

ABSTRACT

Sausan Qanita Alfaj

LEGAL PROTECTION FOR DEBTOR CUSTOMER WHOSE ACCOUNTS ARE UNILATERALLY BLOCKED BY THE BANK

(xii + 86 pages + 1 Table)

Banks are financial institutions that play an important role in a country's economic system. Banking activities in Indonesia are also growing rapidly because they have many customers who are usually called customers. One of the reasons for the large number of customers interested in banking activities is that banks have various types of products, each with its own function depending on the customer's needs. Of the many bank products, credit is one of the most widely used products because credit can help individuals or business entities obtain goods that allow payment to be made within a predetermined time period. Behind the attractiveness of the credit products offered by banks to make things easier for customers, problems often arise when using these credit products, such as the unavailability of funds owned by debtor customers to pay off credit debts or similar problems that raise concerns from the bank that customers will not be able to fulfill their payments. This caused the bank to take action by blocking the customer's account immediately. This case occurred when Jemy, as a customer, felt that he had been harmed by the blocking action carried out by the bank and stated that Jemy was a defendant in another legal problem that was being experienced. Customers who experience unilateral blocking often do not realize they are protected by law. Through this, the author formulated two problems in preparing this thesis. First, what are the legal regulations regarding customer accounts blocked unilaterally by the bank? Second, what is the legal protection for debtor customers whose accounts are blocked unilaterally by the bank based on cases that have occurred? Therefore, this thesis aims to understand and analyze these two problem formulations. In carrying out this thesis, the author used normative research and research methods with a combination of statutory approaches, conceptual approaches and case approaches. The conclusion is that the bank, as the defendant, has committed an unlawful act and must compensate Jemy, as the Plaintiff.

Keyword: Legal Protection, Commercial Bank, Debtor, Blocking

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