§ 680-m. Principles of law and equity. The uniform commercial code, article twenty-two-A of the general business law, the provisions of this chapter governing deposits generally, the abandoned property law, and the principles of law and equity, including any applicable law related to capacity to contract, principal and agent, estoppel, fraud, misrepresentation, duress, coercion, mistake, and bankruptcy, supplement this article except to the extent inconsistent with this article.