

Bank(vertrags)recht

Unterscheide vom Bankvertragsrecht (Privatrecht) das Bankaufsichtsrecht (öffentliches Recht):

- Bankwesengesetz, BGBl 1993/532 – BWG.
- § 1 BWG: Ein Kreditinstitut ist, wer berechtigt ist, Bankgeschäfte zu betreiben. Bankgeschäfte sind, wenn gewerblich durchgeführt, ua:
 1. Entgegennahme fremder Gelder zur Verwaltung oder als Einlage (Einlagengeschäft);
 2. Durchführung des bargeldlosen Zahlungsverkehrs (Girogeschäft);
 3. Geldkreditverträge und Gelddarlehen (Kreditgeschäft);
 5. Verwahrung von Wertpapieren (Depotgeschäft);
 8. Übernahme von Haftungen (Garantiegeschäft);
 9. Wertpapieremissionsgeschäft;
 12. Bauspargeschäft;
 13. Investmentgeschäft;
 16. Factoringgeschäft;

Im BWG hauptsächlich bankaufsichtsrechtliche Regelungen, zB über Konzession, Qualifikation Geschäftsleiter, Eigenmittelerfordernisse, Meldungen an OeNB, Aufsicht durch FMA, Strafbestimmungen.

Bankvertragsrecht Organisation Kreditwesens Bank Kunden Beziehung Groskommentare

Stefan Grundmann



Bankvertragsrecht Organisation Kreditwesens Bank Kunden Beziehung Groscommentare:

Bankvertragsrecht 1 Stefan Grundmann, 2015-12-14 Im Ersten Teil des Teilbandes zum Bankvertragsrecht wird der Rahmen des Bankgeschäfts eröffnet. Mit Grundzügen des Aufsichtsrechts mit einem Blick auf die Institutionen und Institutsgruppen und auch mit Grundzügen der Bankbetriebswirtschaftslehre. Im Zweiten Teil steht die allgemeine Bank-Kunden-Beziehung im Mittelpunkt. Dieses wird nacheinander mit den allgemeinen Pflichten mit dem Bankkonto als dem zentralen Rahmenvertrag zur Abwicklung im Bank-Kunden-Verhältnis und mit den AGB Banken und Sparkassen als der zentralen allgemeinen rechtlichen Ausgestaltung abgehandelt.

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