

**THE IMPLEMENTATION OF ROYA MORTGAGE ON CREDIT
CONTRACT IN PD BPR BANK BANTUL**

UNDERGRADUATE THESIS



UMY

**UNIVERSITAS
MUHAMMADIYAH
YOGYAKARTA**

Unggul & Islami

Written by:

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**FACULTY OF LAW
INTERNATIONAL PROGRAM FOR LAW AND SHARIA
CIVIL LAW
2019**

APPROVAL PAGE

**THE IMPLEMENTATION OF *ROYA* MORTGAGE ON CREDIT
CONTRACT IN PD BPR BANK BANTUL**

Undergraduate Thesis

**Submitted as one of the requirements to obtain the degree of bachelor of Laws at
Faculty of Law Universitas Muhammadiyah Yogyakarta**

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**This Undergraduate Thesis has been approved by the Advisor
On Thursday, October 10th, 2019**

Advisor 1



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DECLARATION PAGE

I am the undersigned :

Name : Nurmawati

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Title of thesis : **THE IMPLEMENTATION OF *ROYA* MORTGAGE
ON CREDIT CONTRACT IN PD BPR BANK BANTUL**

I hereby declare that the Undergraduate Thesis under the title "**THE IMPLEMENTATION OF *ROYA* MORTGAGE ON CREDIT CONTRACT IN PD BPR BANK BANTUL**", its contents is truly the work of my own and I did not do plagiarism or quotation in ways that are inconsistent with the prevailing ethics in the scientific community. On this statement, I am ready to bear the risk/any sanctions imposed to me in accordance with applicable regulations, if a breach of scientific ethics was found in the future; I am willing to accept the sanctions.

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Yogyakarta, October 10th, 2019

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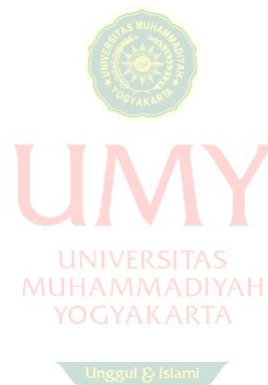

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MOTTO PAGE

“O you who have believed, persevere and endure and remain stationed and fear Allah that you may be successful”

(QS. Al ‘Imran: 200)



DEDICATION

This Undergraduate Thesis is dedicated to

- ❖ My Lord, Allah SWT
- ❖ Prophet Muhammad SAW

My beloved parents

- ❖ Sarnoto
- ❖ Tuminah



My lovely sisters and Brother

- ❖ Nely Murtini
- ❖ Sakti Cahyo Kuncoro

Unggul & Islami

FOREWORD

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Finally, I do expect the thesis gives benefits for readers and future researches.

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Unggul & Istimah

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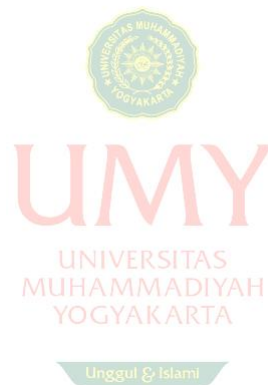
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Financial Services Authority Letter Number 13/SEOJK.07/2014 Concerning Standard Agreements.

Bank Indonesia Regulation Number 16/1/PBI/2014 on Consumer Protection Payment system Services.

Law number 17 of 2016 on the Determination of Government Regulations of the Second Amendment to Law number 23 of 2002 on Child's Protection.

LIST OF ABBREVIATION

- BAL : Basic Agrarian Law
- BPR : Bank Perkreditan Rakyat
- BW : Burgerlijk Wetboek
- KBBI : Kamus Besar Bahasa Indonesia
- NLA : National Land Agency
- PD : Perusahaan Daerah
- UN : United Nations

