

730-657 Consumer Banking

Level:	Graduate/Postgraduate
Time Commitment:	Contact Hours: 24 - 26 contact hours per subject. Total Time Commitment: The time commitment for this subject depends on the candidates background and experience.
Prerequisites:	N.A.
Corequisites:	N.A.
Recommended Background Knowledge:	None
Non Allowed Subjects:	None
Core Participation Requirements:	N.A.
Subject Overview:	<p>Objectives:</p> <p>A student who has successfully completed this subject should:</p> <ul style="list-style-type: none"> # Be conversant with the features of a range of consumer banking products, including consumer credit products such as credit cards, home loans and personal loans and deposit products # Understand, and be able to apply, the laws governing consumer banking products, and some of the consequences of breach of those laws # Understand the regulatory framework in which consumer banking products are offered. <p>Syllabus:</p> <p>This subject is concerned with the nature of, and laws relating to, consumer (i.e. individual) banking products. The focus of this subject will be on credit providers and other financial institutions offering these types of products. This subject will follow a range of these types of products, from their development and marketing through to their formation, servicing and the 'cross sell' of similar products to consumers.</p> <p>Principal topics will include:</p> <ul style="list-style-type: none"> # Licensing regimes # Obligations both prior to and during the life of consumer banking products # The role of regulators, including industry regulation # The importance of disclosure in consumer banking and proposals for reform # The role of intermediaries in distributing consumer banking products.
Assessment:	Class participation (20%) Research paper 8,000 words (80%) (18 February 2010) (topic approved by the subject coordinator)
Prescribed Texts:	Core subject materials will be provided free of charge to all students. Some subjects require further texts to be purchased. Please visit the subject homepage on the Melbourne Law Masters website by following the link at the bottom of this subject entry.
Breadth Options:	This subject is not available as a breadth subject.
Fees Information:	Subject EFTSL, Level, Discipline & Census Date, http://enrolment.unimelb.edu.au/fees
Generic Skills:	Please see the Subject Objectives for this information.
Links to further information:	For the latest information on this subject, please visit: http://www.masters.law.unimelb.edu.au/subject/730657