

ABSTRACT

Current Account Contract

The thesis focuses on the matter of a current account. The aim of the thesis is an excursion to the previous legislation, but primarily an analysis of the current applicable and effective legislation of the Czech Republic. The main goal is a comparison of the regulation of a current account in the Commercial Code with the regulation in the "Payment System Act", since this act brought significant changes to the adjustment of payment systems.

The thesis is divided into ten chapters.

The first two chapters provide a general introduction of a current account and describes the importance of a current account in an everyday life.

Chapter Three presents general legal characteristic of the Current Account Agreement according to the applicable and effective legislation at the moment of thesis handover and also contains the evolution of the related legislation.

Chapter Four is dedicated to the subjects of the Current Account Agreement. This chapter offers a comprehensive view on the subject from the perspective of the Commercial Code and the Payment System Act as well.

Chapter Five discusses the requirements of a current account. First subchapter contains obligatory requirements, second subchapter consists of facultative requirements, mainly according to the Commercial Code.

Chapter Six explains possibilities of a termination of the Current Account Agreement and the legal consequences.

Chapter Seven provides a necessary excursion into general terms and conditions, which are a common and an often discussed part of the Current Account Agreement.

Chapter Eight contains a treatise on current account agreement as a payment services contract according to the Payment System Act.

Chapter Nine is dedicated to the new Civil Code along with the general introduction into the systematics of the new account legislation.

The final chapter provides an evaluation of the current legislation and summarizes the differences involved.