



OPIS PRZEDMIOTU/MODUŁU KSZTAŁCENIA - SYLABUS

1.	Nazwa przedmiotu/modułu: Financial services (Usługi finansowe)
2.	Nazwa przedmiotu/modułu w języku angielskim: Financial Services
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: 2022/2023
9.	Semestr: V
10.	Forma zajęć i liczba godzin: 20 (12 - wykład 8 - ćwiczenia)
11.	Imię, nazwisko, tytuł/stopień naukowy osoby/osób prowadzących zajęcia: mgr Magdalena Paleczna - Sareńcza (W, C)
12.	Wymagania wstępne w zakresie:
	Zrealizowanych przedmiotów:
	Wiedzy, umiejętności i kompetencji społecznych dla przedmiotu/modułu:
13.	
	CELE PRZEDMIOTU
	1. Present comprehensive knowledge about the specific financial services, threats and capabilities of violations of consumer interest in the financial services arising from it specificity.
	2. Familiar with the whole legal regulations according to financial services.
	3. The acquisition by the student's skills effectively protect their interest against fraud on the part of the financial institution providing financial services.

14.	ZAKŁADANE EFEKTY KSZTAŁCENIA (W - wiedza, U - umiejętności, K - kompetencje społeczne)	
	W1 - Student acquires comprehensive and in- depth knowledge about financial services	W01, W02, W03, W04, W05, W08, W09, W10
	W2 - Student knows the rules of provision financial services.	W01, W02, W03, W04, W05, W08, W09, W10
	W3 - Student knows the legal regulation in the area of financial services.	W01, W02, W03, W04, W05, W08, W09, W10
	W4 - Student has knowledge of the basic institutions of consumer protection.	W01, W02, W03, W04, W05, W08, W09, W10
	U1 - Student knows and understands legal basics financial services.	U01, U02, U03, U04, U05, U06, U07, U08
	U2 - Student can solve basic problems associated with the financial services.	U01, U02, U03, U04, U05, U06, U07, U08
	U3 - Student has the ability to create standard legal papers (letters, documents) and the preparation of oral presentations in the field of financial services.	U01, U02, U03, U04, U05, U06, U07, U08
	K1 - Student correctly identifies the threats associated with the financial services.	K01, K02, K03, K04
	K2 - Student is aware of the need to intensify their knowledge of financial services and the role of legal regulation in this area.	K01, K02, K03, K04
	K3 - Student using the knowledge of financial knowledge is able to think and act creatively and to rationalize their actions on the financialmarket.	K01, K02, K03, K04
15.	TREŚCI PROGRAMOWE	
	1.	Concept, characteristics and specificity of financial services. Financial services client (retail client, professional client, consumer). Sources of threats and risks for financial services clients. Regulation of financial services in the EU.
	2.	Entities providing financial services legally in the EU. Rules for taking up and pursuing activities in the provision of financial services (in the financial market) in the EU.
	3.	New technologies in the financial services market. Fin-Tech - conceptual and regulatory problems. Benefits of the threat. Risks for consumers and challenges.
	4.	Financial services agreements and their regulation in the EU - general characteristics and regulatory trends in the EU. Costs of financial services (Financial Services Charges - interest, fees, commissions and other costs incurred by customers). Obligations of financial institutions to financial services clients.
	5.	General characteristics of deposit services, banking services, credit type services (bank credit, loan, mortgage credit, consumer credit, consumer mortgage credit, reverse mortgage credit, leasing), insurance services and their distribution; payment services, investment services (the detailed characteristics of these services will be made as part of the exercises).
	6.	Written grading

METODY WERYFIKACJI ZAKŁADANYCH EFEKTÓW KSZTAŁCENIA						
		Egzamin	Prace kontrolne	Projekty	Aktywność	Praca własna
16.	W1 - Student acquires comprehensive and in- depth knowledge about financial services		+	+	+	+
	W2 - Student knows the rules of provision financial services.		+	+	+	+
	W3 - Student knows the legal regulation in the area of financial services.		+	+	+	+
	W4 - Student has knowledge of the basic institutions of consumer protection.		+	+	+	+
	U1 - Student knows and understands legal basics financial services.		+	+	+	+
	U2 - Student can solve basic problems associated with the financial services.		+	+	+	+
	U3 - Student has the ability to create standard legal papers (letters, documents) and the preparation of oral presentations in the field of financial services.		+	+	+	+
	K1 - Student correctly identifies the threats associated with the financial services.		+	+	+	+
	K2 - Student is aware of the need to intensify their knowledge of financial services and the role of legal regulation in this area.		+	+	+	+
	K3 - Student using the knowledge of financial knowledge is able to think and act creatively and to rationalize their actions on the financialmarket.		+	+	+	+
Łącznie:		100 %		60	20	10

17.	ZALECANA LITERATURA:	
	Literatura Podstawowa:	
	1	Economics of money, banking, and financial markets (PDF), Mishkin F., Pearson. Boston 2011
	2	Financial markets and institutions , Mishkin F., Eakins S. , Pearson Education Limited, 2018.. Harlow, England 2018
	3	Public and Private Law and the Challenges of New Technologies and Digital Markets. Legal Aspects of FinTech. Volume 2, (volume 2),, ed. Bani E., Pachuca- Smulka B., Rutkowska-Tomaszewska E. , C.H. Beck. Warsaw 2020
	Literatura Uzupełniająca:	
	1	Financial security and information from financial markets , Plastun A., Centre of Sociological Research. Szczecin 2019
	2	List of the KNF's public warnings as the financial market protection instrument, Ochman P., IUS NOVUM 2017/4. 2017 https://iusnovum.lazarski.pl/iusnovum/article
	3	Materials sharing by lecturer , , .
	4	Consumer Protection Law in Poland from the Perspective of EU Law, Pachuca- Smulka B. (ed.), C.H. Beck. Warszawa 2017
	5	The role of the financial supervision authority and the situation of the client on the financial services market with special emphasis on the banking services market, (PDF), Rutkowska-Tomaszewska E. , Wrocław Review of Law, Administration [and] Economics - Vol. 2, No 2 2012. Wrocław 2012
	6	The Significance of Good Banking Practice in the contractual relations of banks with their clients. PDF, Rutkowska-Tomaszewska E. , Emerging Markets. Vol. 2, nr 3 (2010)
	7	Polish Financial Law, Dobaczewska A., Drwiłło L.(ed.), Gdansk University Press. Gdańsk 2019. Pp: 53-75, 87-113, 183-201
	8	Financial markets - current issues, Chodnicka -Jaworska P., Czerwińska T., Wydawnictwo Naukowe Wydziału Zarządzania Uniwersytetu Warszawskiego. Warszawa 2018 https://pz.wz.uw.edu.pl/resources/html/artic
	9	Current trends in consumer protection regulations in the financial services market in Poland [in:] Consumer rights protection : threats and opportunities for enhancing consumer awareness / Sławomir Smyczek (ed.) Katowice : , Rutkowska-Tomaszewska E. , Uniwersytet Ekonomiczny w Katowicach . Katowice 2020, p. 72-86
	10	Education and financial awareness as factors influencing responsible purchasing and use of consumer credit services by consumers [in:] Consumer rights protection : threats and opportunities for enhancing consumer awareness, Paleczna M. , Uniwersytet Ekonomiczny w Katowicach . Katowice 2020, p. 150-160
	11	Public and Private Law and the Challenges of New Technologies and Digital Markets. Legal Aspects of FinTech. Volume 2, (volume 2),, edited by Bani E., Pachuca- Smulka B., Rutkowska-Tomaszewska E. , C.H. Beck. Warsaw 2020
18.	Język wykładowy: polski	
19.	Obciążenie pracą studenta	
	Forma aktywności studenta	Średnia liczba godzin na zrealizowanie aktywności
	Godziny zajęć dydaktycznych zgodnie z planem studiów	20
	Praca własna studenta	
	1. Czytanie wskazanej literatury	70
	2. Przygotowanie do egzaminu	
	Suma Godzin	90
	Liczba punktów ECTS	3
	Sugerowana liczba punktów ECTS	Min 3 / Max 3

Sylabus został zatwierdzony przez: Katarzyna Szalonka

Data zatwierdzenia: 10.10.2022