

---

**Takhtai O.** – *Secretary of State of the Ministry of Internal Affairs of Ukraine, Kiev, Ukraine*

### **Administrative Liability in the Field of Ukrainian Credit Unions' Activity**

Article provides analysis of administrative liability in the field of Ukrainian credit unions' activity and its characteristics. It is noted that this type of liability for administrative misdemeanor is characterized by setting an administrative punishment. List of persons subjected to administrative liability for different types of offence in the field of credit union activity is defined.

Credit union is a non-profit organization established by private individuals, professional unions and its cooperative alliances with aim to provide services for reciprocal crediting to its members including financial ones at the expense of the members' donations.

Administrative liability in the field of Ukrainian credit unions' activity is to be interpreted as certain actions of authorized state bodies taken in response to administrative misdemeanor committed by subjects – providers of crediting services with specific measures applied in the format of administrative punishment.

Administrative liability rests with the credit union officials (private persons) and the union itself as legal entity; other subjects of administrative liability are: 1) *compos mentis* private persons accused of administrative misdemeanor in administrative liability age and participating in crediting social relations; 2) legal entities participating in social relations as part of credit union activity; 3) officials of financial institutions whose position allows to influence the crediting process; 4) individual entrepreneurs with appropriate licenses and legislative authorization to provide crediting services to clients; 5) financial groups participating in social relations as part of crediting process.

It is noted that list of persons subjected to administrative liability in the field of credit unions' activity must be extended and make amendments to relevant current legal norms defining the liability.

**Keywords:** credit union, financial services, offence, administrative liability, subject of offence.