

## Abstract

This study is considered one of the topics commercial law (banking operations).

It concerned with the joint account as a type of bank account.

This thesis discusses the concept of joint account, which is different in character from individual bank accounts, due to the multiplicity of partners in the account, which makes it have more characteristics than other accounts, and these characteristics that are characterized by this account are at the same time making it a reason for the occurrence of many problems

This thesis also aims to discuss the problems raised by the joint account, starting with submitting the application for opening, managing and operating the account and then closing it and the relevant authority competent to settle disputes arising from it, by clarifying the content of the problem and its causes, and then listing the jurisprudential and legal solutions.

This study concludes with a set of findings and recommendations that contribute to avoiding these problems, the most important of which is the existence of an organizational gap for joint account issues and the need to fill this gap.