

OPEN ACCESS LICENSE

Please read the terms of this agreement, print, sign, scan and upload the document to jbfe@wz.uw.edu.pl

Article entitled (“Work” or “article”):

.....
.....

Author/s: (also referred to as “Licensor/s”):

.....

Corresponding author: (if more than one author):

.....

Journal Name:

Journal of Banking and Financial Economics

Journal Owner:

University of Warsaw

License

This journal provides immediate open access to its content under the Creative Commons BY 4.0 license: <https://creativecommons.org/licenses/by/4.0/>. Authors who publish with this journal retain all copyrights and agree to the terms of the above-mentioned CC BY 4.0 license.

Author’s Signature:

.....

Name printed:

.....

Date:

.....