ABSTRACT

JURIDICAL ANALYSIS OF BREACH OF CONTRACT CREDIT AGREEMENTS (CASE STUDY NUMBER 2 / Pdt.G.S / 2019 / PN.Tng)

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This research discusses legal action, namely breach of contract in decision number 2 / Pdt.G.S / 2019 / PN.Tng. A credit agreement is an agreement entered into betweena bank and prospective debtors to obtain credit from the bank concerned. In an agreement, there can be a problem of breaking a promise or it can also be referred to as breach of contract. Breach of contract is not fulfilling or neglecting to carry out the obligations as specified in the agreement made between the creditor and the debtor. This research uses a type of normative legal research with an approach to the law because writing this research is based on laws and uses an approach to cases. In research based on this case, the Defendant as the debtor has breach of contract, which is not doing what he is expected to do. The Defendant did not pay the monthly installments that the Defendant should have paid to the Plaintiff as the defendant's obligation. In addition to the late payment of the Defendant, the Plaintiff has also made reprimands 3 (three) times, on July 26, 2018, August 20, 2018, and October 19, 2018. The creditor as the party who is aggrieved due to breach of contract by the debtor will receive legal protection. Legal protection for creditors is regulated in general, in the Civil Code Articles 1131 and 1132.

Reference: 34 (1984 – 2018)

Keywords: credit agreement, breach of contract, legal protection