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Title: Basic concepts of banking law

Other Titles: -

Language: Greek

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ISBN: 978-618-5726-54-6

Subject: LAW AND SOCIAL SCIENCES

Keywords: European Central Bank / Bank of Greece / Economic and Monetary Union / European System of Central Banks / Eurosystem

Bibliographic Reference: Dedouli-Lazaraki, A., & Argyros, G. (2023). Basic concepts of banking law [Undergraduate textbook]. Kallipos, Open Academic Editions. <http://dx.doi.org/10.57713/kallipos-167>

Abstract

The textbook introduces the student to the basic concepts of banking law, by helping them to comprehend the institutions of the banking system within the European Union and in Greece. Such a fundamental institution is the European Central Bank (ECB) which together with the national central banks of the member states constitute the European System of Central Banks, that serves the Economic and Monetary Union (EMU), which is an advanced form of economic integration within the European Union (EU). The institutional framework of the European Banking Union is under examination; the basic pillars of the EMU and of the banking system within EU are scrutinized; the new framework of a European economic governance is also examined. The relationships between our country and the banking system of the European Union via the Eurosystem are delimited. The Eurosystem consists of the ECB together with the national central banks of the member states that

have adopted the euro as their currency. One bank belonging to the Eurosystem is the Bank of Greece. The historical evolution, the competences and the important role the Bank of Greece for the greek banking system is examined. Moreover the structure of the greek banking system in which the Bank of Greece supervises specific credit institutions and financial institutions (within a spirit of good faith and information sharing with ECB), is presented. The concepts of a credit institution and of a financial institution are scrutinized. Furthermore, the textbook examines issues of private banking law, such as the protection of the consumer of banking services, the legal relationship between a bank and a customer, the banking deposit, the banking account, the credit, the bank guarantee and the documentary of credit, certain kinds of negotiable instruments (bill of exchange, check), modern finance contracts, transfer of funds, bank transfers.

