

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

M Carnoy



Bankvertragsrecht Organisation Kreditwesens Bank Kunden Beziehung Groscommentare:

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