

GRADING ISSUES (25.11.2022)

FINANCIAL SERVICES 2022/2023 (Lecture)

These are issues to be included in the subject of financial services in the winter semester 2022/2023.

These are suggestions for questions.

However, this does not mean that the questions on the credit will be the same.

The questions on the exam will fall within the range of questions presented below.

1. Describe definition of the financial services. Point of types of financial services, choose one and describe.
2. Rules for the provision of financial services in the EU financial market
3. Detail client, professional client- definition, differences
4. Please, point a sources of risks of the consumer interest in financial services and explain one type of risk
5. Describe concept of client (consumer) protection in financial services. Why after financial crisis consumer protection has been improved?
6. What does mean ‘ the contractual patterns and clause unlawful in consumer contracts on financial services market’? What kind of them are the most popular in consumer contracts?
7. What does remuneration for a financial service mean? What kind of fees are charged by financial institutions?
8. Types of remuneration charged by financial institutions for services rendered.
9. What information must be provided by the consumer before the conclusion of the financial services (basic information). Point and describe.
10. What does ‘misselling on the financial services market’ mean? Explain.
11. Point and describe the characteristics of the misselling? Give examples of financial services misselling
12. The requirement of suitability and adequacy of the financial service to the client as a way of countering misselling
13. Fraud of financial institutions against payment for financial services
14. Point unfair market practices on the market of financial services, describe one of practices.
15. What is Fin-Tech/ new financial technologies?
16. What is the FinTech sector? What is Fin-Tech companies?
17. The presence of new technologies in the financial market.
18. EU regulatory policy on new technologies in the financial market (Fin-Tech)
19. Benefits, threats and risks of new technologies in the financial market.