

Consumer credit

Abstract

This diploma thesis deals with the topic of consumer credit, focusing on a systematic and comprehensive analysis of the development of consumer credit legislation not only in the Czech Republic, but also with a focus on essential legislation of the European Community and the European Union. The thesis is also focused on answering the theses set out in the introduction, which focus mainly on the issue of assessing the creditworthiness of consumers and the issue of regulation of providers and intermediaries and their impact on the activities of these entities in practice.

For this purpose, the thesis is structured into seven parts, in which the legal regulation of consumer credit is systematically described, and certain essential or problematic passages are analysed in more detail.

The first part of the thesis defines the basic concepts that are used in all aspects of consumer credit legislation and simultaneously in this thesis. The second part follows, which deals with the historical development of consumer credit from its very beginnings, through the development of consumer credit legislation in Community law, to the development of consumer credit legislation in our legal system.

In the third part of this thesis, I analyse the general legal regulation of consumer credit and related institutes of civil law in the Civil Code and the Consumer Credit Act, which I follow in the fourth part by analysing the basic requirements of the consumer credit agreement and its issues detailed in the Consumer Credit Act.

In the fifth part of the thesis, I deal with the analysis of the legal regulation of providers and intermediaries of consumer credit, especially with regard to the conditions for obtaining authorization, which I follow in the sixth part by analysing the obligations of these entities in dealing with consumers, whereas I also supplement the legal regulation with an analysis of selected decisions of the Financial Arbitrator and general courts.

Key words: Consumer credit, assessment of consumer creditworthiness, provider