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Nota di contenuto	1 Banks, Consumers and Regulation: An Introduction -- 2 Banking Regulation: Rationales and Objectives -- 3 Disclosure, Information and Education -- 4 Authorisation and Continued Supervision -- 5 Self-Regulation and the Banking Code -- 6 Complaints and Redress -- 7 Financial Compensation and Deposit Protection -- 8 Access to Banking Services -- 9 Conclusions
Sommario/riassunto	Recent developments in law, public policy, and regulation have ensured that questions regarding the relationship between banks and their customers have seldom been out of the spotlight. This important book provides a timely, original, and critical examination of the role of the law in regulating banks in the interests of the consumer. The work examines the social and economic rationales for, and the objectives of banking regulation. In so doing, it focuses on the crucial role of regulation in the protection of the consumer. The book then provides a critical appraisal of the principal techniques by which regulation is delivered and protection ensured. Such techniques include prior approval by licensing, continued supervision, and information remedies such as disclosure. The work also looks at how the law protects depositors of insolvent banks through financial compensation schemes,

and how it provides consumer redress through mechanisms for ensuring access to justice, in particular ombudsmen. Finally, the book looks at the topical question of consumer access to banking services, and considers the extent to which the law can justify placing social obligations on banks in the consumer interest. This is the first monograph to examine these important topics in this way
