1. **Title of the module**

LAWS5820 (LW582): Banking Law

1. **Division or partner institution which will be responsible for management of the module**

Division of Law, Society and Social Justice: Kent Law School

1. **The level of the module (e.g. Level 4, Level 5, Level 6 or Level 7)**

Level 6

1. **The number of credits and the ECTS value which the module represents**

15 credits (7.5 ECTS Credits)

1. **Which term(s) the module is to be taught in (or other teaching pattern)**

Autumn or Spring

1. **Prerequisite and co-requisite modules**

None

1. **The programmes of study to which the module contributes**

All Social Sciences undergraduate Law programmes

1. **The intended subject specific learning outcomes.  
   On successfully completing the module students will be able to:**
   1. demonstrate an in-depth understanding of the nature and legal status of the banker-customer relationship;
   2. demonstrate detailed knowledge of the operation of customer accounts and the scope of the bank’s duties to customers;
   3. demonstrate detailed knowledge of banking operations, including the provision of credit, the taking and enforcement of security for loans;
   4. analyse and critically evaluate the relationship between the law and banking business as well as the practical application of the law to banking;
   5. recognise and evaluate the issues related to the provision of banking services and regulation of the banking industry.
2. **The intended generic learning outcomes.  
   On successfully completing the module students will be able to:**
   1. structure, formulate, communicate as well as defend their arguments in relation to the issues identified;
   2. organise their work, engage in independent study and use of resources particularly from the Library, the Kent electronic network (e.g. Library CD-ROMs, Lexis) and the Internet;
   3. carry out independent research.
3. **A synopsis of the curriculum**

The module will be divided into three main sections. The first section will involve an examination of the banker-customer relationship, including the rights and obligations of the parties in that relationship, the use of different methods of payments and remedies. The second section will focus on the provision of credit by banks to customers. This section will look at the types of credit facilities provided by banks, the taking of security by banks and the enforcement of such security. The final section will focus on money laundering regulation within the banking industry.

1. **Reading List (Indicative list, current at time of publication. Reading lists will be published annually)**

The key source materials for the module are available in the Library. The current recommended textbook for student purchase is:

* + - * EP Ellinger et al, *Ellinger’s Modern Banking Law* (5th ed, Oxford University Press, 2011)

Other key source materials for this module are:

* + - * A Arora, *Banking Law* (Pearson 2014)
      * A Arora, *Electronic Banking and the Law* (2nd ed, Banking Technology, 1993)
      * R Cranston, *Principles of Banking Law* (2nd ed, Oxford University Press, 2002)
      * M Hapgood, *Paget’s Law of Banking* (13th ed, LexisNexis Butterworths, 2007)
      * G Penn & J Wadsley, *The Law relating to Domestic Banking* (Sweet & Maxwell, 2002)

1. **Learning and Teaching methods**

Total study hours: 150

Contact hours: 20

Private study hours: 130

1. **Assessment methods.**

13.1 Main assessment methods

The module will be examined on the basis of 100% coursework:

Essay, 2,500 words (70%)

‘Policy-Orientated’ Problem Question, 1,250 words (30%)   
  
  
13.2 Reassessment methods

Like-for-like

1. ***Map of Module Learning Outcomes (sections 8 & 9) to Learning and Teaching Methods (section 12) and methods of Assessment (section 13)***

|  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **Module learning outcome** | 8.1 | 8.2 | 8.3 | 8.4 | 8.5 | 9.1 | 9.2 | 9.3 |
| **Learning / teaching method** |  |  |  |  |  |  |  |  |
| Lectures | X | X | X | X | X | X | X | X |
| Seminars | X | X | X | X | X | X | X | X |
| Private Study | X | X | X | X | X | X | X | X |
| **Assessment method** |  |  |  |  |  |  |  |  |
| Essay (70%) | X | X | X | X | X | X | X | X |
| Problem Question (30%) | X | X | X | X | X | X | X | X |

1. The Division recognises and has embedded the expectations of current equality legislation, by ensuring that the module is as accessible as possible by design. Additional alternative arrangements for students with Inclusive Learning Plans (ILPs)/declared disabilities will be made on an individual basis, in consultation with the relevant policies and support services.

The inclusive practices in the guidance (see Annex B Appendix A) have been considered in order to support all students in the following areas:

**a) Accessible resources and curriculum**

1. Preference will be given to electronic resources that meet minimum accessibility standards and support the use of assistive technologies.
2. Module outlines will be made accessible at least four weeks before the module starts.
3. Prioritised reading lists will be made available sufficiently in advance to accommodate the provision of alternative formats and support those with a slow reading speed.
4. Lecture/seminar slides/outlines will be made available in electronic format in advance to allow all students to prepare (particularly students with notetaking difficulties).
5. In accordance with the KLS school-level statement on Lecture Capture, lectures will be recorded to assist notetaking unless one or more of the lectures contains sensitive material. The module convenor will notify students in advance of any lectures that will not be recorded.

**b) Learning, teaching and assessment methods**

The inclusive practices in the guidance (Annex B Appendix A, section b (1) and (2)) have all been considered in order to support all students in their assessments on this module.

1. **Campus(es) or centre(s) where module will be delivered:**

Canterbury

1. **Internationalisation**

This module allows students to familiarise with legal concepts and principles relating to banking practices in the UK and how UK law is influenced and/or informed by international initiatives. In addition, the methods of assessment allow students to interact with each other to take advantage of their diversity and interpretations of social, legal and ethical issues that stem from growing up in different contexts.

**DIVISIONAL USE ONLY**

**Revision record – all revisions must be recorded in the grid and full details of the change retained in the appropriate committee records.**

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| Date approved | Major/minor revision | Start date of the delivery of revised version | Section revised | Impacts PLOs (Q6 & 7 cover sheet) |
| 29/01/16 | Major | September 2016 | 5,7-13 | No |
| 21/09/17 | Minor | September 2018 | 13-15, 17 | No |
| 02/12/19 | Minor | September 2020 | 13 | No |
| 10/12/20 | Major | September 2021 | 9, 13, 14 | No |