

Abstract

This thesis deals with chosen legal aspects of deposit banking transactions. The objective of this thesis is to introduce basic aspects of deposit banking transactions and to analyze chosen related topics. The thesis is focused on selected deposit banking transactions as it is not possible to deal with a full list of deposit banking products and to reflect all aspects within this kind of a task.

The thesis consists of eight successive sections. The first section introduces the term of deposit banking transaction and its classification. In the second section the most important types of deposit banking transactions are described with emphasis on their distinctive features, by which it is possible to distinguish them. The third and fourth sections deal with influence of the European Union legislation on the area of deposit banking transactions. Especially consumer protection legislation is taken into consideration. The fifth section discusses the institut of financial arbiter and the specifics of the proceedings. In the sixth section deposit guarantee legislation is discussed. The seventh section deals with the banking secrecy and possibilities of its breaking. In the last section anti-money laundering legislation is analysed. Attention is mainly paid to identification of a client, due diligence and also to suspicious activity recognition.