

Chernadchuk T.O.,

*Candidate of Juridical Sciences, Associate Professor,
Senior Lecturer at Department of Administrative and Information Law,
Sumy National Agrarian University*

INFORMATION AND BANKING LEGAL RELATIONS IN TODAY'S UKRAINE: SELECTED ISSUES

The article analyses the current state of the legal regulation of information relations in banking. An attention is paid to the problems arising in the course of legal regulation of information and banking relationships. Conducted systematic analysis of the current legislation led to the conclusion that it is necessary to expand the list of information constituting bank secrecy. The definition of banking information in a broad sense is suggested. Banking information is any information directly or indirectly related to the bank, the banking activity, and the banking system and that are necessary to make a decision by the bank or the customer. In a narrow sense, banking information can be treated as information about the bank and its activities. The attention is paid to the fact that the issues of protection of information rights of the subjects of information and banking legal relations require more detailed regulation, primarily in respect of bank secrecy. Moreover, the way to protect the information rights of the subjects of banking legal relations banking relationships is important. Emphasized that it

is necessary to improve the legal regulation of information relations in the banking sector in two directions: tactical and strategic. The solution of a strategic task provides the development of modern information ideology, the formation of modern information policy in the banking sector taking into account not only national but also the global economy. The solution of a tactical task provides the amendment of the information and banking legislation. Namely, the Law of Ukraine "On Banks and Banking Activity" should be supplemented by a separate chapter "Banking Information". This chapter should provide a definition of the concept of banking information; determine certain types of banking information; outline the range of subjects and their legal status; present principles of information activities in the banking sector; determine the procedure for the provision, use and conservation of banking information; establish special information regimes; provide the protection of banking information and responsibility for the violation of the law.