



OPIS PRZEDMIOTU/MODUŁU KSZTAŁCENIA - SYLABUS

1.	Nazwa przedmiotu/modułu: Consumer Protection in the European Union (Ochrona konsumentów w UE)
2.	Nazwa przedmiotu/modułu w języku angielskim:
3.	Jednostka prowadząca przedmiot: Wydział Prawa, Administracji i Ekonomii
4.	Kod przedmiotu/modułu:
5.	Rodzaj przedmiotu/modułu: Do wyboru
6.	Kierunek studiów: Bachelor of Business and Administration
7.	Poziom studiów: Studia pierwszego stopnia
8.	Rok studiów: 2020/2021
9.	Semestr: VI
10.	Forma zajęć i liczba godzin: 20 (12 - wykład 8 - ćwiczenia)
11.	Imię, nazwisko, tytuł/stopień naukowy osoby/osób prowadzących zajęcia: dr hab. Edyta Rutkowska- Tomaszewska (W), mgr Magdalena Paleczna (C)
12.	Wymagania wstępne w zakresie:
	Zrealizowanych przedmiotów:
	Fundamentals of Civil and Commercial Law (Podstawy prawa cywilnego i handlowego), Financial Markets and Institutions (Rynki i instytucje finansowe) , Financial services (Usługi finansowe)
	Wiedzy, umiejętności i kompetencji społecznych dla przedmiotu/modułu:
13.	CELE PRZEDMIOTU
	1. Present comprehensive knowledge about the consumer protection in EU.
	2. Present threats and capabilities of violations of consumer interest in the choosen services in EU.
	3. Familiar with the choosen EU legal regulations according to consumer protection
	4. The acquisition by the student's skills effectively protect their interest against fraud on the part of the entrepreneurs providing various services.

14.	ZAKŁADANE EFEKTY KSZTAŁCENIA (W - wiedza, U - umiejętności, K - kompetencje społeczne)					
	W1 - Student acquires comprehensive knowledge about consumer protection in EU.					W01, W02, W03, W06, W07, W08, W09
	W2 - Student knows consumer rights of selected services in EU.					W01, W02, W03, W06, W07, W08, W09
	W3 - Student knows the EU legal regulation in the area of consumer protection.					W01, W02, W03, W06, W07, W08, W09
	W4 - Student has knowledge of the basic institutions of consumer protection.					W01, W02, W03, W06, W07, W08, W09
	U1 - Student knows and understands legal basics of consumer protection.					U01, U02, U04, U05, U06, U08
	U2 - Student can solve basic problems associated with the selected services for consumers.					U01, U02, U04, U05, U06, U08
	U3 - Student has the ability to create standard legal papers (letters, documents) and the preparation of oral presentations in the field of selected services.					U01, U02, U04, U05, U06, U08
	K1 - Student correctly identifies the threats associated with the services for consumers					K01, K02, K03, K04
	K2 - Student is aware of the need to intensify their knowledge of consumer protection in EU and the role of legal regulation in this area.					K01, K02, K03, K04
K3 - Student using the knowledge of policy of consumer protection is able to think and act creatively and to rationalize their actions on the market in EU.					K01, K02, K03, K04	
15.	TREŚCI PROGRAMOWE					
	1.	Organisational lecture, getting acquainted with the syllabus and the rules of passing a lecture. Presentation of the scope and aim of the lecture. Consumer protection policy. Consumer protection law in the European Union and sources of consumer protection law in the EU.				
	2.	Consumer protection against unfair market practices and abusive clauses.				
	3.	Consumer protection in the financial services market in EU- credit services, payment services, insurance services, investment services				
	4.	Consumer protection in contracts for the sale of goods and the provision of digital services. E-commerce. the protection of consumers in respect of distance contracts. New technologies and consumer protection.				
	5.	Online dispute resolution for consumer. Alternative dispute resolution in EU.				
	6.	Consumer protection on the tourist services market in EU				
	7.	New Deal for consumers. Redress for consumers. Institutions of consumer protection in EU				
	8.	Written grading of the lecture and the classes				
16.	METODY WERYFIKACJI ZAKŁADANYCH EFEKTÓW KSZTAŁCENIA					
		Egzamin	Prace kontrolne	Projekty	Aktywność	Praca własna
	W1 - Student acquires comprehensive knowledge about consumer protection in EU.		+		+	
	W2 - Student knows consumer rights of selected services in EU.		+		+	
	W3 - Student knows the EU legal regulation in the area of consumer protection.		+		+	
	W4 - Student has knowledge of the basic institutions of consumer protection.		+		+	
	U1 - Student knows and understands legal basics of consumer protection.		+		+	
	U2 - Student can solve basic problems associated with the selected services for consumers.		+		+	
	U3 - Student has the ability to create standard legal papers (letters, documents) and the preparation of oral presentations in the field of selected services.		+		+	
	K1 - Student correctly identifies the threats associated		+		+	

	with the services for consumers					
	K2 - Student is aware of the need to intensify their knowledge of consumer protection in EU and the role of legal regulation in this area.		+		+	
	K3 - Student using the knowledge of policy of consumer protection is able to think and act creatively and to rationalize their actions on the market in EU.		+		+	
	Łącznie:	100 %		70		30

17.	ZALECANA LITERATURA:					
	Literatura Podstawowa:					
	1	Consumer rights protection : threats and opportunities for enhancing consumer awareness, Sławomir S. (ed.), Uniwersytet Ekonomiczny w Katowicach. Katowice 2020				
	2	FinTech : conceptual and regulatory problems : some introductory remarks, Bani E., Pachuca-Smulka B., Rutkowska-Tomaszewska E. (eds.), CH. Beck. Warszawa 2020				
	3	Legislation covering business-to-business unfair trading practices in the food supply chain in Central and Eastern European countries , Piszcz A., Jasser A. (eds.), University of Warsaw. Faculty of Management Press. Warszawa 2019				
	4	Consumer protection law in Poland from the perspective of EU law , Pachuca- Smulka B. (ed.) , CH. Beck. Warszawa 2017				
	5	European consumer law , Reich N., Micklitz H., Rott P., Tonner K., Intersentia. Cambridge 2014				
	6	Knowledge, economy, society : business, finance and technology as protection and support for society , Ulman P., Wołoszyn P., Foundation of the Cracow University of Economics. Cracow 2018				
	7	Customer engagement : management practices in the consumer goods and services sector, Żyminkowska K., Wiechoczek J., Kieźel M., Difin. Warszawa 2019				
	8	Contract law and the Digital Single Market : towards a new EU online consumer sales law? : in-depth analysis , Mańko R. , European Parliament. European Parliamentary Research Service. Luxembourg 2015. http://www.europarl.europa.eu/RegData/etude				
	Literatura Uzupełniająca:					
	1	Consumer protection : selected issues of the information safety , Magdalena Sitek, Iwona Niedziółka, Aleksandra Ukleja ; Alcide De Gasperi, Alcide De Gasperi University of Euroregional Economy in Józefów Publishing House. 2014				
	2	Consumer protection and satisfaction , Chochół A. (ed), Polish Society of Commodity Science. Cracow 2014				
	3	Information Obligations and Disinformation of Consumers, Gert Straetmans, Springer. 2019 / Book will be share students by lecturer				
	4	List of the KNF's public warnings as the financial market protection instrument, Ochman P., IUS NOVUM 2017/4. Warszawa 2017/ https://iusnovum.lazarski.pl/iusnovum/articel				

18.	Język wykładowy: polski
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19.	Obciążenie pracą studenta	
	Forma aktywności studenta	Średnia liczba godzin na zrealizowanie aktywności
	Godziny zajęć dydaktycznych zgodnie z planem studiów	20
	Praca własna studenta	70
	1. Czytanie wskazanej literatury	
	2. Przygotowanie do zaliczenia	
	Suma Godzin	90
	Liczba punktów ECTS	3
	Sugerowana liczba punktów ECTS	Min 3 / Max 3

CONSUMER PROTECTION IN EUROPEAN UNION
WRITTEN GRADING 27.04.2021
INSTRUCTION

The grading for the subject of Financial services will take place
ON 27 APRIL 2021 ON THE MS FORMS PLATFORM.

THE LINK TO THE GRADING WILL BE ACTIVE ONLY FROM 13:15 TO 14:45.

Before the start of the grading, as well as after the lapse of time, MS Forms will not accept the answer.
You will be divided into 2 groups. Each group will receive a separate link.
PLEASE DO NOT CHANGE THE GROUP.

You will have two groups of questions on your grading:
GROUP I - General questions (questions 1-3)
GROUP II Specific questions (Questions 4-7)

I GROUP OF DESCRIPTION QUESTIONS (THE STUDENT SELECTS ONE QUESTION AND ANSWERS)
II GROUP OF DESCRIPTION QUESTIONS (THE STUDENT SELECTS TWO QUESTIONS AND PROVIDES ANSWERS)
IF THE QUESTION IS REJECTED, THE STUDENT WRITES - I HAVE CHOSEN A QUESTION NO...

EU REGULATIONS

Regulation (EC) No 261/2004 of the European Parliament and of the Council of 11 February 2004 establishing common rules on compensation and assistance to passengers in the event of denied boarding and of cancellation or long delay of flights, and repealing Regulation (EEC) No 295/91 (Text with EEA relevance)

Regulation (EU) No 524/2013 of the European Parliament and of the Council of 21 May 2013 on online dispute resolution for consumer disputes and amending Regulation (EC) No 2006/2004 and Directive 2009/22/EC (Regulation on consumer ODR)

Regulation (EU) 2017/2394 of the European Parliament and of the Council of 12 December 2017 on cooperation between national authorities responsible for the enforcement of consumer protection laws and repealing Regulation (EC) No 2006/2004 (Text with EEA relevance)

Council Directive 93/13/EEC of 5 April 1993 on unfair terms in consumer contracts

Directive 2000/31/EC of the European Parliament and of the Council of 8 June 2000 on certain legal aspects of information society services, in particular electronic commerce, in the Internal Market ('Directive on electronic commerce')

Directive 2002/65/EC of the European Parliament and of the Council of 23 September 2002 concerning the distance marketing of consumer financial services and amending Council Directive 90/619/EEC and Directives 97/7/EC and 98/27/EC

Directive 2005/29/EC of the European Parliament and of the Council of 11 May 2005 concerning unfair business-to-consumer commercial practices in the internal market and amending Council Directive 84/450/EEC, Directives 97/7/EC, 98/27/EC and 2002/65/EC of the European Parliament and of the Council and Regulation (EC) No 2006/2004 of the European Parliament and of the Council ('Unfair Commercial Practices Directive') (Text with EEA relevance)

Directive 2006/114/EC of the European Parliament and of the Council of 12 December 2006 concerning misleading and comparative advertising (codified version) (Text with EEA relevance)

DIRECTIVE 2008/48/EC OF THE EUROPEAN PARLIAMENT AND OF THE COUNCIL of 23 April 2008 on credit agreements for consumers and repealing Council Directive 87/102/EEC

Directive 2008/122/EC of the European Parliament and of the Council of 14 January 2009 on the protection of consumers in respect of certain aspects of timeshare, long-term holiday product, resale and exchange contracts (Text with EEA relevance)

Directive 2009/22/EC of the European Parliament and of the Council of 23 April 2009 on injunctions for the protection of consumers' interests (Codified version) Text with EEA relevance

Directive 2009/138/EC of the European Parliament and of the Council of 25 November 2009 on the taking-up and pursuit of the business of Insurance and Reinsurance (Solvency II) (Text with EEA relevance)

Directive 2011/83/EU of the European Parliament and of the Council of 25 October 2011 on consumer rights, amending Council Directive 93/13/EEC and Directive 1999/44/EC of the European Parliament and of the Council and repealing Council Directive 85/577/EEC and Directive 97/7/EC of the European Parliament and of the Council Text with EEA relevance

Directive 2013/11/EU of the European Parliament and of the Council of 21 May 2013 on alternative dispute resolution for consumer disputes and amending Regulation (EC) No 2006/2004 and Directive 2009/22/EC (Directive on consumer ADR)

Directive 2014/17/EU of the European Parliament and of the Council of 4 February 2014 on credit agreements for consumers relating to residential immovable property and amending Directives 2008/48/EC and 2013/36/EU and Regulation (EU) No 1093/2010 Text with EEA relevance

Directive 2014/65/EU of the European Parliament and of the Council of 15 May 2014 on markets in financial instruments and amending Directive 2002/92/EC and Directive 2011/61/EU Text with EEA relevance

Directive (EU) 2015/2302 of the European Parliament and of the Council of 25 November 2015 on package travel and linked travel arrangements, amending Regulation (EC) No 2006/2004 and Directive 2011/83/EU of the European Parliament and of the Council and repealing Council Directive 90/314/EEC

Directive (EU) 2015/2366 of the European Parliament and of the Council of 25 November 2015 on payment services in the internal market, amending Directives 2002/65/EC, 2009/110/EC and 2013/36/EU and Regulation (EU) No 1093/2010, and repealing Directive 2007/64/EC (Text with EEA relevance)

Directive (EU) 2019/770 of the European Parliament and of the Council of 20 May 2019 on certain aspects concerning contracts for the supply of digital content and digital services (Text with EEA relevance.)

Directive (EU) 2019/771 of the European Parliament and of the Council of 20 May 2019 on certain aspects concerning contracts for the sale of goods, amending Regulation (EU) 2017/2394 and Directive 2009/22/EC, and repealing Directive 1999/44/EC (Text with EEA relevance.)

Directive (EU) 2019/2161 of the European Parliament and of the Council of 27 November 2019 amending Council Directive 93/13/EEC and Directives 98/6/EC, 2005/29/EC and 2011/83/EU of the European Parliament and of the

Council as regards the better enforcement and modernisation of Union consumer protection rules (Text with EEA relevance)

Directive (EU) 2020/1828 of the European Parliament and of the Council of 25 November 2020 on representative actions for the protection of the collective interests of consumers and repealing Directive 2009/22/EC (Text with EEA relevance)