

Name of university, Name of faculty: Trnava University
Faculty of Law

INFORMATION SHEET OF THE SUBJECT

Code: YNOPm514	Name: Banking and Insurance Law		
Cover: Department of Civil and Commercial Law			
Type of educational activity: Lecture, Practise		Number of credits: 3	Recommended semester: ST
Scope of educational activity (in hours): Weekly: 2/0 For term of study: LS 58/,24			Study grade: Master
Method of educational activity: Combined			
Recommended semester	Study programme		
1.year ST	Law (YDŠMgr-PR)		
Underlie subjects:			
Conditions for passing the course:			
Method of evaluation: Completion by taking an examination			
Continuous evaluation:			
Final evaluation: An oral exam consisting of an answer to drawn questions and a discussion of the assignment, which assesses the student's ability to identify relevant legislation and apply it to the solution of the case. Rating: A: 100-90%, B: 89-80%, C: 79-70%, D: 69-60%, E: 59-51%, FX: 50-0%. Finished: By exam.			
Learning outcomes: The event is prepared in cooperation with the National Bank of Slovakia. By completing the course, the student will acquire cross-sectional knowledge of the functioning of the banking and insurance market, its regulation and supervision. Furthermore, the student will gain knowledge of typical contractual relationships used in the banking and insurance market. The student will be familiar in detail with consumer protection in the provision of financial services. The graduate will be able to identify unfair commercial practices, unacceptable contractual terms and conditions as well as other breaches of public or private law. Through problem solving, the student should deepen the ability to think critically, as well as the ability to argue and present his/her own ideas and the subsequent ability to communicate and adapt the style of communication to the addressee of the text and independently develop the knowledge gained through further study.			
Schedule of subject:			
<ol style="list-style-type: none"> 1. Regulation of the banking and insurance market, reasons and basic issues of regulation, relationship between public and private regulation. 2. Supervision of the banking and insurance market - the position of the NBS, objectives, reasons and methods of supervision. 3. Contracts on financial services, payment services, banking and insurance contracts - types of contracts, their legal regulation, relations to sectoral legislation. 4. Banking contracts and banking transactions - client protection vs. consumer protection. 5. Contracting in relation to banking contracts (unfair practices, information obligations). 6. Content of banking contracts: credit banking relations - bank obligations when granting a loan, elements of a credit agreement for the consumer, legal limits and mandatory rules, unacceptable terms and conditions for loans and credits. 7. Contents of banking contracts: credit banking relationships - concept of remuneration, interest, interest rate, annual percentage rate of charge, statutory limits on the amount of remuneration. 8. Contents of banking contracts: deposit banking relationships - current account contract, deposit account contract (information obligations, details of contracts, methods of interest, unilateral changes in terms and conditions, unacceptable conditions). 9. Content of banking agreements: security and enforcement of obligations under banking agreements. 10. Insurance contracts: concept of insurance contract, principles of insurance, insurance branches, types of insurance and insurance products, differences between public and private law classification of insurance, typical and atypical cases of insurance (guarantees), insurance risk, policyholder, insurer, insured, person for whose benefit insurance benefits are paid. 11. Insurance contracts: information obligations before concluding a contract, the process of concluding an insurance contract, the obligations of the insured and the consequences of their breach, general and special insurance conditions, unfair terms and unfair commercial practices. 12. Insurance contracts: claims and claims, exclusions from insurance, claims settlement and indemnities. 			
Recommended reading:			
Basic recommended literature:			
Čunderlík, L.: Právo finančného trhu. Wolters Kluwer, 2017. ISBN 978-80-8168-753-2.			
Petruľák, M., Šulíková M.: Poistné zmluvy. C.H. Beck, 2012. ISBN 978-80-7400-356-1.			
Csach, K.: Standardné zmluvy. Aleš Čeněk, 2009. ISBN 978-80-7380-199-1.			
Bohm, A., Mužáková, K.: Pojišťovnictví a regulace finančních trhu. Professional Publishing, 2010. ISBN 978-80-7431-035-5.			
Majtánová, A. et al.: Poist'ovníctvo. Iura Edition, 2009. ISBN 978-80-8078-260-3.			
Micklitz, H-W., Stuyck, J., Terry, E. (eds.): Consumer Law – Cases, Materials and Text, Hart Publishing, 2010. ISBN 978-1-84113-749-0.			
Daniel, P.: Správa a vymáhanie pohľadávok. Iura Edition, 2013. ISBN 978-80-8078-660-1.			
Maslák, M. (ed.): Vybrané otázky implementácie európskych právnych predpisov reglementujúcich zvýšenú ochranu slabšej strany. Typi Universitatis Tyrnaviensis, 2017. ISBN 978-80-568-0082-9.			
Cartwright, P. (ed.): Consumer Protection in Financial Services. Kluwer Law International, 1999. ISBN 90-411-9717-6.			
Ferran, E., Moloney, N., Payne, J. (eds.): The Oxford Handbook of Financial Regulation. Oxford University Press, Oxford. ISBN 978-0199687206.			
Language requirements: Slovak			
Notes:			
Student's workload: 75 hours			

Combined study (P, K): 12 hours
Preparation for lectures, study of materials in Moodle and preparation for the exam: 63 hours

Course evaluation:

Assessed students in total: 0

A	B	C	D	E	FX
0%	0%	0%	0%	0%	0%

Lecturers:

doc. JUDr. Kristián Csach, PhD., LL.M., univ. prof., lecturer, examiner
doc. JUDr. Veronika Zoričáková, PhD., lecturer, examiner

Date of last change: 01.09.2025

Approved by: prof. PhDr. JUDr. Tomáš Gábriš, PhD., LL.M., MA