

Banking Law

View Online



@article{Arora_1990, title={The Bank's Liability as a Constructive Trustee}, url={http://df7sm3xp4s.search.serialssolutions.com/?V=1.0&N=100&L=DF7SM3XP4S&S=AC_T_M&C=Journal of Business Law}, journal={Journal of Business Law}, author={Arora, Anu}, year={1990} }

@book{Arora, Anu_1993, address={London}, edition={2nd ed}, title={Electronic banking and the law}, publisher={Banking Technology}, author={Arora, Anu}, year={1993} }

@book{Arora, Anu_1997, address={London}, title={Practical banking and building society law}, publisher={Blackstone Press}, author={Arora, Anu}, year={1997} }

@inbook{Clark_1996, address={Dublin}, title={The Impact of Recent Money Laundering Legislation}, booktitle={Money laundering control}, publisher={Round Hall/Sweet & Maxwell}, author={Clark}, year={1996} }

@book{Clarke, William M._2008, address={London}, edition={7th ed}, title={How the City of London works: an introduction to its financial markets}, publisher={Sweet & Maxwell}, author={Clarke, William M.}, year={2008} }

@book{Cranston, Ross_2002a, address={Oxford}, edition={2nd ed}, title={Principles of banking law}, publisher={Oxford University Press}, author={Cranston, Ross}, year={2002} }

@book{Cranston, Ross_2002b, address={Oxford}, edition={2nd ed}, title={Principles of banking law}, publisher={Oxford University Press}, author={Cranston, Ross}, year={2002} }

@inbook{Ellinger_2011a, address={Oxford}, edition={5th ed}, title={ch 7 (pp268-299) we will revisit this section in week 7}, booktitle={Ellinger's modern banking law}, publisher={Oxford University Press}, author={Ellinger, E P}, year={2011} }

@inbook{Ellinger_2011b, address={Oxford}, edition={5th ed}, title={Ch 10 (pp398-408; 412-417; 424-444)}, booktitle={Ellinger's modern banking law}, publisher={Oxford University Press}, author={Ellinger, E P}, year={2011} }

@inbook{Ellinger_2011c, address={Oxford}, edition={5th ed}, title={ch 10 (pp390-398) for general information about the clearance of cheques}, booktitle={Ellinger's modern banking law}, publisher={Oxford University Press}, author={Ellinger, E P}, year={2011} }

@inbook{Ellinger_2011d, address={Oxford}, edition={5th ed}, title={Ch 10 (pp418-421); ch 11 (pp.451-458; 484-498; 500-512) Ch 15 (pp690-695;698-705; 715-718)}, booktitle={Ellinger's modern banking law}, publisher={Oxford University Press}, author={Ellinger, E P}, year={2011} }

@inbook{Ellinger_2011e, address={Oxford}, edition={5th ed}, title={Chapter 14}, booktitle={Ellinger's modern banking law}, publisher={Oxford University Press}, author={Ellinger, E P}, year={2011} }

@inbook{Ellinger_2011f, address={Oxford}, edition={5th ed}, title={ch 13 (pp557-586) For general information on clearance of giro payments and EFTs}, booktitle={Ellinger's modern banking law}, publisher={Oxford University Press}, author={Ellinger, E P}, year={2011} }

@inbook{Ellinger_2011g, address={Oxford}, edition={5th ed}, title={ch 12; ch 7 (pp 268-316)}, booktitle={Ellinger's modern banking law}, publisher={Oxford University Press}, author={Ellinger, E P}, year={2011} }

@book{Ellinger, E. P._Lomnicka, Eva Z._Hare, C. V. M._Ellinger, E. P._2011a, address={Oxford}, edition={5th ed}, title={Ellinger's modern banking law}, publisher={Oxford University Press}, author={Ellinger, E. P. and Lomnicka, Eva Z. and Hare, C. V. M. and Ellinger, E. P.}, year={2011} }

@inbook{Ellinger, E. P._Lomnicka, Eva Z._Hare, C. V. M._Ellinger, E. P._2011b, address={Oxford}, edition={5th ed}, title={Ch 5 (pp 139-153); ch 18; ch 19 (pp. 838-841); ch 20 (pp. 856-862; 864-865); chapter 22 (pp. 901-918)}, booktitle={Ellinger's modern banking law}, publisher={Oxford University Press}, author={Ellinger, E. P. and Lomnicka, Eva Z. and Hare, C. V. M. and Ellinger, E. P.}, year={2011} }

@inbook{Ellinger, E. P._Lomnicka, Eva Z._Hare, C. V. M._Ellinger, E. P._2011c, address={Oxford}, edition={5th ed}, title={Chapter 19 (pp. 821-838; 842-855); Chapter 21 (pp. 868-882; 884-891)}, booktitle={Ellinger's modern banking law}, publisher={Oxford University Press}, author={Ellinger, E. P. and Lomnicka, Eva Z. and Hare, C. V. M. and Ellinger, E. P.}, year={2011} }

@inbook{Ellinger, E. P._Lomnicka, Eva Z._Hare, C. V. M._Ellinger, E. P._2011d, address={Oxford}, edition={5th ed}, title={Chapter 18 (pp. 813-816); chapter 19 (pp. 830-833; 851-855)}, booktitle={Ellinger's modern banking law}, publisher={Oxford University Press}, author={Ellinger, E. P. and Lomnicka, Eva Z. and Hare, C. V. M. and Ellinger, E. P.}, year={2011} }

@inbook{Ellinger, E. P._Lomnicka, Eva Z._Hare, C. V. M._Ellinger, E. P._2011e, address={Oxford}, edition={5th ed}, title={Chapter 4}, booktitle={Ellinger's modern banking law}, publisher={Oxford University Press}, author={Ellinger, E. P. and Lomnicka, Eva Z. and Hare, C. V. M. and Ellinger, E. P.}, year={2011} }

@inbook{Ellinger_2011h, address={Oxford}, edition={5th ed}, title={Ch 5 (pp 115-139; 154-171); Ch 7 (pp 223-248); Ch 8 (pp 319-332)}, booktitle={Ellinger's modern banking law}, publisher={Oxford University Press}, author={Ellinger, E R}, year={2011} }

@article{Fehlberg_1994, title={The Husband, the Bank, the Wife and her Signature}, volume={57},

url={http://df7sm3xp4s.search.serialssolutions.com/?V=1.0&N=100&L=DF7SM3XP4S&S=AC_T_M&C=modern law review}, number={3}, journal={Modern law review},
author={Fehlberg, Belinda}, year={1994}, pages={467-475} }

@article{Fehlberg_1996, title={The Husband, the Bank, the Wife and her Signature - the Sequel}, volume={59},
url={http://df7sm3xp4s.search.serialssolutions.com/?V=1.0&N=100&L=DF7SM3XP4S&S=AC_T_M&C=modern law review}, number={5}, journal={Modern law review},
author={Fehlberg, Belinda}, year={1996}, pages={675-694} }

@book{Gilmore, William C._2004, address={Strasbourg}, edition={3rd ed. rev. and expanded}, title={Dirty money: the evolution of international measures to counter money laundering and the financing of terrorism}, publisher={Council of Europe Publishing},
author={Gilmore, William C.}, year={2004} }

@inbook{McCormack_1997, address={London}, title={Chapter 4 & 6},
booktitle={Proprietary claims and insolvency}, publisher={Sweet & Maxwell},
author={McCormack, G}, year={1997} }

@article{Mujih_2001, title={Legitimising Charge-backs}, volume={3},
url={http://df7sm3xp4s.search.serialssolutions.com/?V=1.0&N=100&L=DF7SM3XP4S&S=AC_T_M&C=Insolvency lawyer}, number={3}, journal={Insolvency lawyer},
author={Mujih, E}, year={2001} }

@inbook{Pearce_2010, address={Oxford}, edition={5th ed}, title={Ch 31 and 32},
booktitle={The law of trusts and equitable obligations}, publisher={Oxford University Press}, author={Pearce, Robert A}, year={2010} }

@inbook{Penn_2000a, address={London}, edition={2nd ed}, title={Chapter 18 (pp. 515-552)}, volume={Banking law}, booktitle={The law relating to domestic banking},
publisher={Sweet & Maxwell}, author={Penn, G A}, year={2000} }

@inbook{Penn_2000b, address={London}, edition={2nd ed}, title={Ch 19; ch 21 (pp 603-624; 636-660)}, volume={Banking law}, booktitle={The law relating to domestic banking},
publisher={Sweet & Maxwell}, author={Penn, G A}, year={2000} }

@inbook{Penn_2000c, address={London}, edition={2nd ed}, title={pp. 624-634; Chapter 24 (pp. 683-697, 705-709, 740-744)}, volume={Banking law}, booktitle={The law relating to domestic banking},
publisher={Sweet & Maxwell}, author={Penn, G A}, year={2000} }

@book{Penn, G. A._Shea, A. M._Wadsley, Joan_2000, address={London}, edition={2nd ed}, title={The law relating to domestic banking}, volume={Banking law},
publisher={Sweet & Maxwell}, author={Penn, G. A. and Shea, A. M. and Wadsley, Joan}, year={2000} }

@article{Richards_Palmer_Bogdanova_2008, title={Irresponsible Lending? A Case Study of a Credit Industry Reform Initiative?}, volume={81},
url={http://df7sm3xp4s.search.serialssolutions.com/?V=1.0&N=100&L=DF7SM3XP4S&S=AC_T_M&C=Journal of Business Ethics}, number={3}, journal={Journal of Business Ethics},
author={Richards, Maria and Palmer, Paul and Bogdanova, Marianna}, year={2008}, pages={499-512} }

@book{Richardson, D._1983, address={ [Place of publication not identified] },
title={ Guide to negotiable instruments and the Bills of Exchange Acts },
publisher={ Butterworths }, author={ Richardson, D. }, year={ 1983 } }

@article{Rodford_2009, title={ APACS Response to 'Irresponsible Lending? A Case Study of a Credit Industry Reform Initiative? }, volume={ 86 },
url={ http://df7sm3xp4s.search.serialssolutions.com/?V=1.0&N=100&L=DF7SM3XP4S&S=AC_T_M&C=Journal of Business Ethics }, number={ 4 }, journal={ Journal of Business Ethics }, author={ Rodford, Paul }, year={ 2009 }, pages={ 535-539 } }

@article{Spearman_2012, title={ 'Disclosure of confidential information: Tournier and "disclosure in the interests of the bank" reappraised' }, volume={ 2 }, journal={ Journal of International Banking and Financial Law }, author={ Spearman, R }, year={ 2012 } }

@article{Wong_1998, title={ No man can serve two masters: independent legal advice and solicitor's duty of confidentiality },
url={ http://df7sm3xp4s.search.serialssolutions.com/?V=1.0&N=100&L=DF7SM3XP4S&S=AC_T_M&C=The Conveyancer and Property Lawyer }, journal={ The Conveyancer and Property Lawyer }, author={ Wong, S }, year={ 1998 } }

@article{The Banker's Duty of Confidentiality_1989, volume={ 14 }, number={ 2 },
journal={ Journal of Business Law }, year={ 1989 } }

@article{Tracing the Proceeds of Fraud'_1991, volume={ 107 },
url={ http://df7sm3xp4s.search.serialssolutions.com/?V=1.0&N=100&L=DF7SM3XP4S&S=AC_T_M&C=Law Quarterly review }, journal={ Law quarterly review }, year={ 1991 } }

@article{Banks as express and resulting trustees of customers' moneys_1992,
volume={ 7 },
url={ http://df7sm3xp4s.search.serialssolutions.com/?V=1.0&N=100&L=DF7SM3XP4S&S=AC_T_M&C=journal of international banking law }, journal={ Journal of international banking law }, year={ 1992 } }

@article{Banks as Fiduciaries: The UK Position_1992, volume={ 7 },
url={ http://df7sm3xp4s.search.serialssolutions.com/?V=1.0&N=100&L=DF7SM3XP4S&S=AC_T_M&C=journal of international banking law }, number={ 8 }, journal={ Journal of international banking law }, year={ 1992 } }

@article{Securities by way of Pledge and Letter of Hypothecation'_1992, volume={ 7 },
url={ http://df7sm3xp4s.search.serialssolutions.com/?V=1.0&N=100&L=DF7SM3XP4S&S=AC_T_M&C=Butterworths Journal of International Banking and Financial Law },
journal={ Butterworths journal of international banking and financial law }, year={ 1992 } }

@article{Charge card: a fatal blow?_1992, volume={ 7 },
url={ http://df7sm3xp4s.search.serialssolutions.com/?V=1.0&N=100&L=DF7SM3XP4S&S=AC_T_M&C=journal of international Banking law }, journal={ Journal of international banking law }, year={ 1992 } }

@article{Equity and the Money-launderer's_1992,
url={ http://df7sm3xp4s.search.serialssolutions.com/?V=1.0&N=100&L=DF7SM3XP4S&S=AC_T_M&C=Conveyancer and Property Lawyer }, journal={ Conveyancer & property

lawyer}, year={1992} }

@article{Banks as constructive trustees: the English position_1993, volume={8},
url={http://df7sm3xp4s.search.serialssolutions.com/?V=1.0&N=100&L=DF7SM3XP4S&S=AC_T_M&C=journal of international banking law}, journal={Journal of international banking law}, year={1993} }

@article{Drafting an Enforceable Guarantee: A Lender's Perspective_1993, volume={8},
url={http://df7sm3xp4s.search.serialssolutions.com/?V=1.0&N=100&L=DF7SM3XP4S&S=AC_T_M&C=Butterworths Journal of International Banking and Financial Law},
number={7}, journal={Butterworths Journal of International Banking and Financial Law},
year={1993} }

@article{BCCI in the Court of Appeal: The Implications for Security over Cash and "Principal Debtor" Clauses in Guarantees_1993, volume={8},
url={http://df7sm3xp4s.search.serialssolutions.com/?V=1.0&N=100&L=DF7SM3XP4S&S=AC_T_M&C=Butterworths Journal of International Banking and Financial Law},
journal={Butterworths journal of international banking and financial law}, year={1993} }

@article{Duties of a Mortgagee and a Receiver_1993,
url={http://df7sm3xp4s.search.serialssolutions.com/?V=1.0&N=100&L=DF7SM3XP4S&S=AC_T_M&C=Journal of business law}, journal={Journal of business law}, year={1993} }

@article{Equity and the Position of Mortgagees'_1993, volume={8},
url={http://df7sm3xp4s.search.serialssolutions.com/?V=1.0&N=100&L=DF7SM3XP4S&S=AC_T_M&C=journal of international banking law}, number={8}, journal={Journal of international banking law}, year={1993} }

@article{UK money laundering law after the reforms of 1993'_1993, volume={8},
url={http://df7sm3xp4s.search.serialssolutions.com/?V=1.0&N=100&L=DF7SM3XP4S&S=AC_T_M&C=Butterworths Journal of International Banking and Financial Law},
number={12}, journal={Butterworths journal of international banking and financial law},
year={1993} }

@article{Consumer Electronic Banking_1994,
url={http://df7sm3xp4s.search.serialssolutions.com/?V=1.0&N=100&L=DF7SM3XP4S&S=AC_T_M&C=journal of international banking law}, journal={Journal of international banking law}, year={1994} }

@article{Proprietary Claims in Insolvencies'_1995, volume={10},
url={http://df7sm3xp4s.search.serialssolutions.com/?V=1.0&N=100&L=DF7SM3XP4S&S=AC_T_M&C=Butterworths Journal of International Banking and Financial Law},
journal={Butterworths journal of international banking and financial law}, year={1995} }

@article{The Liability of UK Banks for Financial Advice_1996, volume={11},
url={http://df7sm3xp4s.search.serialssolutions.com/?V=1.0&N=100&L=DF7SM3XP4S&S=AC_T_M&C=journal of international banking law}, journal={Journal of international banking law}, year={1996} }

@article{Credit Cards and Section 75: Time for a Change in the Law?_1996,

volume={12},
 url={http://df7sm3xp4s.search.serialssolutions.com/?V=1.0&N=100&L=DF7SM3XP4S&S=AC_T_M&C=journal of international banking law}, journal={Journal of international banking law}, year={1996} }

@article{Security over Deposits after Re BCCI_1996, volume={11},
 url={http://df7sm3xp4s.search.serialssolutions.com/?V=1.0&N=100&L=DF7SM3XP4S&S=AC_T_M&C=Butterworths Journal of International Banking and Financial Law},
 number={3}, journal={Butterworths Journal of International Banking and Financial Law},
 year={1996} }

@article{Electronic cash and payment schemes_1997, volume={12},
 url={http://df7sm3xp4s.search.serialssolutions.com/?V=1.0&N=100&L=DF7SM3XP4S&S=AC_T_M&C=Butterworths Journal of International Banking and Financial Law},
 journal={Butterworths Journal of International Banking and Financial Law}, year={1997}
 }

@article{Electronic cash - The Regulatory Issues_1997, volume={12},
 url={http://df7sm3xp4s.search.serialssolutions.com/?V=1.0&N=100&L=DF7SM3XP4S&S=AC_T_M&C=Butterworths Journal of International Banking and Financial Law},
 journal={Butterworths journal of international banking and financial law}, year={1997} }

@article{Virtual Banking and Electronic Payments – Privacy and Related Issues_1997,
 volume={12},
 url={http://df7sm3xp4s.search.serialssolutions.com/?V=1.0&N=100&L=DF7SM3XP4S&S=AC_T_M&C=Butterworths Journal of International Banking and Financial Law},
 journal={Butterworths journal of international banking and financial law}, year={1997} }

@article{The Development of Tracing Rules in Commercial Cases_1997,
 url={http://df7sm3xp4s.search.serialssolutions.com/?V=1.0&N=100&L=DF7SM3XP4S&S=AC_T_M&C=Lloyd%27s Maritime and Commercial Law Quarterly}, journal={Lloyd's Maritime and Commercial Law Quarterly}, year={1997} }

@article{Undue Influence and Unconscionable Bargains_1997, volume={17},
 url={http://df7sm3xp4s.search.serialssolutions.com/?V=1.0&N=100&L=DF7SM3XP4S&S=AC_T_M&C=Lloyd%27s Maritime and Commercial Law Quarterly}, journal={Lloyd's Maritime and Commercial Law Quarterly}, year={1997} }

@article{Jumping the Queue'_1997,
 url={http://df7sm3xp4s.search.serialssolutions.com/?V=1.0&N=100&L=DF7SM3XP4S&S=AC_T_M&C=journal of business law}, journal={Journal of business law}, year={1997},
 pages={1-22} }

@article{Money Laundering: A European and UK Perspective'_1997,
 url={http://df7sm3xp4s.search.serialssolutions.com/?V=1.0&N=100&L=DF7SM3XP4S&S=AC_T_M&C=Journal of international banking law}, journal={Journal of international banking law}, year={1997} }

@article{The Bank – An Attractive Deep-Pocket Defendant: Part 1_1998, volume={14},
 url={http://df7sm3xp4s.search.serialssolutions.com/?V=1.0&N=100&L=DF7SM3XP4S&S=

AC_T_M&C=Journal of international banking law}, number={1}, journal={Journal of international banking law}, year={1998} }

@article{Equity's Place in the Law of Commerce_1998, volume={114}, url={http://df7sm3xp4s.search.serialssolutions.com/?V=1.0&N=100&L=DF7SM3XP4S&S=AC_T_M&C=Law Quarterly review}, journal={Law quarterly review}, year={1998} }

@article{Charge Card Revisited (For the Last Time?)_1998, url={http://df7sm3xp4s.search.serialssolutions.com/?V=1.0&N=100&L=DF7SM3XP4S&S=AC_T_M&C=journal of international Banking law}, journal={Journal of international banking law}, year={1998} }

@article{The Bank - An Attractive Deep-Pocket Defendant: Part 2_1999, volume={14}, url={http://df7sm3xp4s.search.serialssolutions.com/?V=1.0&N=100&L=DF7SM3XP4S&S=AC_T_M&C=Journal of international banking law}, number={2}, journal={Journal of international banking law}, year={1999} }

@article{Electronic Commerce: Who Carries the Risk of Fraud?_2000, volume={3}, url={http://www2.warwick.ac.uk/fac/soc/law/elj/jilt/2000_3/bohm}, journal={Journal of Information, Law & Technology}, year={2000} }

@article{Triple Cocktail becomes Single Malt? Some thoughts on the practical consequences of the decision of the House of Lords in Morris v Agrichemicals_2001, volume={13}, url={http://df7sm3xp4s.search.serialssolutions.com/?V=1.0&N=100&L=DF7SM3XP4S&S=AC_T_M&C=Journal of international banking law}, number={3}, journal={Journal of international banking law}, year={2001}, pages={115-118} }

@article{Developments in accountability for the money laundering reporting officer in the United Kingdom'_2001, volume={3}, url={http://df7sm3xp4s.search.serialssolutions.com/?V=1.0&N=100&L=DF7SM3XP4S&S=T_W_A&C=Journal of International Financial Markets}, number={3}, journal={Journal of International Financial Markets}, year={2001} }

@article{Banks in a bind: the implications of the Money Laundering legislation'_2001, volume={16}, url={http://df7sm3xp4s.search.serialssolutions.com/?V=1.0&N=100&L=DF7SM3XP4S&S=AC_T_M&C=Journal of international banking law}, number={5}, journal={Journal of international banking law}, year={2001} }

@article{Revisiting Barclays Bank v. O'Brien: Independent Legal Advice for Vulnerable Sureties_2002, url={http://df7sm3xp4s.search.serialssolutions.com/?V=1.0&N=100&L=DF7SM3XP4S&S=AC_T_M&C=Journal of business law}, journal={Journal of business law}, year={2002}, pages={439-456} }

@article{Recent International Developments in the Fight against Money Laundering'_2002, url={http://df7sm3xp4s.search.serialssolutions.com/?V=1.0&N=100&L=DF7SM3XP4S&S=AC_T_M&C=Journal of international banking law}, journal={Journal of international banking law}, year={2002} }

@article{review of the new investigation powers under the Proceeds of Crime Act 2002'_2003,
url={http://df7sm3xp4s.search.serialssolutions.com/?V=1.0&N=100&L=DF7SM3XP4S&S=AC_T_M&C=Journal of international banking law}, journal={Journal of international banking law}, year={2003} }

@article{Criminal Conduct under Part 7 of the Proceeds of Crime Act 2002: A Requirement for Double Criminality?_2003,
url={http://df7sm3xp4s.search.serialssolutions.com/?V=1.0&N=100&L=DF7SM3XP4S&S=AC_T_M&C=Butterworths Journal of International Banking and Financial Law}, journal={Butterworths Journal of International Banking and Financial Law}, year={2003} }

@article{The Duty to Report Under the Money Laundering Legislation within the UK'_2004,
url={http://df7sm3xp4s.search.serialssolutions.com/?V=1.0&N=100&L=DF7SM3XP4S&S=AC_T_M&C=journal of business law}, journal={Journal of business law}, year={2004} }

@article{'The Banking and Payment Services Conduct Regime: retail banking therapy?_2009, volume={11},
url={http://df7sm3xp4s.search.serialssolutions.com/?V=1.0&N=100&L=DF7SM3XP4S&S=AC_T_M&C=Butterworths Journal of International Banking and Financial Law}, journal={Butterworths journal of international banking and financial law}, year={2009} }

@article{Enforcing security: the challenges_2009, volume={4},
url={http://df7sm3xp4s.search.serialssolutions.com/?V=1.0&N=100&L=DF7SM3XP4S&S=AC_T_M&C=Butterworths Journal of International Banking and Financial Law}, journal={Butterworths journal of international banking and financial law}, year={2009} }

@article{Mortgage arrears: the repossession crunch'_2009, volume={3},
url={http://df7sm3xp4s.search.serialssolutions.com/?V=1.0&N=100&L=DF7SM3XP4S&S=AC_T_M&C=Butterworths Journal of International Banking and Financial Law}, journal={Butterworths journal of international banking and financial law}, year={2009} }

@article{POCA: difficulties in reading Parliament's hand: exactly what mischief is s 328 POCA intended to address?_2009, volume={5},
url={http://df7sm3xp4s.search.serialssolutions.com/?V=1.0&N=100&L=DF7SM3XP4S&S=AC_T_M&C=journal of international banking law}, journal={Journal of international banking law}, year={2009} }

@article{Does Shah v HSBC Private Bank Ltd make the anti-money laundering consent regime unworkable?_2010, volume={5},
url={http://df7sm3xp4s.search.serialssolutions.com/?V=1.0&N=100&L=DF7SM3XP4S&S=AC_T_M&C=journal of international banking law}, journal={Journal of international banking law}, year={2010} }

@article{'Are the anti-laundering laws failing?_2011, volume={8},
url={http://df7sm3xp4s.search.serialssolutions.com/?V=1.0&N=100&L=DF7SM3XP4S&S=AC_T_M&C=Butterworths Journal of International Banking and Financial Law},

journal={ Butterworths journal of international banking and financial law }, year={ 2011 } }

@article{ Debit cards, ATMs and negligence of the bank and customer_2012, volume={ 3 },
url={ http://df7sm3xp4s.search.serialssolutions.com/?V=1.0&N=100&L=DF7SM3XP4S&S=
AC_T_M&C=Butterworths Journal of International Banking and Financial Law },
journal={ Butterworths Journal of International Banking and Financial Law }, year={ 2012 }
}

@article{ Payment Services Directive: two years on has it delivered? The UK's
experience_2012, volume={ 5 },
url={ http://df7sm3xp4s.search.serialssolutions.com/?V=1.0&N=100&L=DF7SM3XP4S&S=
AC_T_M&C=Butterworths Journal of International Banking and Financial Law },
journal={ Butterworths journal of international banking and financial law }, year={ 2012 } }

@article{ Data Protection, Confidentiality, Unfair Contract Terms, Consumer Protection
and Credit Reference Agencies, journal={ Journal of Business Law } }