

1. OVERVIEW

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|-----------------------|----------------------------|
| Subject Area | Banking and Securities Law |
| Degree | Bachelor's Degree in Law |
| School/Faculty | Faculty of Social Sciences |
| Year | Fourth |
| ECTS | 6 ECTS |
| Type | Optional |
| Language(s) | Spanish |
| Delivery Mode | On campus |
| Semester | Second |

2. INTRODUCTION

The objective of 'Banking and Securities Law' is to analyse, from a legal perspective, banking activity and the securities markets with reference to sources of Spanish and EU law.

Students will study the entities involved in the credit market: credit institutions, financial credit institutions, the Bank of Spain, the European Central Bank, etc. We will also describe banking contracts and transactions. Furthermore, we will look at different methods of payment through the study of these figures, particularly focusing on the institutions relating to law of exchange, including solving practical case studies.

Moreover, students will study securities market law, describing and examining the organisation of the markets and the different players within them. Finally, we will see contracts in the securities market, studying the different contracts and completing practical cases.

The aim is for students to engage in learning in a real working environment, where they can build on and apply everything they have learnt, and to involve them in the reality of professional work.

3. SKILLS AND LEARNING OUTCOMES

Basic skills (CB, by the acronym in Spanish):

- CB1: Students have demonstrated possession and understanding of knowledge in a study area that builds on general secondary education, and is typically at a level that, while supported by advanced textbooks, also includes aspects that involve knowledge from the forefront of their field of study.
- CB2: Students can apply their knowledge to their work professionally and possess the necessary skills, usually demonstrated by forming and defending opinions, as well as resolving problems within their study area.
- CB3: Students have the ability to gather and interpret relevant information (usually within their study area) to form opinions which include reflecting on relevant social, scientific or ethical matters.

- CB4: Students can communicate information, ideas, problems and solutions to both specialist and non-specialist audiences.
- CB5 - Students have developed the learning skills necessary to undertake further study in a much more independent manner.

Cross-curricular skills (CT, as per the Spanish acronym):

- CT02: Self-confidence: Students should be able to act with confidence and with sufficient motivation to achieve their objectives.
- CT03 - Awareness of ethical values: Students are able to form opinions, judge, argue and act in accordance with moral values in a consistent, persistent and autonomous way.
- CT04 - Communication skills: Students should be able to effectively express concepts and ideas, as well as possess clear and concise written communication skills and effective public speaking skills. CT1:

Specific skills (CE, as per the Spanish acronym):

- CE02/CE2: Know and understand the mechanisms and procedures for resolving legal conflicts, including the legal position of individuals in their relations with the government and in general with public authorities.
- CE05/CE5: Understand law as a systematic, coherent whole, with awareness of topics of social, economic and environmental interest.
- CE13/CE13: Understand how legal institutions work.

Learning outcomes (RA, as per the Spanish acronym):

- RA1: Knowledge of the players involved in credit and securities markets, and understanding of how credit and trading activity functions.
- RA2: Understanding of different types of agreements and forms of payment.
- RA3: Students take active part in discussions, demonstrating knowledge, understanding and interlinking of the fundamental principles of the subject.
- RA4: Practical mock scenario of stock market operations.
- RA5: Completion of research projects that demonstrate the in-depth study and integration of subjects.

The following table shows how the skills developed in the course match up with the intended learning outcomes:

| Skills | Learning outcomes |
|--|--|
| CB1, CB2, CB3, CB4, CB5, CT2, CT3, CT4, CE2, CE5, CE13 | RA1: Knowledge of the players involved in credit and securities markets, and understanding of how credit and trading activity functions. |
| CB1, CB2, CB3, CB4, CB5, CT2, CT3, CT4, CE2, CE5, CE13 | RA2: Understanding of different types of agreements and forms of payment. |
| CB1, CB2, CB3, CB4, CB5, CT2, CT3, CT4, CE2, CE5, CE13 | RA3: Students take active part in discussions, demonstrating knowledge, understanding and interlinking of the fundamental principles of the subject. |

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|--|---|
| CB1, CB2, CB3, CB4, CB5, CT2, CT3, CT4, CE2, CE5, CE13 | RA4: Practical mock scenario of stock market operations. |
| CB1, CB2, CB3, CB4, CB5, CT2, CT3, CT4, CE2, CE5, CE13 | RA5: Completion of research projects that demonstrate the in-depth study and integration of subjects. |

4. CONTENTS

The subject area is divided into three learning units (UA, as per the Spanish acronym), which are further divided into topics.

Unit 1. Banking Law: Introduction to the financial and banking legal framework.

Topic 1. Nature and concept. Sources. Structure.

Topic 2. Financial credit institutions.

Topic 3. Bank of Spain and European Central Bank system.

Unit 2. Bank contracts and methods of payment.

Topic 4. Bank contracts 1. Concept. Subjects. Characteristics.

Topic 5. Bank contracts 2. Types of bank contract. Bank accounts and money deposits. Passive banking transactions: Bank deposit contracts. Active banking transactions: Bank loans.

Topic 6. Bank contracts 3. Bank credit and cards.

Unit 3. Finance and securities system. The stock market.

Topic 7. Rules of conduct for financial institutions. Prevention and money laundering. Due diligence measures.

Topic 8. Securities market legal framework 1. Organisation of securities markets. Primary securities market. Official secondary securities markets.

Topic 9. Securities market legal framework 2. The National Securities Market Commission. Rules on activity in the securities markets.

Topic 10. Trading securities. Main investment products. Financial derivatives: concept and types.

5. TEACHING/LEARNING METHODS

The types of teaching/learning methods are as follows:

- Case studies
- Collaborative learning
- Problem-based learning

- Lecture
- Mock scenarios

6. LEARNING ACTIVITIES

The types of learning activities, plus the amount of time spent on each activity, are as follows:

On-campus:

| Learning activity | Number of hours |
|---|-----------------|
| AF 1: Lectures. | 25 |
| AF2: Learn and use legal terminology through spoken and written exercises. | 12.5 |
| AF3: Activities aimed at raising students' awareness of ethical values and social responsibility. | 12.5 |
| AF4: Autonomous learning | 12.5 |
| AF5: Mock scenarios of managing administrative and legal proceedings. | 25 |
| AF6: Overview of the professional activities a legal expert may carry out | 50 |
| AF7: Development of legal argumentation technique. | 12.5 |
| TOTAL | 150 h |

7. ASSESSMENT

The assessment methods, plus their weighting in the final grade for the course, are as follows:

On-campus:

| Assessment system | Weighting |
|---|-----------|
| Knowledge tests | 50% |
| Legal/banking/securities practical exercises. | 10% |
| Final project on a mock banking crisis: partial exam, in groups and requiring a presentation. | 30% |
| Presentations (class attendance, participation and discussion) | 10% |

On the Virtual Campus, when you open the subject area, you can see all the details of your assessment activities, including the deadlines and assessment procedures for each activity.

8. BIBLIOGRAPHY

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9. PLAGIARISM RULES

In line with the disciplinary rules for students of Universidad Europea:

- Plagiarism of all or part of any kind of intellectual work is considered a serious offence.
- Any student who commits the serious offence of plagiarism or cheating to pass an assessment test shall be disqualified from the corresponding exam(s), with the offence and reason for disqualification appearing on their academic record.