

# Bank Lawyer Certificate

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Certificate Code: 05007

## Certificates

### Certificate Hours:

150

### Target Audience:

The bank lawyer certificate is intended for those who work within bank legal departments.

### Certificate Description:

The bank lawyer certificate is designed to prepare lawyers working in the banking system to be aware of the objectives and role of the legal affairs department and other internal departments and branches in the banking system and external authorities. Lawyers will also acquire knowledge of banking operations from the legal perspective and learn the basics of the banking laws.

### Certificate Objectives:

- Describe the bank legal affairs department and its structure.
- Discuss the legislative development of the banking and credit laws.
- Describe the banking operations from the legal perspective.
- Define commercial paper and discuss the check law.
- Define the trade law provisions.
- Apply the legal procedures in the process of credit decision making.
- Identify the different types of guarantees for credit facilities.
- Identify the main principles of the laws related to banking operations.
- Explain the legal terms of mortgage finance and securitization

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### Certificate Outline:

- Identify the different tax laws concerning banking operations.
- Explain bankruptcy and insolvency
- Discuss arbitration and ADR.
- Identify the crimes related to banking operations.

#### **Module 1: The Bank Legal Affairs Department**

- The bank legal affairs department & its structure
- The relationship between the legal department and the other internal bank departments and branches

#### **Module 2: The Central Bank and Credit laws**

- Legislative development of the banking and credit laws
- The principal foundations of the central bank, financial system and monetary law No.88 of 2003.

#### **Module 3: The Legal Perspective on Banking Operations**

- Legal perspective of the banking operations, according to Trade Law No. 17 of 1999.
- Deposit
- Safe rental
- Bank transfers
- Current account
- Documentary credit
- Ordinary credit
- Instruments
- Discount (deduction)
- The letter of guarantee

- Transfer of debt

#### **Module 4: Commercial Paper and the Check Law**

- Commercial paper (bill of exchange – promissory note)
- The check law and its limitations

#### **Module 5: Trade Law Provisions**

- Key provisions in the trade law

#### **Module 6: Legal Procedures of Credit Decision Making**

- The legal aspects in the credit decision making process
- The legal procedures for granting credit

#### **Module 7: Guarantees of Credit Facilities**

- Assignment of rights and relinquishing of clients right with third parties?
- Mortgage lending
- Credit guaranteed by a third party
- Credit with possessory lien

#### **Module 8: The Main Principles of the Laws Related to Banking Operations**

- Companies Act 159/1981, and individual companies under trade law
- Public Sector Companies Act 203/1991
- Capital Market Authority Act 95/1992
- Deposit Law and Central Registration of Securities Law 93/2002
- Anti-money Laundering Law 80/2002

- Electronic Signature Law 15/2004
- Law of Guarantees and Investment Incentives 8/1997
- Labor Law 12/2003

### **Module 9: Legal Aspects and Retail Banking Services**

- Loans
- A variety of banking services to individuals
- Securitization and mortgage finance legal aspects

### **Module 10: Different Tax Laws**

- Stamp tax on banking documents
- Income tax law
- Sales tax law

### **Module 11: Judicial Procedures against Bankruptcy and Relevant Legal Claims**

- Judicial procedures to defend bank rights
- Bankruptcy and insolvency
- Civil procedures
- Criminal procedure

### **Module 12: Arbitration and Alternative Dispute Resolution (ADR)**

- Arbitration and ADR in banking disputes

### **Module 13: Banking Operations Crimes**

- Crimes related to banking operations

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### Assessment Strategy:

Every three modules participants will sit for a comprehensive test.

### Upon Successful Completion of this Course, participants will obtain:

11 Quarter Credit Hours

### Certificate Language:

Arabic

### Prerequisites:

Participants should have a minimum of two and a maximum of ten years of legal experience.

### This Certificate entitles you to attend:

None