

## ABSTRACT

*Roya* is charged to the debtor without notifying that there is an additional obligation after paying off the mortgage. This happened because it was neither written down in the credit agreement nor verbally explained that there was an obligation to *Roya* for the Debtor. By using the empirical method and qualitative analysis, the author examines Primary data from interview with Debtor, Creditor and National Land Agency which combined with Secondary data. The research intended to find legal protection for Debtor and legal consequences for the debtor if did not do *Roya* in PD BPR Bank Bantul. The research shows that the legal protection for the debtor in the implementation of *Roya* are provided in Article 18 of Law Number 8 of 1999 on Consumer Protection, a protection for customer from exemption clause in a standard contract. The contract that violate this law shall be considered as null and void. Article 22 of Law Number 4 of 1996 on Mortgage stated that the plea for *Roya* is submitted by the interested party which translated as the creditor. The legal consequences if the debtor did not do the *Roya* is that the Land Certificate still administratively considered as a mortgage and the owner of the certificate of land cannot take any legal action on it.

**Keywords:** Consumer Protection, Credit Contract, Mortgage, *Roya*