

## **Resumé - Bank Contracts**

Bank Contracts are an integral part of our everyday lives. Citizen and bussines entities used bank contracts very often. Despite this fact we can't find legal definition in the Czech law. Banking contracts understand contracts that are signed by banks in their business activities and obligations under these contracts arise. While the banking contracts have been widely used, in Czech law there is not too much literature and judgements about this issue. Lack of legislation, however, can often lead to real life problems in implementing the obligations under those contracts.

The purpose of my thesis is to analyse current legislation of bank contracts contained in Commercial Code (Act No. 513/1991). The thesis is composed of three main parts. First part is introductory and defines basic terminology used in the thesis. First part is consisting of four chapters. In first chapter I am trying to explain, what bank contracts are. Banks often exploit their stronger position as a contracting party and enter into contract, which we call adhesion contract. In second chapter I am trying to explain what adhesion contract is. Then in third chapter I focus on general business conditions and in last chapter I focus on consumer protection legislation in connection with the implementation of the laws of the European Communities. Second main party is focused on bank contract contained in Commercial Code. Second part consists of seven chapters. Each chapter is focused on one bank contract contained in Commercial Code. In my thesis I analyse bank loan contract, letter of credit, contract for collection, contract for bank deposit case, current account contract and finally contract for the deposit account. Third part (the last one) deals with possible future legislation contained in the draft of new Civil Code. Approval of this legislation would, in my view, resulted in the unification issue of bank contracts.