

Module Title:	Consumer Protection Law 2
Language of Instruction:	English
Credits:	10
NFQ Level:	8
Module Delivered In	2 programme(s)
Teaching & Learning Strategies:	Lectures - communication of knowledge and ideas from the lecturer to the student. Problem Solving Exercises - student will work as part of a team and will work together to resolve various legal scenarios. Class Discussion/Debate - Students will be encouraged to actively participate in the class sessions which will develop their analytical and communication skills. E-Learning - It is envisaged that the module will be supported with on-line learning materials. Self-Direct Independent Learning - the emphasis on independent learning will develop a strong and autonomous work and learning practices.
Module Aim:	The aim of this module is to give students a thorough understanding of Irish Consumer Protection Law as it relates to financial products and the law relating to personal debt resolution and to assist the student to develop the analytical skills required to apply their legal knowledge to various scenarios
Learning Outcomes	
<i>On successful completion of this module the learner should be able to:</i>	
LO1	Critically evaluate the regulation of home mortgages in Ireland and the effectiveness of the Consumer Protection Code 2012 in protecting consumers of financial products
LO2	Demonstrate an in-depth comprehension of the laws dealing with personal security in the form of guarantees and indemnities in this jurisdiction
LO3	Comprehend , evaluate and and apply the personal insolvency options available in this Jurisdiction
LO4	Distinguish between and explain Hire Purchase and Personal Contract plans and be able to critique the regulation of same
Pre-requisite learning	
Module Recommendations <i>This is prior learning (or a practical skill) that is recommended before enrolment in this module.</i>	
No recommendations listed	
Incompatible Modules <i>These are modules which have learning outcomes that are too similar to the learning outcomes of this module.</i>	
No incompatible modules listed	
Co-requisite Modules	
No Co-requisite modules listed	
Requirements <i>This is prior learning (or a practical skill) that is mandatory before enrolment in this module is allowed.</i>	
No requirements listed	

Module Content & Assessment

Indicative Content

Hire Purchase and Personal Contract Plans

Distinguishing between traditional HP, PCP, and credit sale • Consumer Credit Act 1995 • formalities • rights and obligations of consumer, rights and obligations of owner

Mortgages

Nature of real security: Exploration of the historical and modern day landscape within which mortgages operate, in particular home mortgages • Human rights and home mortgages • EC (Unfair Terms in Consumer Contracts) Regulations 1995 and home mortgages • Distinguishing between, freehold leasehold and equitable interests • Historical distinction between, The Land registry and the Registry of deeds systems, The Land and Conveyancing Law Reform Act 2009 • creation of mortgages • equitable right of redemption • rights and duties of mortgagor and mortgagee • repossession and sale • Code of Conduct on Mortgage Arrears • Regulation of vulture funds

Consumer Protection Code 2012

Rationale for code • justifiability or otherwise of the protections contained in the code • analysis of the code chapters • application of the code to consumers of financial products • code enforcement • Role and functions of the Financial Services and Pensions Ombudsman • Enforcement role of Central Bank.

Guarantees and Indemnities

Nature of personal security • Distinguishing between Guarantees and Indemnities • Formalities • Enforcement • Defences • Undue influence

Personal Insolvency

Personal Insolvency Act 2012-2015, Debt Relief Notices, Debt Settlement arrangements, Personal Insolvency arrangements, Bankruptcy • qualifying requirements, qualifying debts, duration, disqualifying factors • impact on ability to get credit, factors affecting retention of family home • reasonable living expenses • developments regarding exercise of veto by creditors • reform

Assessment Breakdown

End of Module Formal Examination

%

100.00%

No Continuous Assessment

No Project

No Practical

End of Module Formal Examination

Assessment Type	Assessment Description	Outcome addressed	% of total	Assessment Date
Formal Exam	n/a	1,2,3,4	100.00	End-of-Semester

SETU Carlow Campus reserves the right to alter the nature and timings of assessment

Module Workload

Workload: Full Time		
<i>Workload Type</i>	<i>Frequency</i>	<i>Average Weekly Learner Workload</i>
Lecture	12 Weeks per Stage	3.00
Independent Learning	12 Weeks per Stage	17.83
Total Hours		250.00

Workload: Part Time		
<i>Workload Type</i>	<i>Frequency</i>	<i>Average Weekly Learner Workload</i>
Lecture	Every Week	1.50
Total Hours		1.50

Module Delivered In

Programme Code	Programme	Semester	Delivery
CW_BBLAW_B	Bachelor of Business (Honours) in Business with Law	8	Group Elective 1
CW_HHLAW_B OLD	Honours Bachelor of Laws Degree - LLB	6	Elective