

ABSTRACT

This study examines the payment of precious metals at BNI Syariah and BSM in the view of Islamic Law. DSN-MUI as the governing about Islamic banking operations issued a statement to affirm on this Islamic banking products, the DSN-MUI statement (No.77/DSN-MUI/V/2010) which states that the laws of buying and selling gold indirectly it is allowed (permissible) as long as the gold does not become a medium of exchange. This kind of of research object in this care is Islamic banking, this research is qualitative descriptive and normative with the source of the data used i.e primary made directly dawn to the field corresponding the object were specified. The result of this study concluded that buying and selling the gold indirectly is based on the petition of statement to justify gold financing of Islamic banking, especially in BNI Syariah and BSM Bengkulu branch are in accordance with the guidance of the sharia and statement that is issued by the national Islamic council, both on system and groove that must be fulfilled by cutomess also the operational activities as well as other provisions that have been described in the DSN-MUI statement.

Keywords : Financing Precious Metal, View of Islamic Law