ABSTRACT

THE LEGAL ASPECTS OF TAKING OVER A LOANS TO BANKING OF CREDIT

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Bank is financial institutions which it main task is to provide a variety of financial services mainly related to saving and loan disbursement. One of its most profitable financial services provided by bank is a loan. In order to obtain loan customer bank often seeks its customer by taking over a loan from other bank.

Based on previous statement mentioned above one of its most critical point is legal related matter. This research is trying to discuss about legal matter toward bank, its client previous bank and the relationship between the parties related to its process.

This research is using applied normative law method which utilized primary and secondary data. The data is processed qualitative and comprehensive method.

Based on an online, written research and discussion, the legal relationship between bank and its client are begun when a deal has been made the contract has been signed until the percentage of default loan. The client is willing to be taken over from previous bank or financial institution and not to be carried out additional loans, previous bank doesn’t give good services to its customer and both client and bank’s staff (account officer) have closed relationship each other. Loans has been agreed and its customer sign the offering letter given, and then pay off the loan to previous bank or financial institution according to the billing receives, finally the customer have to submit a letter of settled, roya and collateral.

Key words: Takeover, Loans Agreement and Banking.