

European Banking Law: The Banker-Customer Relationship - Your Essential Legal Guide



The landscape of European Banking Law is a tapestry of regulations, directives, and court decisions that shape the intricate relationship between banks and their customers. This comprehensive guide unravels the complexities of this legal framework, providing a panoramic view of the rights, obligations, and challenges that define the banker-customer relationship.



European Banking Law: The Banker-Customer Relationship by Ross Cranston

★★★★☆ 4.6 out of 5

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Enhanced typesetting : Enabled

Word Wise : Enabled
Print length : 319 pages



The Legal Framework

The legal framework governing European Banking Law is a symphony of national laws, EU directives, and case law from the European Court of Justice. This guide meticulously dissects these legal sources, offering a clear understanding of the legal obligations imposed on banks and the rights afforded to customers.

Key Legal Principles

- **The Duty of Care:** Banks are held to a high standard of care in their dealings with customers, ensuring the safety and integrity of their funds.
- **The Duty of Confidentiality:** Banks are obligated to maintain the confidentiality of customer information, protecting their privacy and building trust.
- **The Right to Information:** Customers have a fundamental right to access information about their accounts, transactions, and fees, fostering transparency in banking relationships.

Specific Areas of Focus

This guide delves into specific areas of the banker-customer relationship, providing in-depth analysis and practical guidance on:

Account Opening and Operation

The process of opening and operating a bank account is thoroughly examined, covering essential topics such as identity verification, account types, and transaction fees.

Payment Services

The guide navigates the complexities of payment services, including electronic transfers, direct debits, and credit card transactions, addressing issues of authorization, liability, and dispute resolution.

Lending and Security

The intricate world of lending and security is meticulously explored, providing insights into loan agreements, collateral, and the rights and remedies of both banks and borrowers.

Consumer Protection

The guide places particular emphasis on consumer protection, safeguarding the rights of individual customers in their interactions with banks, covering topics such as unfair contract terms, responsible lending, and dispute resolution.

Case Studies and Real-World Examples

To illuminate the practical implications of European Banking Law, the guide presents thought-provoking case studies and real-world examples. These case studies illustrate the legal principles in action, showcasing their application in various banking scenarios.

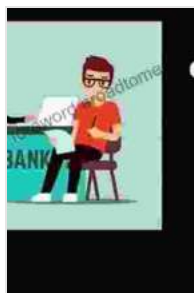
Expert Insights

The guide benefits from the contributions of leading experts in European Banking Law, providing invaluable insights and perspectives on the latest legal developments and industry best practices.

This comprehensive guide to European Banking Law is an indispensable resource for legal professionals, banking practitioners, and anyone seeking a thorough understanding of the banker-customer relationship. Its in-depth analysis, practical guidance, and expert insights empower readers to navigate the complexities of this dynamic legal landscape with confidence.

Free Download Your Copy Today!

To delve into the intricacies of European Banking Law and master the banker-customer relationship, Free Download your copy of this essential guide today. It is available in print, e-book, and audiobook formats from all major retailers.



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