

Building Savings – legal and economic issues

Supervision enforcement in the area of building savings

Abstract

The aim of the thesis was to summarize supervisory procedures in building savings with a special focus on the scope of the Ministry of Finance of the Czech Republic.

The first part of the thesis defines basic concepts, the relevant basic theoretical issues of supervisory procedures in the field of financial law and the purpose of general terms and conditions are also mentioned.

The third and fourth parts of the work are crucial. The third part focuses on the competence of the Ministry of Finance in the field of building savings. Separate chapters are devoted to the approval of the general terms and conditions of building savings banks, the implementation of the agenda related to the payment and return of the state support of building savings, as well as the actual exercise of state supervision of compliance with the state support conditions laid down by the Building Savings Act. Special attention is paid to the information system, the operation and administration of which is essential for the performance of the Ministry of Finance's competence in building savings.

The fourth part consists of considerations on selected supervisory issues in the field of building savings. It contains reflection on the reasoning of the approval of the general terms and conditions of building savings banks by the Ministry of Finance, the solution of the question of identification of participants in building savings without a birth number and administrative offences of the building savings bank and their discussion. The current issue of entitlement to the state support of building savings in the case of nationals of the United Kingdom of Great Britain and Northern Ireland following the withdrawal of that country from the European Union is also included.

At the end of the thesis, the reasoning of the approval of the general terms and conditions of building savings is called into question. The possibility of unambiguous identification of natural persons without a birth number or other unique identifier is found to be problematic. In connection with the regulation of administrative offences of the building savings bank, the issue of unwanted hypertrophy of the law is mentioned.

Key words: building savings, state supervision, state support