

Abstract: Building savings – legal and economical issues

The aim of the thesis is the analysis of selected problematic issues - crucial to the functioning of building savings and also in relation to consumers and protection of its rights.

The thesis is composed of six chapters which are dealing with legislation of building savings, especially with amendment in historical development with inheritance, with deposits of minors and valid way of terminating the contract of minors, with the bank charges in the context of preparatory transposition of 2014/17/ EU Directives on housing loans, and compares the economic aspects of both component of building savings with competitive products in the financial market.

In the thesis I use the method of analysis, synthesis and induction in chapters in which I work with jurisprudence and in which I advocate a position of building savings in the banking market. In anticipation of the upcoming law on housing loans I require to include information obligation into the proposed legislation with emphasis not only on formal form but the content of communication.

I confront the selected issues with valid jurisprudence and mention the original statutory framework and its new version after the recodification of private law and I pointed out the differences which the recodification has brought.

I elaborate individual topics in detail, I use my own experience from many years of practice. Building savings needs quality legal framework to work properly. The legal framework has to reflect the needs of savings banks form normal functioning. On the other hand the building savings also needs statutory regulation which will contribute to law

My conclusions are summarized in the conclusion which outlines the considerations de lege ferenda – I suggest returning some longer time-tested benefits (increase state aid and to abolish the revenue tax).