



Ninth Edition

# Bank Management & Financial Services

Peter S. Rose • Sylvia C. Schaller

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Conflict of interests in high-tech investment advisory Daniel Favoretto, 2024-02-21 What are the potential sources of conflict of interests in investment advisory services and how should the law design legal tools of retail investor protection? These are the questions addressed by this book which explores the new legal challenges of investor protection in the context of digital investment platforms and genAI advisors. The author analyses the investor protection tools provided by competition law, regulatory and private law frameworks taking Brazil as a case study where investment advisory experienced a unique market change and a major regulatory reform. This book addresses a worldwide audience and concludes with a set of policy recommendations

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*New Technologies, New Risks?* Andrew Zerzan, 2009-11-30 New financial and communication technologies offer a great opportunity to improve the lives of people everywhere. For instance, millions of impoverished people now have access to the financial system through stored value cards or mobile phones. However, some are concerned that governments are not always aware of these innovations in their jurisdictions. This has prompted fear that fast-moving terrorist groups could expand funding undetected. The fear has led some countries to take a restrictive stance on the technologies, use either by outright prohibition or by placing unnecessary limitations that deter market development. Authorities are therefore challenged to tackle the double-sided nature of technological advancement: promoting security and economic growth. *New Technologies, New Risks: Innovation and Countering the Financing of Terrorism* explores how money flows via these mediums, risks they pose and how governments have mitigated the risks.

**Hội thảo khoa học định vị kinh tế Việt Nam trong Cộng đồng kinh tế ASEAN (AEC).** Chí Hải Nguyễn, Thị Thúy Giang Huỳnh, Văn Luân Nguyễn, 2016 Proceeding on the economic positioning of Vietnam in the ASEAN Economic Community (AEC)

**Schiffsbeteiligungen** Markus

Volk,2006-01-03 Inhaltsangabe Einleitung In der Jahrhunderte alten Tradition des Seehandels war es nur wenigen wohlhabenden Kaufleuten verg nnt sich allein ein Handelsschiff kaufen zu k nnen So bildeten sich bereits im zw lften Jahrhundert Handelszusammenschl sse aus denen dann die Hanse hervorging Im Zuge dieser Entwicklung schlossen sich in einigen St dten Kaufleute zusammen um gemeinsam eine Kogge zu kaufen und auf Handelsfahrt gen Novgorod zu verschicken Die hohen Gewinne bei erfolgreicher R ckkehr mit einer Ladung voller Pelze reizten schon damals die hohen Risiken einzugehen und nicht wenige landeten nach Fehlschl gen gar im in jener Zeit blichen Schuldurm Auch die m chtigen mediterranen Seerepubliken beispielsweise Venedig und Genua gr ndeten ihren Reichtum auf den Seehandel der von einflussreichen H ndlerfamilien kontrolliert wurde Dort entwickelten sich unterst tzt vom Aufstieg der Bankh user im heutigen Norditalien erste Beteiligungen am Seehandel So konnten in Genua Waren vor eintreffen des transportierenden Schiffes g nstiger gekauft werden ging das Schiff jedoch unter war das eingesetzte Geld verloren Im Laufe der Zeit und Handelsbeziehungen zwischen mediterranen und hanseatischen H ndlern vermischten sich die Formen des Seehandels darunter entstand eine eher passive Partizipation finanzielle Risiko bernahme und Beteiligung am Schiff selbst Die Vorl ufer der Schiffsbeteiligungen unserer Zeit waren entstanden Die hanseatische Tradition wird in Prospekten zu heutigen Schiffsbeteiligungen und Schiffsfonds gerne bem ht um die oft zitierte Sehnsucht des Menschen nach der See zu wecken das Produkt zu emotionalisieren und damit letztlich Investoren zu locken Zusammenfassung Schiffsbeteiligungen sind nach wie vor eine Anlage bei der steuerliche Aspekte eine besondere Bedeutung haben Die Unterschiede zwischen Vor und Nach Steuer Rendite sind selbst beim Spitzensteuersatz gering da der Gewinn pauschal nach der Schiffstonnage berechnet wird Damit sind Schiffsbeteiligungen besonders interessant f r Anleger mit hoher Steuerbelastung Im Vergleich der Nach Steuer Rendite ist dann noch die Risikoneigung des Anlegers bedeutsam da eine Zielrendite immer in Verbindung mit dem dazugeh rigen Anlagerisiko beurteilt werden kann F r einen Anleger der besonders risiko avers agiert werden Schiffsbeteiligungen nicht geeignet sein Die langen Laufzeiten schr nken ebenso wie hohe Mindestanlagesummen die Anlegerzielgruppe weiter ein

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**Towards a Post-Covid Global Financial System** M. Kabir Hassan,Aishath Muneeza,Adel M. Sarea,2022-01-20 In Towards a Post Covid Global Financial System a team of experts explore how COVID 19 has affected the most vulnerable parts of the global economy how it has been met by Islamic banking and finance and how the principles of Islamic social finance could be used to have a fairer more resilient Islamic finance system for all

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