



## Information about the subject

**Degree:** Bachelor of Arts Degree in Law

**Faculty:** Faculty of Legal, Economic and Social Sciences

**Code:** 312003 **Name:** Banking Law

**Credits:** 6,00 **ECTS** **Year:** The course is not offered this academic year **Semester:** 0

**Module:** Optional Courses

**Subject Matter:** Itinerary of Economic Law **Type:** Elective

**Field of knowledge:** Social and Legal Sciences

**Department:** Private Law

**Type of learning:** Classroom-based learning

**Languages in which it is taught:**

**Lecturer/-s:**



## Module organization

### Optional Courses

Subject Matter	ECTS	Subject	ECTS	Year/semester
Itineraries of Basic Legal Sciences	36,00	-Canon Law Institutions	6,00	4/2
		-History of European Construction	6,00	4/2
		-Human Rights	6,00	4/2
		-Roman Law	6,00	This elective is not offered in the academic year 25/26
		-Social Doctrine of the Catholic Church	6,00	This elective is not offered in the academic year 25/26
		-State Ecclesiastical Law	6,00	4/2
Itinerary of Economic Law	60,00	Banking Law	6,00	This elective is not offered in the academic year 25/26
		Consumer Law	6,00	This elective is not offered in the academic year 25/26
		Corporate Finance	6,00	4/0
		-Insurance Law	6,00	3, 4/2



### Itinerary of Economic Law

Intellectual Property Law	6,00	This elective is not offered in the academic year 25/26
-International and Comparative Law of Brands, Designs and Unfair Competition	6,00	4/2
International Commercial Law	6,00	This elective is not offered in the academic year 25/26
-International Commercial Transactions	6,00	4/1
-International Taxation Law	6,00	4/0
Law and Notary Practice	6,00	4/2

### Itinerary of Sectorial Administrative and Specialized Labour Law

72,00

Air and Maritime Law	6,00	4/2
-Employment Procedural Law	6,00	This elective is not offered in the academic year 25/26
Energy Law	6,00	This elective is not offered in the academic year 25/26
Environmental Law	6,00	4/1
European Union Competition Law	6,00	4/1
Information and Communication Technology Law	6,00	4/0



Itinerary of Sectorial Administrative and Specialized Labour Law	National Health System Law	6,00	This elective is not offered in the academic year 25/26
	Public Contract Award Law	6,00	This elective is not offered in the academic year 25/26
	-Real Estate Law	6,00	This elective is not offered in the academic year 25/26
	-Trade Union Law	6,00	This elective is not offered in the academic year 25/26
	Transport Law	6,00	This elective is not offered in the academic year 25/26
	Water Law	6,00	This elective is not offered in the academic year 25/26

## Recommended knowledge

Students must have passed at least 48 ECTS of FB in the first two semesters. Students can freely choose the electives they want, breaking with the grouping that is proposed. As explained above, the Study Plan has three optional subjects that are collected in this way:

- 1 optional subject in the seventh semester.
- 2 electives in the eighth semester.

## Prerequisites



Students must have passed at least the 48 ECTS of Basic Training of the first two semesters. Students are free to choose the electives they wish, breaking with the grouping proposed. As explained above, the Study Plan has three optional subjects that are grouped in this way:

- 1 optional subject in the seventh semester.
- 2 optional subjects in the eighth semester.

## Learning outcomes

At the end of the course, the student must be able to prove that he/she has acquired the following learning outcomes:

- R1 To be able to distinguish and differentiate basic banking legislation.
- R2 To know the organization of the Spanish banking system.
- R3 To understand the difference between banks and other savings institutions
- R4 To be trained in the handling of international banking regulations.
- R5 To know and know how to properly apply the main banking products.



## Competencies

Depending on the learning outcomes, the competencies to which the subject contributes are (please score from 1 to 4, being 4 the highest score):

GENERAL		Weighting			
		1	2	3	4
CG1	Knowledge of the Science being studied, in this case of the science of Law, fundamentally of the most practical branches, with their international and economic implications and their specialized language.		X		
CG2	Analysis and synthesis capacity				X
CG4	Problem-solving capacity.				X
CG8	Ethical commitment to information management.			X	
CG10	Knowledge of a foreign language in relation to the Science of Law.			X	
CG12	To be able to develop audiovisual presentations.	X			
CG13	Information management capacity.			X	
CG15	Ability to work in interdisciplinary teams.			X	
CG16	Ability to develop and maintain one's own competencies, skills and knowledge according to the standards of the profession.			X	
SPECIFIC		Weighting			
		1	2	3	4
CE2	Understanding of the different ways of creation of Law in its historical evolution and in its current reality, assimilating the existence of subordinate and supranational legal systems and the forms in which they are articulated.	X			



CE3	Ability to use constitutional principles and values as a working tool in the interpretation of the legal system.	X		
CE4	Ability to understand and know how local, regional, state, community, and international institutions work, in their genesis and as a whole, and to identify the competent institution or administration in each case as well as the sectoral law applicable in each case.	X		
CE6	Ability to identify and know the rights of the workers and their means of defence.	X		
CE8	Ability to know the law applicable to intra-community transactions and to international transactions outside the community and the means of enforcing it.		X	
CE9	Ability to enforce legal norms with the economic environment.			X
CE10	Ability to negotiate accounting instruments,			X
CE11	Ability to legally analyze the feasibility of the main financial operations.			X
CE12	Ability to know the forms of taxation in our legal system.		X	
CE14	Ability to lodge appeals against acts of the different bodies of the various administrations or institutions.	X		
CE20	Mastery of computer techniques in obtaining legal information and communication of legal data (Internet, databases of legislation, jurisprudence, bibliography).	X		



## Assessment system for the acquisition of competencies and grading system

Assessed learning outcomes	Granted percentage	Assessment method
	40,00%	Practical tests
	40,00%	Attendance, active participation and favourable attitude in the subject/ course/ module
	20,00%	Written theoretical tests

### Observations

**Attendance and active participation in class sessions,** group work, tutorials and seminars. Its evaluation will be carried out by means of follow-up records of attendance by the teacher and by the assessment of the active participation of the student through interventions and debates in the classroom, participation in forums and chats. The mere passive attendance of the student will not be taken into account for the computation of this percentage. The lack of unjustified attendance at 20% of the practical sessions prevents the computation of this percentage.

**Practical evaluation:** Resolution of the different practices that will be proposed to the student throughout the course. The evaluation of the practices and the group work will be carried out through the assistance and oral and / or written presentation of the different practices and proposed works. The work developed in group and / or individually by the student will be evaluated. The evaluation of the works presented will be carried out taking into account the structure of the work, the quality of the documentation, the spelling and the presentation and mainly, the legal-legal argumentation and justification. The grade will be obtained from the average of all the grades obtained in this section. Scores below 5 do not count as a percentage. The qualification of the practices carried out in class (with a grade equal to or greater than 5), will be maintained for the second call. The lack of unjustified attendance at 20% of the practical sessions prevents the computation of this percentage.

**Theoretical evaluation:** Theoretical-practical written tests in which the acquired theoretical and practical knowledge and knowledge of current legislation will be exposed. It is essential to obtain a minimum of 5 out of 10 in the exam to be able to do the average with the practice mark. Scores below 5 do not count as a percentage. If a grade lower than 5 is obtained in the official exam of the first call, the final average grade of the practices carried out in class and / or group work (with a grade equal to or greater than 5), will be kept for the second call. Finally, given the importance of the correct formal presentation of legal documents, it is noted that each misspelling will deduct 0'1 points from the exam grade. Failure to comply with the rules and deadlines established for the completion and delivery of the requested academic activities will lead to the negative evaluation of





the activity. Extraordinary call: the evaluation system and its percentages of mark of practices (40%) and attendance and participation (20%) are maintained in the extraordinary call.

**CRITERIA FOR THE GRANT OF HONOR REGISTRATION:** According to article 22 of the Regulatory Regulation of the Evaluation and Qualification of the Subjects of the UCV, the mention of "Honor Registration" may be awarded by the professor responsible for the subject to students who have obtained the "Outstanding" rating. The number of "Honor Registration" mentions that may be granted may not exceed five percent of the students included in the same official act, unless it is less than 20, in which case a single "Registration of Honor". **Attendance at breastfeeding**

**mothers class:** Due to the schedule of this subject that is taught first thing in the morning, nursing mothers may be absent from them, after notifying the teacher once. The teacher will establish together with the student who is in this circumstance an alternative work plan to allow them to acquire the same knowledge and skills as the rest of their classmates.

**Single evaluation:** According to Article 9 of the General Regulations for Assessment and Qualification of Official Teaching and Own Degrees of UCV, the single assessment is linked to the impossibility of attendance for students enrolled in a face-to-face program. It is, therefore, an extraordinary and exceptional assessment system that students who can justify and prove their inability to undergo continuous assessment may choose, and they must request this from the professor responsible for the subject, who will expressly decide on the admission of the student's request for single assessment and communicate the acceptance/denial.

As far as this subject is concerned, the minimum required attendance percentage is 70%, which is the limit to be considered for the potential request for a unique evaluation. If the unique evaluation is granted, it will be structured based on the following criteria: the percentages assigned to the different evaluation instruments will be as follows: 50% for practical tests and 50% for theoretical tests in both the first and second calls. The evidence to be presented and/or the tests to be taken in the unique evaluation by the student will be carried out using the same theoretical test as for the other students and through a practical test consisting of a written practical test, whether with micro-cases, multiple choice, short answer, and/or true or false.

**Use of AI:** In this subject the use of any type of AI for the completion of exercises, assignments, and evaluation tests is not permitted. Students are also not allowed to use AI to record or transcribe, either totally or partially, any activity carried out in the classroom, in order to obtain summaries or notes through AI or to input notes or any other material authored by the teaching staff that has been provided in AI tools such as ChatGPT or other non-institutional tools whose information is not found in controlled environments.



## CLASS ATTENDANCE IN FACE-TO-FACE DEGREES

In accordance with the development guidelines of the General Regulations for the Evaluation and Qualification of Official Teachings and Own Degrees of the UCV, in face-to-face degrees, class attendance with a minimum of 80% of the sessions of each subject will be required as a requirement to be evaluated. This means that, if a student does not attend the sessions of each subject, in a percentage greater than 20%, he/she will not be able to be evaluated, neither in the first nor in the second call, unless the person responsible for the subject, with the approval of the person responsible for degree, in view of duly justified exceptional circumstances, exempt from the minimum attendance percentage. The same criterion will be applicable for hybrid or virtual degrees in which teachers must maintain the same percentage in the requirement of "presence" in the different training activities, if any, even if these are carried out in virtual environments.

### MENTION OF DISTINCTION:

The mention of "Honors" may be awarded to students who have obtained a grade equal to or greater than 9.0. Their number may not exceed five percent of the students enrolled in a group in the corresponding academic year, unless the number of students enrolled is lower.

## Learning activities

The following methodologies will be used so that the students can achieve the learning outcomes of the subject:

- |     |   |
|-----|---|
| M1  | Group work sessions supervised by the teacher. Study of legal cases, both true and fictitious. Significant construction of knowledge through student interaction and activity. Critical analysis of values and social commitment.                           |
| M8  | Exposition of contents by the teacher, analysis of competences, explanation and demonstration of capacities, skills and knowledge in the classroom.   |
| M9  | Supervised monographic sessions with shared participation.  |
| M11 | Personalised attention and in small groups. Period of instruction and/or orientation carried out by a tutor with the aim of reviewing and discussing the materials and topics presented in the classes, seminars, readings, completion of assignments, etc. |
| M12 | Set of written and/or oral tests used in the initial, formative or summative evaluation of the student.   |
| M13 | Group preparation of readings, essays, resolution of problems, seminars, papers, dossiers, etc., to be presented or delivered in theory classes, practical classes, and/or small group tutorials.   |



- M14 Student's study: individual preparation of readings, essays, problem-solving, seminars, works, reports, etc. to present or deliver in the theoretical classes, practical classes and/or small group tutorials.

## IN-CLASS LEARNING ACTIVITIES

	LEARNING OUTCOMES	HOURS	ECTS
Practical cases. M1, M13	R1, R2, R3, R4, R5	40,00	1,60
Theoretical classes. M8	R1, R2, R3, R4, R5	35,00	1,40
Seminar. M9	R2, R3, R4	5,00	0,20
Assessment M12	R1, R2, R3, R4, R5	5,00	0,20
<b>TOTAL</b>		<b>85,00</b>	<b>3,40</b>

## LEARNING ACTIVITIES OF AUTONOMOUS WORK

	LEARNING OUTCOMES	HOURS	ECTS
Group work. M1, M11, M12, M13	R1, R2, R3, R4, R5	30,00	1,20
Individual work. M14	R1, R2, R3, R4, R5	35,00	1,40
<b>TOTAL</b>		<b>65,00</b>	<b>2,60</b>



## Description of the contents

Description of the necessary contents to acquire the learning outcomes.

### Theoretical contents:

Content block	Contents
Introduction	Concept, characteristics and sources of Banking Law. Legal and institutional aspects.
Credit institutions	Credit institutions: Banks, Savings Banks, Credit Cooperatives, Reciproca Guarantee Societies and the Bank of Spain.
General aspects of bank contracting	General aspects of bank contracting. Commercial and business banking: commercial planning and marketing.
Promotion and communication	Promotion and communication: the digital economy and exchange relations.

### Temporary organization of learning:

Block of content	Number of sessions	Hours
Introduction	10,00	20,00
Credit institutions	15,00	30,00
General aspects of bank contracting	15,00	30,00
Promotion and communication	2,50	5,00



## References

Tratado de contratación de Derecho Bancario, Arana Navarro Javier, Aranzadi, 2017.