

UNIVERSITY OF EXETER

SCHOOL OF LAW Summative Essay – 2021/22

LAWM080 International Banking Law

Submission Date: Friday 6th May 2022 before 2.00 pm

Please read the following instructions carefully:

1. Word Limit.

Essays must not be more than **3750 words** long (excluding footnotes and bibliography). The number of words used must be stated on the front of each essay. Inaccuracy in stating the number of words used, if more than trivial, may be considered as intentionally misleading and result in University disciplinary proceedings.

Marks will be deducted for failure to comply with this requirement as follows: for up to and including 5% beyond the word limit, *four* marks will be deducted; for over 5% beyond the word limit, *twelve* marks will be deducted.

Footnotes and bibliography will not be included in the word limit unless the footnotes contain text, in which case such text will be included in the word limit. Text includes any commentary or explanatory material not necessary to the referencing.

2. Referencing, Typeface and Font.

All essays should use 12 point Arial typeface and double-spacing. Where relevant you must use OSCOLA referencing, for further information click [here](#).

3. Submission and Late Submission Penalties.

Essays are submitted online through eBART. To submit your work you will need to log in to eBART and select 'Submit online' for the correct assessment.

We strongly recommend reading the guidance on submitting coursework via eBART to allow for any problems you may encounter when submitting, and to avoid incurring any penalties. Do read the '[Submitting Coursework Online Through eBART](#)' guidance for information on how to submit your work and to avoid any unwanted problems.

Please turn over

You should aim to submit your work 3 hours in advance of the deadline to allow time to deal with any problems that arise when submitting. At busy times submitting the day before is advisable. If technical problems prevent you from submitting on time because you have not left a reasonable amount of time to submit you will NOT be granted an extension. This will have significant consequences for your grade. It is your responsibility to ensure that the correct document is uploaded before the submission deadline.

This essay counts for 50% of the final module mark.

Please note summative assessments that are submitted up to two weeks late will be accepted, but shall receive a mark of 50, or the actual mark if that is lower. After that date, any assessment submitted will receive a mark of 0.

4. Marking Scheme for Law Assessments.

All assessments are marked according to the Law Specific Marking Scheme as outlined on the [Assessment and Feedback Postgraduate Resources Page on ELE](#).

*(Expected Date of Return of Assessment Comment sheets: **Friday 17th June 2022**)*

For further information on Academic Conduct and Practice see visit:

<http://as.exeter.ac.uk/academic-policy-standards/tqa-manual/aph/managingacademicmisconduct/>

Please turn over

ESSAY TITLES:

Please choose one from the following:

1. Critically discuss the role of FinTech (or TechFin) in adding value to the traditional banking services.
2. Banks do not take sustainable finance seriously – the global community needs to move towards hard law in this field.

Critically discuss the above statement by focussing on global developments such as The Equator Principles, Global Principles for Sustainable Securities Lending, Green Bond Principles.

3. Securities lending is the 'mother of all dark pools' and it is hard to increase transparency on this market.

Critically discuss the above statement by reference to the recent SEC proposed rule to provide transparency in the securities lending market.

4. "But despite decades of work and hefty penalties for breaches, money laundering remains rife, with experts in agreement that the skills of the money launderers have been advancing faster than those of the enforcement agencies charged with catching their crimes."
("Ex-chief of money laundering task force warns remedies have fallen short", Laura Noonan, *Financial Times*, 19 January 2022)

Critically evaluate the above statement.

5. Critically evaluate the role of the Prudential Regulatory Authority in ensuring that UK banks are both financially stable and subject to an appropriate level of good corporate governance.

End of paper