

Course Outline

COURSE:	LAWS 3206A – Banking Law
TERM:	Fall 2016
PREREQUISITES:	LAWS 2202 or BUSI 2601
CLASS:	Day & Time: Thursdays, 6:05 pm-8:55 pm
	Room: Please check with Carleton Central for current room location
INSTRUCTOR: (CONTRACT)	Nick E. Milanovic
CONTACT:	Office: B442 Loeb Bldg.
	Office Hrs: By appointment only
	Email: cuLearn only

Academic Accommodations:

You may need special arrangements to meet your academic obligations during the term. For an accommodation request the processes are as follows:

Pregnancy obligation: write to me with any requests for academic accommodation during the first two weeks of class, or as soon as possible after the need for accommodation is known to exist. For more details visit the Equity Services website: <http://carleton.ca/equity/>

Religious obligation: write to me with any requests for academic accommodation during the first two weeks of class, or as soon as possible after the need for accommodation is known to exist. For more details visit the Equity Services website: <http://carleton.ca/equity/>

Academic Accommodations for Students with Disabilities: The **Paul Menton Centre** for Students with Disabilities (PMC) provides services to students with Learning Disabilities (LD), psychiatric/mental health disabilities, Attention Deficit Hyperactivity Disorder (ADHD), Autism Spectrum Disorders (ASD), chronic medical conditions, and impairments in mobility, hearing, and vision. If you have a disability requiring academic accommodations in this course, please contact PMC at 613-520-6608 or pmc@carleton.ca for a formal evaluation. If you are already registered with the PMC, contact your PMC coordinator to send me your **Letter of Accommodation** at the beginning of the term, and no later than two weeks before the first in-class scheduled test or exam requiring accommodation (*if applicable*). After requesting accommodation from PMC, meet with me to ensure accommodation arrangements are made. Please consult the PMC website for the deadline to request accommodations for the formally-scheduled exam (*if applicable*) at <http://carleton.ca/pmc/students/dates-and-deadlines/>

You can visit the Equity Services website to view the policies and to obtain more detailed information on academic accommodation at <http://carleton.ca/equity/>

Plagiarism

Plagiarism is presenting, whether intentional or not, the ideas, expression of ideas or work of others as one's own. Plagiarism includes reproducing or paraphrasing portions of someone else's published or unpublished material, regardless of the source, and presenting these as one's own without proper citation or reference to

the original source. Examples of sources from which the ideas, expressions of ideas or works of others may be drawn from include but are not limited to: books, articles, papers, literary compositions and phrases, performance compositions, chemical compounds, art works, laboratory reports, research results, calculations and the results of calculations, diagrams, constructions, computer reports, computer code/software, and material on the Internet. Plagiarism is a serious offence.

More information on the University's **Academic Integrity Policy** can be found at:
<http://carleton.ca/studentaffairs/academic-integrity/>

Department Policy

The Department of Law and Legal Studies operates in association with certain policies and procedures. Please review these documents to ensure that your practices meet our Department's expectations.

<http://carleton.ca/law/current-students/>

COURSE DESCRIPTION

The course will explore the laws of Canada relating to banking and students will be exposed to the constitutional and regulatory framework of banking in Canada. The course will also examine the key relationships amongst banks, account holders and borrowers. The rights and obligations of customers will be examined. Elements of creditors/debtor laws will be considered. The course will also examine the legal implications of e-commerce and e-banking, and its effect on Canadian society.

REQUIRED TEXTS

1. Bank and Consumer Law in Canada, M.H. Ogilvie, available in Carleton Univ. Bookstore.
2. Banking Law, Cases and Materials, M.H. Ogilvie, available in Carleton Univ. Bookstore.

EVALUATION

1. Essay (**due electronically on or before midnight December 1, 2016**, further information available in class.) 40 percent
2. Classroom Presentation (based on essay topics up to 30 minutes in length) 20 percent
3. Final Exam (**December 10-22, 2016**, formally scheduled period, 3 hours, closed book) 40 percent

***All components must be completed to obtain a passing grade.**

Standing in a course is determined by the course instructor subject to the approval of the Department and of the Faculty Dean. This means that grades submitted by the instructor may be subject to revision. No grades are final until they have been approved by the Department and the Dean.

SCHEDULE

The topics covered in class correspond to the headings noted below and provide a departure point for each lecture. Readings will be assigned at the end of each class (and after class posted on cuLearn) and will normally consist of readings from both textbooks. This material should be read before the next scheduled lecture so as to be prepared for class discussion. The date at the left side of the outline below indicate the Thursday of each week of the course and the reading to be assigned (TBA) will generally corresponds to the topics listed below.

1. September 08	Introduction	No Reading
2. September 15	Banks and Banking Defined	TBA
3. September 22	The Domestic and International Framework of Canadian Banking Law	TBA
4. September 29	The Regulation of Banks and Banking in Canada	TBA
5. October 6	Banks as Business Corporation	TBA
6. October 13	Banking Business	TBA
7. October 20	Bank and Customer Relationships	TBA
8. October 27	Fall break, no classes	No reading
9. November 3	Bank Accounts	TBA
10. November 10	Bank Account Operation	TBA
11. November 17	Electronic Funds Transfer Systems	TBA
12. November 24	Electronic Payment	TBA
13. December 1	Credit Cards and Other Payment Mechanisms **Essays are Due Today	TBA
14. December 8	Safekeeping & Bank and Customer Dispute Resolution	TBA