

## ABSTRACT

The purpose of my thesis is to describe the bank product building savings, especially to focus on legal and economical problems. The thesis is composed of seven chapters, each of them dealing with different aspects of building savings. Chapter One mentions the history of building savings, its origin and development. Chapter Two includes a list of the relevant Czech legislation, which is connected with Czech system of building savings. Chapter Three is introductory and defines basic terminology used in the thesis, as the savings phase, the loan phase, bridging loans or regular loans. Chapter Four focuses on the building savings bank as the special banks, whose business activities are restricted.

Chapter Five describes the savings phase of the building savings, primarily the contract. The subchapters point out closing, changing and terminating the contracts and presents participants in building savings.

Chapter Six deals with the problems of loan providing and closing the loan contracts. Because the purpose of the existence of building savings is to finance housing for as many people as possible, especially by providing loans, the main part of the thesis focuses right on the loans. The building savings banks provide two kinds of loans, bridging loans and regular loans.

Chapter Seven analyzes the state support in the system of building savings. Today it is very up-to-date theme. Many changes of the legislation are preparing. The chapter consists of three parts. Part One focuses on state support and its conditions. Part Two addresses the issue of tax benefits. Part Three investigates the possible future of the Czech building savings and includes a little consideration under the question of the next existence of building savings.

Conclusions are drawn in Chapter Seven, Part Three. The conclusion is, that the system of building savings needs changes, but the changes must be analyzed very well, because it can have great impact on the participants, building savings and also the state. The suggestion is to extend the purpose of building savings to other social purposes, as education.