Subject card

Subject name and code	Crime in the financial services market - lecture, PG_00212208					
Field of study	Criminology					
Date of commencement of studies	October 2026		Academic year of realisation of subject		2026/2027	
Education level	Bachelor’s studies		Subject group		Optional subject group	
Mode of study	full-time studies		Mode of delivery		e-learning	
Year of study	1		Language of instruction		Polish	
Semester of study	2		ECTS credits		2.0	
Learning profile	academic		Assessment form		credit	
Conducting unit	Laboratory of Insurance Law -> Katedra Prawa Cywilnego i Tradycji Prawnej -> Faculty of Law and Administration -> Rector					
Name and surname of lecturer (lecturers)	Subject supervisor		dr Dawid Rogoziński			
	Teachers					
Lesson types	Lesson type	Lecture	Tutorial	Laboratory	Project	Seminar	SUM
	Number of study hours	20.0	0.0	0.0	0.0	0.0	20
	E-learning hours included: 20.0						
Learning activity and number of study hours	Learning activity	Participation in didactic classes included in study plan		Participation in consultation hours	Self-study	SUM
	Number of study hours	20		0.0	30.0	50
Subject objectives	The course aims to provide students with knowledge of crime occurring in the financial services market, with particular emphasis on the legal and criminological aspects of offences against the security of financial transactions, property, the reliability of documents and the interests of financial-market participants. The course examines the mechanisms underlying financial crime, the principles of criminal liability and legal instruments designed to detect, prevent and combat financial crime. Particular attention is paid to actual and model cases concerning the banking sector, capital markets, payment services, insurance, crypto-assets and anti-money laundering and counter-terrorist financing frameworks.					

Learning outcomes	**Course outcome**	**Subject outcome**	**Method of verification**
	[KRYML3_K01] Is aware of the level of his knowledge and skills, and understands the need for lifelong learning and the need to expand professional competence and qualifications, as well as to improve skills	The student is aware of the need to continuously update their knowledge and improve their professional competences in the field of financial crime, regulation of financial services markets, and emerging forms of threats associated with the development of financial technologies and legal changes.	[SK1] oral statement/conversation/discussion [SK4] test/exam - oral or written [SK5] implementation of a problem task
	[KRYML3_W02] Has advanced knowledge of terminology and key concepts in criminology, law, and related disciplines relevant to the field of study.	The student knows and correctly uses advanced terminology related to financial crime, economic criminal law, and the regulation of financial services markets, in particular terminology concerning financial fraud, banking offences, market abuse, money laundering, and financial cybercrime.	[SW4] test/exam - oral or written [SW1] oral statement/conversation/discussion [SW2] presentation/project/paper/report [SW3] text preparation/written work [SW5] implementation of a problem task
	[KRYML3_W03] Has advanced knowledge and understanding of facts, theories, methods, and complex relationships concerning selected phenomena related to prohibited acts, in particular key social and psychological phenomena relevant to criminology, as well as their social, psychological, and cultural determinants.	The student understands the mechanisms underlying the emergence and functioning of financial crime in financial services markets, as well as its legal, economic, social, and psychological determinants, and understands the relationships between the functioning of financial markets, the behaviour of their participants, and the development of specific forms of financial crime.	[SW1] oral statement/conversation/discussion [SW2] presentation/project/paper/report [SW5] implementation of a problem task
	[KRYML3_U02] Is able to analyse social phenomena, participate in debates, present and critically evaluate different viewpoints, and discuss them using specialised terminology. Is also able to identify and analyse moral and legal dilemmas in professional practice.	The student is able to analyse phenomena of financial crime in financial services markets, present and evaluate different positions concerning their causes, mechanisms, and prevention, and participate in academic debate using specialised terminology; the student is also able to identify and analyse legal, ethical, and social dilemmas related to combating financial crime.	[SU1] oral statement/conversation/discussion [SU4] test/exam - oral or written [SU5] implementation of a problem task [SU8] observation of student's independent or team work

Subject contents

- Crime in the financial services market – concepts, characteristics and typology.
- Economic and financial crime – the specific nature of white-collar crime.
- Financial services markets and their regulation – banking, capital markets, payments and insurance.
- Criminal liability for economic offences – fundamental principles.
- Fraud in financial transactions – elements of the offence and evidentiary problems.
- Credit fraud and financial fraud schemes.
- Investment fraud, financial pyramids and Ponzi schemes.
- Criminal offences associated with banking activities.
- Crime in capital markets – market manipulation.
- Insider dealing and other forms of market abuse.
- Crime in the insurance sector – insurance fraud and fraudulent claims.
- Offences related to payment services and electronic money.
- Financial cybercrime – phishing, spoofing, identity theft and unauthorised transactions.
- Money laundering – legal framework and mechanisms.
- Terrorist financing and the obligations of financial institutions.
- The AML/CFT framework – obligations of regulated entities.
- The role of the General Inspector of Financial Information and other public authorities.
- The role of the Polish Financial Supervision Authority in combating financial-market abuse.
- Criminal liability of directors, managers and employees of financial institutions.
- Liability of collective entities for offences connected with financial activities.
- Cross-border financial crime and international cooperation.
- Evidence in financial-crime cases – documentation, electronic data and analysis of financial flows.
- Judicial decisions concerning financial offences – selected case analysis.
- Case studies concerning fraud and misconduct in financial services markets.
- Case study – comprehensive analysis of a financial criminal scheme and its legal classification.

Prerequisites and co-requisites

Assessment methods and criteria

Subject passing criteria	Passing threshold	Percentage of the final grade
presentation / case study	51.0%	30.0%
written exam	51.0%	70.0%

<table>
<tr><td rowspan="3">Recommended reading</td><td>Basic literature</td><td>

- R. Zawłocki, **Prawo karne gospodarcze. System Prawa Handlowego [Economic Criminal Law. System of Commercial Law]**, C.H. Beck, Warsaw.
- A. Zoll (ed.), **Kodeks karny. Część szczególna. Komentarz [Criminal Code. Special Part. Commentary]**, Wolters Kluwer, Warsaw, current edition.
- **Polish Criminal Code**, as amended.
- **Act on Counteracting Money Laundering and Terrorist Financing**, as amended.
- **Act on Trading in Financial Instruments**, as amended.
- **Banking Law**, as amended.
- **Payment Services Act**, as amended.
- Current case law of the Polish Supreme Court, courts of general jurisdiction and the Court of Justice of the European Union concerning financial crime.

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<tr><td>Supplementary literature</td><td>

- R. Zawłocki, **Podstawy odpowiedzialności karnej za przestępstwa gospodarcze [Fundamentals of Criminal Liability for Economic Offences]**, C.H. Beck, Warsaw.
- J. Skorupka (ed.), **Przestępstwa przeciwko obrotowi gospodarczemu [Offences Against Economic Transactions]**, Wolters Kluwer, Warsaw.
- Publications and reports of the **Polish Financial Supervision Authority** concerning financial-market abuse and crime.
- Publications and communications of the **General Inspector of Financial Information** concerning anti-money laundering and counter-terrorist financing.
- Reports of **Europol**, **FATF** and other international organisations concerning financial crime.
- Current case comments and academic analyses concerning fraud, money laundering, market manipulation and other financial offences.
- Current literature concerning cybercrime, crypto-assets, financial technology (FinTech) and emerging forms of financial crime.

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<tr><td>eResources addresses</td><td></td></tr>
<tr><td>Example issues/
example questions/
tasks being completed</td><td colspan="2"></td></tr>
<tr><td>Work placement</td><td colspan="2">Not applicable</td></tr>
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