

ABSTRACT

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LEGAL PROTECTIONS FOR CREDIT CARD USERS IN TERMS OF LEGISLATIONS IN INDONESIA

(xv + 82 pages; 5 appendices)

Credit card is one of the payment methods that are much used by today's society. It is much used because people interested with all kind of promotions given by credit cards and it is quite easy to obtain a credit card. These days, the usage of credit cards is a common things in the society, especially in big cities. People can use it anywhere, even in other countries, without having trouble for carrying a lot of money. It can be used for any kind of transactions. Credit cards are issued by banks and other financial institutions that develop in credit card's business. The banks and other financial institutions must obtain permission from Bank of Indonesia. Other financial institutions that can act as an issuer of credit cards are financial institutions that have obtained permission from Indonesia's Minister of Finance. Nowadays, there are a lot of cases about violation that harmful to the credit card users because there is no specific legislation regarding credit card. Legislations regarding credit card are regulate by Bank of Indonesia Regulation No. 14/2/PBI/2012, Bank of Indonesia Circular Letter No. 14/17/DASP and other legislations. Based on above description, this legal research will examine all regulation regarding credit card in order to provide legal protections for credit card users in Indonesia to prevent any kind of violation that can be harmful for the credit card users in the future.

References : 32 (1989 - 2012)