

Summary of the Thesis: “Consumer loans - elements, selected clauses in consumer loan contracts, the protection of a consumer“

The aim of this thesis is to describe in which ways laws regulating consumer credit effect praxis and contract provisions and how the praxis uses the limits given by the law.

Author focuses on customer protection, law provisions, which should protect him and equalize his weaker position and state institutions, which control following this law provisions and administrative procedure in case of infringement of this law provisions.

The thesis consists of four chapters. In the first chapter the author concentrates on economic factors of consumer credits and basic definitions of consumer credits.

Second chapter is on the subject of law regulation. It is about general law regulation in civil code and new civil code and about specific law regulation in the statute of consumer credit. The law regulation in the statute of consumer credit is divided into 13 part-development of specific statutes on the subject of consumer credit, chronological succession, force, amendment, and discretion about consumer's ability to repay the loan, withdraw, notice, credit for buying goods, prepaying, agents, control and administrative offence, change of trade statute. Law provisions are commented and bound to practical problems, which appear by application. At the end is a part about German consumer credit law and comparison to Czech regulations.

Third chapter is about typical contracts about consumer credit-there is about credit contract, loan contract, leasing contract and about arbitration contract and consumer arbitration process.

Last chapter is dedicated to chosen topics of consumer protection- first subsection is about administrative consumer protection and about controlling subject- first of all administrative process of giving suggestion and about Czech Trade Inspection , another subsection deals with Financial Arbitrator (state institution, which can handle disputes raised out of consumer credits) and last subsection s about regulation of interest and loan cost- as the thing which might improve the position of consumer.