

Abstract:

This work deals with usury, is dealt with as a social phenomenon, illegal activities and crime. It has 240 pages, is divided into five parts, it is complemented by two appendices and a bibliography. The work uses methods of historical comparisons of current legislation and practices with the laws of the historical processes and is also used for comparison of Czech legislation with international usury laws as emphasis is placed on the practical side of things, so they are discussed decisions of the Czech and foreign judicial authorities in relation to particular cases. The first part of the paper interprets the concept of usury and directly engaged in the development of access to usury from the philosophical, historical and legal perspective. The second part consists of an analysis of usury legislation 11 countries of Europe and America, which are highlighted differences between the laws of the court and court decisions of the individual countries in both civil and criminal matters relating to usury. The third part of civil law, usury contained in the Czech Republic and studied approach of the Czech judiciary on this issue on examples from practice, work concerns and influence enforcement and arbitration in this area. The fourth part deals with the Czech legal treatment of criminal usury and is also based on an interpretation of the decisions of the criminal courts in matters of crime of usury in the modern period (from 1918 to the present). The fifth section is a summary of the problem, it is given the basic characteristics of usury, basic legal approaches to its sanctions, the current state of social and legal perceptions of usury in the Czech Republic, there is offered a critical view of the contemporary state of the Czech legislation and the judiciary in relation to usury and are outlined possible legislative solution *de lege ferenda*.