023		Academic year of realisation of subject		2024/2025		
Education level	undergraduate studies		Subject group		Optional subject group		
Mode of study	full-time studies		Mode of delivery		at the university		
Year of study	2		Language of instruction		Polish		
Semester of study	3		ECTS credits		1.0		
Learning profile	academic		Assessment form				
Conducting unit	Katedra Bankowości i Finansów -> Faculty of Management						
Name and surname of lecturer (lecturers)	Subject supervisor		dr Marta Penczar				
	Teachers		dr Marta Penczar				
Lesson types	Lesson type	Lecture	Tutorial	Laboratory	Project	Seminar	SUM
	Number of study hours	15.0	0.0	0.0	0.0	0.0	15
	E-learning hours included: 0.0						
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	15		10.0	25.0		50
Subject objectives	The main objective is to familiarise students with the theory and practice of consumer protection in the financial services market.						

Learning outcomes	Course outcome	Subject outcome	Method of verification
	[ZISZL3_K01] Student is able to critically analyse the received content, with particular emphasis on social and economic sciences.	Critically be able to analyse the consumer protection content received.	[SK2] presentation/project/paper/ report [SK3] text preparation/written work
	[IiEL3_K05] The student is aware of the need for ethical, sustainable and socially responsible behavior in professional and social life.	Is aware of the need for ethical, sustainable and socially responsible behaviour in life.	[SK1] oral statement/conversation/ discussion
	[FiRL3_U01] The student understands and can correctly interpret complex economic phenomena in finance and accounting, and other social sciences. The student understands and can explain the content of announcements of economic institutions, articles published in the daily press and journals in the field of finance (excluding scientific journals). The student correctly applies concepts of social sciences.	Understands and can correctly interpret complex economic phenomena in the field of consumer protection.	[SU2] presentation/project/paper/ report [SU4] test/exam - oral or written
	[ZISZL3_U01] Student is able to correctly interpret socio-economic phenomena, current events in economic policy, economy, especially in the field of health protection in the social and economic dimension, as well as independently formulate his/her own opinions in this regard and propose adequate solutions in the event of changes taking place in these areas.	Be able to correctly interpret socio-economic phenomena, current events in the field of consumer protection.	[SU2] presentation/project/paper/ report [SU4] test/exam - oral or written
	[IiEL3_U03] She/he can identify the institutional, legal and social limitations of the functioning of economic structures and institutions and reflect them in modelling, forecasting and optimization.	Be able to identify institutional and social constraints on the functioning of structures in the consumer protection system.	[SU1] oral statement/conversation/ discussion [SU4] test/exam - oral or written
	[ZISZL3_W02] He/she knows and understands, at an advanced level, the relations between the disciplines: management and quality sciences, economics and finance, social communication and media sciences, legal sciences, and sociological sciences, which are of key importance for understanding the essence of effective and efficient management of health care units.	Knows and understands, to an advanced degree, the relationships that exist between the disciplines.	[SW4] test/exam - oral or written [SW1] oral statement/ conversation/discussion
	[ZSSML3_W03] The student has advanced knowledge of the organisational and legal forms of establishment and operation of enterprises and sports clubs and the development of various forms of individual entrepreneurship in Poland. The student knows and understands the legal concepts, principles, norms and regulations governing business entities and other entities related to the sports market.	Has advanced knowledge of the organisational and legal forms of the creation and functioning of a consumer rights protection system	[SW4] test/exam - oral or written [SW3] text preparation/written work
	[ZSSML3_K03] The student knows the need to identify important problems, including economic and social issues, and plan ways to solve them.	Is aware of the need to identify important consumer protection issues and to plan ways to address them.	[SK2] presentation/project/paper/ report [SK3] text preparation/written work
	[ZARZL3_K03] The student knows the need to identify important problems, including economic and social issues, and plan ways to solve them.	Is aware of the need to identify important consumer protection issues.	[SK2] presentation/project/paper/ report

	<table><tr><th>Course outcome</th><th>Subject outcome</th><th>Method of verification</th></tr><tr><td>[FiRL3_K03] Communication: - is able to present his view, issue in a way that others can understand - boldly (but thoughtfully) expresses his opinion, is not afraid to ask questions - is able to culturally participate in discussions - is able to give constructive criticism.</td><td>Able to present his/her view on consumer protection in a way that others can understand.</td><td>[SK2] presentation/project/paper/ report [SK4] test/exam - oral or written</td></tr><tr><td>[FiRL3_W02] The student has advanced knowledge of various types of economic structures and institutions and changes in them, in particular: banking system, insurance system, taxation system, financial markets, organization of the public finance system and the private sector. The student knows the interrelationships between these structures and social institutions on a national and international scale.</td><td>Has an advanced knowledge of different types of economic structures and institutions and the changes taking place in them, in particular the consumer protection system</td><td>[SW4] test/exam - oral or written [SW2] presentation/project/paper/ report</td></tr><tr><td>[ZSSML3_U01] The student is able to correctly interpret socio-economic phenomena, current events in economic policy, economics, as well as independently formulate his own opinions in this area and propose adequate solutions for changes occurring in these areas.</td><td>Can correctly interpret socio-economic phenomena, current events in economic policy, economics</td><td>[SU2] presentation/project/paper/ report [SU4] test/exam - oral or written</td></tr><tr><td>[IiEL3_W02] The student has advanced knowledge of economic structures and institutions, the processes in them, the connections between them and their dynamics; knows the phenomena and processes occurring in their environment.</td><td>Knows advanced economic structures and institutions, the processes within them, the links between them and their dynamics</td><td>[SW2] presentation/project/paper/ report [SW3] text preparation/written work</td></tr><tr><td>[ZARZL3_W03] The student has advanced knowledge of the organizational and legal forms of establishment and functioning of enterprises and the development of various forms of individual entrepreneurship in Poland, knows and understands the concepts, principles, norms and legal regulations governing the functioning of business entities.</td><td>Has advanced knowledge of the organisational and legal forms of the creation and functioning of the system for the protection of the rights of the consumer.</td><td>[SW4] test/exam - oral or written [SW2] presentation/project/paper/ report</td></tr><tr><td>[ZARZL3_U02] The student is able to correctly use the legal acts regulating the sphere of formal and legal organization of the establishment and operation of enterprises in Poland.</td><td>Be able to correctly use the basic legal acts governing consumer protection</td><td>[SU4] test/exam - oral or written</td></tr></table>
Subject contents	1. Definition and essence of consumer protection; Definition of consumer and premises of consumer protection; Essence, scope and forms of consumer protection; 2. Institutional and social solutions in the field of consumer protection in the EU; Consumer protection institutions in the financial services market in Poland; Goals of the consumer policy in Poland and in the European Union 3. Institutions of the financial safety net in Poland (MF, NBP, KNF, KSF, BFG) and consumer protection policy 4. Ways of pursuing claims between clients and financial institutions - civil law proceedings, out-of-court proceedings (Common Court, Bank Arbitration, Arbitration Court at the PFSA, Insurance Ombudsman, UOKiK). 5. Consumer legal protection mechanisms in the financial market - bank accounts, loan agreements, bancassurance 6. Banking contractual models, abusive clauses, practices infringing collective consumer interests
Prerequisites and co-requisites	
Assessment methods and criteria	<table><tr><th>Subject passing criteria</th><th>Passing threshold</th><th>Percentage of the final grade</th></tr><tr><td>Examination</td><td>51.0%</td><td>100.0%</td></tr></table>

Recommended reading	Basic literature	Consumer protection on the Polish and international financial market, scholarly ed. by Jan Monkiewicz, Edyta Rutkowska-Tomaszewska, Wolters Kluwer Polska, 2019 E. Rutkowska-Tomaszewska, Protection of customer rights on the market of banking services, LEX, Wolters Kluwers, Warsaw, 2013 Red. Kieżel, Ochrona interesów konsumentów w Polsce w aspekcie integracji europejskiej, Difin, Warszawa, 2007
	Supplementary literature	Ekonomiczne aspekty ochrony konsumenta na integrującym się rynku kredytowym w Unii Europejskiej / Economic aspects of consumer protection on an integrating credit market in the European Union / red. nauk. Leszek Pawłowicz, Marta Penczar, Gdańsk : Instytut Badań nad Gospodarką Rynkową, 2010IMPROVEMENTS ON THE FINANCIAL MARKET AND CONSUMER PROTECTION - Advisory Scientific Committee to the Financial Ombudsman, Warsaw, September 2019
	eResources addresses	Adresy na platformie eNauczanie:
Example issues/ example questions/ tasks being completed		
Work placement	Not applicable	

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