

ABSTRACT

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JURIDICAL REVIEW OF BANK CUSTOMER PROTECTION TO THE ACT OF ELIMINATING CUSTOMER'S FUNDS

(xiii + 95 pages; 1 table; 5 appendixes)

Many effort and activities that are done by Bank open the chance to the crime, such as act of eliminating customer's fund that happened to Sylvia Diah, but the case has been solved in Court. However, at this time there is Indonesia Financial Services Authority (OJK) that has responsibility to supervise all activity in financial services sector, through Act Number 21 of 2011 about Indonesia Financial Services Authority (OJK). In this thesis the writer used normative research that was supported with empiric research such as interview. Other than that, writer also used case approach and statute approach. Furthermore, in this research, the writer conducted interview with interviewer from Indonesia Financial Service Authority (OJK) and Indonesian Consumers Foundation (YLKI). Based on the result of the research, writer concludes that OJK is an independent department and it has its own dispute resolution institution that is called LAPS and it contains 6 departments under it, especially for banking that is called Indonesian Banking Dispute Settlement Alternative Institution (LAPSPI). LAPSPI was made from OJK regulation by POJK No. 1/POJK.07/2014 and it consists of mediation, adjudication and arbitration. If there is dispute between the customer and bank, they could use LAPSPI instead of end up in court. Nowadays, LAPSPI is expected to be able solving the dispute between customer and the bank in a fast and low-cost way.

Keywords : Legal Protection, Bank Customer, The Act of Eliminating Customer's Fund

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