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**PROBLEMS OF SIMILAR COUNTER CLAIMS MUTUAL OFFSET IN CASE OF BANK FAILURE**

*The article deals with problems of similar counter claims mutual offset between subjects of entrepreneurship and bank institutions to simplify the procedure of termination of obligations. Conditions to terminate obligation with help of offsetting have been investigated. Also, restrictions on property transactions by a bank in case of its bankruptcy have been highlighted.*

Enrollment counter uniform requirements designed to simplify some aspects of the termination of commitments, because lets stop two of them at once. This is a common and convenient Institute. Still, there are many lawsuits on the application of provided by law to protect the rights in connection with the application for admission counter homogeneous requirements. This indicates that many questions arise when using this institute in practice.

In our opinion, systematic analysis of the provisions the Civil code of Ukraine, the Laws of Ukraine «On guarantee system deposits of individuals», «On banks and banking activity» specifies that the parties established legal obligations and bank account agreement is the basis of, and these relations are property and cash in nature which means that in this case, the plaintiff is a creditor for property claims on disposal of assets belonging to him.