

Cizojazyčné resumé

The thesis is dedicated to the matter of a bank account. The bank account is considered to be a financial product that serves for depositing of temporarily free financial funds and primarily for realizing cashless payment system. The aim of this thesis is to provide an analysis of current applicable and effective legislation considering the bank account in Civil Code, where newly contained the bank account legislation as a result of recodification of private law. In some sections of the thesis the analysis of the legislation is accomplished in the context of the antecedent legislation in former Commercial Code.

The thesis is divided into seven chapters.

The first chapter is dedicated to analyse the basis of the bank account from the point of view of legal doctrine.

The second chapter provides fundamental legal characteristic of bank account contract. This chapter describes the bank account contract as banking contract and focuses on the bank account contract from the point of view of consumer law. This chapter also provides analysis of parties of the bank account agreement. The end of the chapter discusses the general characterization of banking terms and conditions.

Third chapter provides analysis of general legislation of the bank account from the perspective of Civil Code. These legal provisions are common for all types of bank accounts and lay down fundamental rules regarding the bank account. The most relevant part of this chapter deals with classification of the types of bank account especially payment account and account that is not payment.

Fourth chapter contains a treatise on bank account contract as a payment services contract according to the Payment System Act. The Payment System Act distinguishes two basic forms of payment services contract.

Fifth chapter describes the process of changes of the bank account contract according to the Civil Code and Payment System Act as well.

Sixth chapter explains possibilities of termination of the bank account contract.

The final chapter provides brief interpretation of relation between antecedent legislation and current applicable and effective legislation in Civil Code.