

## **Abstract**

Development of consumers' protection issue dates back to 1970s but real beginning of the issue is considered to be at the turn of 1980s and 1990s. Ever since then has this area gone through dynamic development. The main reason behind that is fact that consumer contracts became everyday reality of our life (when buying goods, using public transportation or eating in restaurants). Another reason is unfair or even abusing behavior of businessman towards consumers.

Thus main purpose of consumer's law is setting up of balance that is disrupted by economic strength and supremacy of businessman over consumer. That is achieved primarily by binding legal enactment. Securing protection of consumers from point of view both private law and public law including definitions of consumer, businessman and consumer contract is described in chapter number four and six.

Consumer law isn't privilege of civil law only. Whole sphere of consumer law overlaps into commercial law, administrative, criminal and European law as well. Numerous legal acts, public notices, regulations and orders that more or less regulate consumer law are the evidence. Consumer law is strongly affected by European legislation – especially by secondary sources of law (directives). Both evolution and sources of law are described in chapter number two and three.

Consumer contracts that are main topic of this diploma thesis is not isolated kind of contracts. They can be in form of contracts of sale, contract for work but also lease agreements or agreement of consumer credit that are described in chapter seven and eight. Distant (consumer) contracts, contracts negotiated away from business premises and so called timeshare agreements are considered as specific consumer contracts. These are described in chapter five.

Aim of this diploma thesis is not only theoretically analyze selected consumer contracts including the specific one or to define basic concepts related to consumers' protection issue but also to specify why the consumer law or more precisely why protection of consumers is important and why it's necessary to be provided. Moreover the aim is also to point out characteristics of consumers' protection from author's point of view.

The main issue of this diploma thesis is agreement on consumer credit because these agreements are used very often and at the same time are exploited by credit-granting

companies. More deeply is described case of misleading calculation of annual percentage rate.