

SUMMARY

The purpose of this thesis is to analyze the area of bank contracts. Bank contracts are part of law of obligations. Their rules are based on statutory provisions in both Civil and Commercial Code. The reason for this research is to analyze basic elements of this area. Its cross-disciplinary nature causes that the regulation is closely connected with more than two mentioned codes. Even if the bank contracts are only a part of complex of obligations, it is still wide enough to enable detailed elaboration. The goal of this thesis is to focus on main questions of the topic.

The work is divided into four main chapters, where it deals with the main issues of the aforementioned problematic. This publication also contains list of literature used during analyzing. The first chapter is introductory. The purpose is to introduce the problematic with defining conception of bank contracts, their place in czech law system, elements of all bank contracts, such as explanation of adhesion contracts, relating trading conditions and questions of consumer protection. Of course one of the main goals of this chapter is also to characterize the possible subjects entering into contractual obligations.

The second chapter is the study of particular obligations emerging from bank contracts. The chapter is subdivided into two parts based on whether contracts are subject to commercial or civil code. The aim is to generalize what individual contracts have in common and subsequently to characterize what they are special for. Author tries to make recommendation for possible changes in structure or terminology of legal provisions concerned with mentioned contracts which are more or less respected by bill of new civil code.

The last two chapters are concerned with passing bills referred to payment system and laundering of the proceeds of crime and their relationship to author's main interest.

The purpose of the thesis is to give a complex analysis of bank contracts with possible reservations about common interpretation, terminology or practical use.