

ABSTRACT

ANALYSIS OF LENDING AGREEMENT BY PT BANK LAMPUNG

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Credit agreement between the customer and the bank provides legal certainty for the parties to be guided by the principle of freedom of contract, which is all agreements are made legally valid as a law for those who make it. Problems in this research was formulated: (1) What is the legal relationship in the Agreement Loans by PT Bank Lampung? (2) How is the implementation of rights and obligations by PT Bank Lampung and Customer Lending Agreement?

This research uses normative approach, with a type of empirical and normative research descriptive type. Data collected by library research and field research. Data analyzed descriptively qualitative.

The results showed: (1) the legal relationship Lending Agreement by Bank Lampung is reciprocal, namely the right customers into bank obligations and liabilities of the bank are entitled to the customer. Credit agreement indicate the legal relationship between the Bank and the customer Lampung, in which one party the right to demand something from the other, and the other party is obliged to fulfill it. (2) The rights and obligations by PT Bank Lampung and Customer Lending Agreement is the Customer entitled to receive financing and know clearly the specification and number of credit financing, the amount of technical interest and payments. Client's obligation is to return the entire loan guarantee financing following principal interest charged, notify in writing the bank in the event of a change of identity or effort, submit any documents requested bank, conducting its business in accordance with the provisions or not deviate or conflict with the credit agreement. Bank Lampung rights are charging for late payment, earn interest on the business carried on customers and accept credit financing from the customer, transfer credit guarantee from customers. Bank Lampung obligation is to provide explanations and realize credit financing to customers.

Suggestions in this research were: (1) Bank Lampung advised to actually implement the principle of prudence in giving credit to the debtor, by way of implementing the principle of Know Your Customer (2) Bank suggested a more optimal Lampung socialize granting credit financing to businesses for facilitate the business community in developing practiced.

Keywords: Credit Agreement, Lending Agreement, Bank Lampung