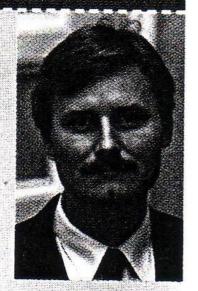
the reviewer

Luboš Nevrkla

31, is a partner with the law firm of **Vejmelka & Wunsch** and specializes in securities trading and banking. His firm currently repre-



sents one of the construction savings and loan banks (building societies) that is appealing a fine levied last month by the Office for the Protection of Economic Competition (ÚOHS) after allegations of collusion between banks. He is also looking into unofficial allegations that Czech banks have formed a cartel. But Nevrkla says the possible existence of a cartel would not do much to offset the generally conservative mentality of customers, who often stay with their banks even when unhappy with the services.

Nevrkla said people here are often reluctant to stand up for their rights against large corporations and institutions. "Czech Banks only do what Czech customers let them do," he says.