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- 1) забезпечити більше індивідуальної уваги, в тому числі при розробці навчальних програм, з урахування інтересів і потреб кожної дитини;
- 2) збільшено кількість вихователів у групі залежно від кількості дітей та їх віку;
- 3) підвищено вимоги до кваліфікації вихователів і вчителів дошкільних навчальних закладів;
- 4) впроваджено систему оцінювання навчальних закладів, з метою надання доступу до інформації щодо якісного навчання та догляду за дітьми батькам і опікунам тощо.

Процес реформування дошкільної освіти в Австралії продовжується і надалі, основним при цьому є створення умов для всебічного розвитку дитини з урахуванням її індивідуальних особливостей і потреб.

Література

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THEORETICAL ASPECTS OF BANKING SECRECY AND CONFIDENTIALITY OF INFORMATION

Confidentiality of private information in legal relations with social organizations is very actual theme nowadays. In relations with banks the problem of protection of private information of clients is indissolubly connected with banking secrecy.

When we talk about confidentiality of information, we are talking about protecting the information from disclosure to unauthorized parties. Information has value, especially in today's world. Bank account statements, personal information, credit card numbers, trade secrets, government documents. Everyone has information they wish to keep in a secret. Protecting such information is a very major part of information security [1].

For example, Swiss banking secrecy protects the account information of bank clients from access by third parties. In this sense it is similar to the professional secrecy of doctors and lawyers, being no more than the protection of the private sphere of the citizen. The right to privacy is a fundamental principle that is protected by all democratic countries. Banking secrecy is not unique to Switzerland, today similar legislation on banking secrecy exists in

many other countries with a developed banking and financial system [2].

According to Article 60 of the Law of Ukraine «On Banks and Banking» No. 2121-III from 7th of December, 2000 the information on activities and financial position of a client, which has become known to the bank in the course of servicing the client and maintaining relations with the client or to third parties through rendering services to the bank is the banking secrecy. Particularly, banking secrecy comprises: 1) information of clients' banking accounts, including the correspondent accounts of banks with the National Bank of Ukraine; 2) operations effected in favor or upon instructions of the client, and contracts executed by the client; 3) financial and economic position of clients; 4) security systems of the bank and clients; 5) information on organizational and legal structure of corporate clients (legal entities), their managers and areas of activities; 6) information on client's commercial activities or commercial secrets, any project, inventions, product samples, and other commercial information; 7) information on the reporting of a specific bank, with the exception of the publicly disclosed information; 8) codes used by banks to protect data [3].

In accordance with Article 61 of the mentioned Law, banks ensure the protection of bank secrecy by means of: 1) limiting the number of persons who have access to the information that constitutes the bank secrecy; 2) organizing special handling and processing of the documents containing bank secrecy; 3) using technical means to prevent unauthorized access to the electronic and other information carriers; 4) application of the provisions aimed at protecting the banking secrecy which envisage responsibility for its disclosure in the agreements and contracts concluded between the bank and its client [3].

Ukrainian legislation gives the cases when a bank must disclose confidential information on legal entities and individuals. According to Article 62 of the mentioned Law bank secrecy must be disclosed by banks: 1) in response to a letter of inquiry or by written permission of the respective legal entity or individual; 2) by the decision of court; 3) to bodies of the Office of Public Prosecutor, the Security Service of Ukraine, the Ministry of Internal Affairs of Ukraine, the National anti-corruption agency of Ukraine and the Antimonopoly Committee of Ukraine – in response to their written request concerning operations on accounts of a particular legal entity or an individual entrepreneur for a specified period of time; 4) to the central executive body implementing the state fiscal policy; 5) to the central government agency implementing a state policy in the area of prevention and counteraction to legalization (laundering) of proceeds from crime or terrorism financing at this agency request regarding financial operations (transactions) connected with the financial operations (transactions) that have become an object of financial monitoring (analysis) in accordance with the laws related to prevention and counteraction to legalization (laundering) of proceeds from crime or terrorism financing as well as with participants in stated operations (transactions); 6) to state enforcement agencies

at their written request concerning enforcement of court judgments and decisions subject to enforcement in accordance with the Law of Ukraine «On Enforcement Proceeding» with regard to the state of accounts of a certain legal entity or individual entrepreneur; 7) to the National Securities and Stock Market Commission in case of individual submission by a bank of information about a bank as an issuer and administrative data in accordance with the laws concerning securities and stock market; 8) by the court decision to the National Agency for the Prevention of Corruption concerning existence of accounts and their status, operations on the accounts of the specific legal person or individual, individual entrepreneur pursuant to Law of Ukraine «On Prevention of Corruption»; 9) to other banks in the cases provided for by the Law of Ukraine «On Banks and Banking» and the Law of Ukraine «On Prevention and Counteraction to Legalization (Laundering) of the Proceeds from Crime, Terrorism Financing and Financing of Weapons of Mass Destruction» [3].

Swiss banking secrecy is in no way absolute too. It is lifted immediately if a Swiss judge or prosecutor issues a lifting order in the course of a domestic or international criminal investigation. This includes foreign criminal investigations of terrorist financing, money laundering, insider trading, and tax fraud [2].

To our mind there may be no other cases to break banking secrecy because this illegal activity will break the right of individuals or legal entities for their confidentiality of information.

Literature

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