

ABSTRACT

Melati Angelina Prasetyo (01051180112)

LEGAL PROTECTION FOR DEBTORS DUE TO DEFAULT IN THE EVENT OF A CREDIT AGREEMENT

A Credit Agreement is an agreement or agreement made jointly between the debtor and the creditor or a certain amount of credit with the conditions that have been agreed upon where the debtor is required to return the credit that has been received within a certain period of time accompanied by the agreed interest and fees. However, there are still many debtors who default in credit agreements on the grounds that they cannot afford to pay credit bills. In 2020, there was a case where Irmansyah Hasan (Plaintiff) sued Bank Permata (Defendant) on the basis of default. The suit was filed because the Plaintiff suffered a fire disaster so that all his business assets had been exhausted and the Plaintiff was hampered in making credit payments to the defendant every month. The problem in this study is how to arrangement the rights and obligations of debtors in credit agreements according to the provisions of applicable laws and regulations and how to legal protection for debtors who default on credit agreements by looking at the case of Decision Number: 86/Pdt.G/2020/PA.Mks. In this study, the method used by the author is a normative legal research method with qualitative data analysis methods. This study uses secondary data obtained through literature studies, after which the data is collected and analyzed using the Law approach, conceptual approach, and approach to legal cases. From the results of the study, it can be concluded that the Plaintiff was legally declared to have performed the feat, it was also stated that the plaintiff's remaining debts were also and sentenced the Plaintiff to pay the costs of this case.

References : 37 (1989-2022)

Keywords : Default, credit agreement, customer, credit, bank.