

## ABSTRACT

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**THE LEGAL PROTECTION FOR CONSUMERS IN CASES OF UNILATERAL VEHICLE REPOSSESSION BY LEASING COMPANIES**  
(ix + 81 pages : 2 attachment)

This study, titled "Legal Protection for Consumers in the Case of Unilateral Vehicle Repossession by Leasing Companies," explores the legal safeguards available to consumers under Indonesian law, focusing on cases of vehicle repossession conducted unilaterally by leasing companies without following proper legal procedures. The research aims to analyze the legal status of motor vehicle credit agreements where fiduciary guarantees are not registered, as well as the implications of forced repossession carried out by debt collectors without adhering to judicial rulings or mutual agreements. Employing a normative legal research method, this study evaluates primary legal sources, including Law No. 8 of 1999 on Consumer Protection and Law No. 42 of 1999 on Fiduciary Guarantees, as well as Constitutional Court Decision No. 18/PUU-XVII/2019, which mandates judicial oversight in the execution of fiduciary guarantees. The analysis reveals that non-compliance with fiduciary registration requirements often results in a lack of legal certainty and justice for consumers. Moreover, the practice of hiring aggressive debt collectors exacerbates the violations of consumer rights, leading to financial and psychological harm. The findings highlight the necessity of enforcing stringent regulatory frameworks to prevent abusive practices by leasing companies. It underscores the importance of ensuring that all repossessions adhere strictly to legal procedures to protect consumer rights and maintain judicial oversight. Additionally, this research identifies the need for enhanced public awareness regarding consumer rights and the available legal remedies against coercive and unlawful practices. The study concludes that the realization of effective consumer protection requires not only improved enforcement of existing laws but also reforms aimed at closing regulatory gaps. This includes enhancing the accountability of leasing companies and ensuring the transparency of credit agreements. By aligning legal practices with the principles of fairness, transparency, and judicial integrity, this research advocates for a more equitable balance of power between consumers and leasing entities.

**Keywords: vehicle seizure, leasing, fiduciary guarantee.**

References: 28 books (2000-2016), 11 journals (2013-2024), 1 research (2009), 8 laws and regulations (1999-2019) , 16 website/internet