

Perlindungan konsumen nasabah PT Pegadaian (Persero) atas klausula baku kredit gadai KCA (kredit cepat aman) dalam peraturan otoritas jasa keuangan Nomor 1/PJOK. 07/2013 tentang perlindungan konsumen = customers protection consumer PT Pegadaian (Persero) for KCA standard clause (fast secured loans) in the regulation of the financial services authority no. 1 /POJK.07/2013 on protection of consumer financial services sector

Muntia Andhi Nutrilon, author

Deskripsi Lengkap: <https://lib.ui.ac.id/detail?id=20389097&lokasi=lokal>

---

Abstrak

[<b>ABSTRAK</b><br>

Munculnya Peraturan Otoritas Jasa Keuangan memberi pengaruh pada penerapan perlindungan konsumen di sektor jasa keuangan khususnya pergadaian yang salah satunya adalah PT. Pegadaian (Persero). Sebagai ilustrasi tentang adanya permasalahan mengenai pemberlakuan larangan klausula baku adalah dengan adanya kasus sengketa PT Pegadaian (Persero) dengan Martha Sitorus dan Imelda Marina Sibuea merupakan salah satu korban dari ketidakpahaman mengenai perjanjian baku yang telah disetujuinya di dalam Surat Bukti Kredit, Barang jaminan nasabah tersebut dilelang oleh PT Pegadaian (Persero) tanpa sepengetahuan nasabah pemilik barang jaminan. Dari kasus tersebut dapat dilihat bahwa akses informasi tidak didapatkan oleh nasabah Pegadaian. Dengan dikeluarkannya Peraturan Otoritas Jasa Keuangan yang mengatur tentang perlindungan Konsumen Sektor Jasa Keuangan, jika kemudian hari terjadi kasus seperti itu maka banyak pembaharuanpembaharuan yang harus dilaksanakan oleh Pelaku Usaha termasuk didalamnya usaha Gadai yang dilaksanakan oleh PT. Pegadaian (Persero) untuk menjamin pelaksanaan perlindungan konsumen/nasabah. Diantaranya pelaku usaha diwajibkan untuk menyelenggarakan edukasi dalam rangka meningkatkan literasi keuangan, melaksanakan mekanisme pelayanan dan penyelesaian pengaduan bagi konsumen yang sebelumnya dilaksanakan oleh BPSK (Badan Penyelesaian Sengketa Konsumen) selanjutnya dapat ditangani oleh LAPS (Lembaga Alternatif Penyelesaian Sengketa), dan mewajibkan pelaku usaha untuk memiliki unit kerja yang berfungsi untuk menangani pengaduan yang diajukan konsumen

<hr>

<b>ABSTRACT</b><br>

The emergence of the Financial Services Regulatory Authority to give effect to the application of consumer protection in the financial services sector in particular mortgages, one of which is PT. Pegadaian (Persero).

As an illustration of the problem of the existence of the ban is a standard clause in cases of dispute PT Pegadaian

(Persero) with Martha Sitorus and Imelda Sibuea Marina is one of the victims of misunderstanding about the standard contract that has been approved in the Proof of credit, guarantees the customer's goods auctioned PT

Pegadaian (Persero) without the knowledge of the owner of customer collateral. From these cases it can be seen

that access to information is not obtained by the customer Pawn. With the enactment of the Financial Services

Authority which regulates the protection of Consumer Financial Services Sector, if later on in cases like that then a lot of the reforms that must be implemented by business actors including Pawn effort undertaken by PT.

Pegadaian (Persero) to ensure the implementation of the protection of the consumer / customer. Among business

operators are required to hold in order to improve the education of financial literacy, implementing mechanisms

and resolution service for consumers who previously carried out by the BPSK (Consumer Dispute Settlement

Body) can be addressed by LAPS (Alternative Dispute Resolution Institute), and requires businesses to have work units that serve to handle consumer complaints filed;The emergence of the Financial Services Regulatory Authority to give effect to the application of consumer

protection in the financial services sector in particular mortgages, one of which is PT. Pegadaian (Persero).

As an illustration of the problem of the existence of the ban is a standard clause in cases of dispute PT Pegadaian

(Persero) with Martha Sitorus and Imelda Sibuea Marina is one of the victims of misunderstanding about the standard contract that has been approved in the Proof of credit, guarantees the customer's goods auctioned PT

Pegadaian (Persero) without the knowledge of the owner of customer collateral. From these cases it can be seen

that access to information is not obtained by the customer Pawn. With the enactment of the Financial Services

Authority which regulates the protection of Consumer Financial Services Sector, if later on in cases like that then a lot of the reforms that must be implemented by business actors including Pawn effort undertaken by PT.

Pegadaian (Persero) to ensure the implementation of the protection of the consumer / customer. Among business

operators are required to hold in order to improve the education of financial literacy, implementing mechanisms

and resolution service for consumers who previously carried out by the BPSK (Consumer Dispute Settlement

Body) can be addressed by LAPS (Alternative Dispute Resolution Institute), and requires businesses to have work units that serve to handle consumer complaints filed, The emergence of the Financial Services Regulatory Authority to give effect to the application of consumer

protection in the financial services sector in particular mortgages, one of which is PT. Pegadaian (Persero).

As an illustration of the problem of the existence of the ban is a standard clause in cases of dispute PT

Pegadaian

(Persero) with Martha Sitorus and Imelda Sibuea Marina is one of the victims of misunderstanding about the standard contract that has been approved in the Proof of credit, guarantees the customer's goods auctioned PT

Pegadaian (Persero) without the knowledge of the owner of customer collateral. From these cases it can be seen

that access to information is not obtained by the customer Pawn. With the enactment of the Financial Services

Authority which regulates the protection of Consumer Financial Services Sector, if later on in cases like that then a lot of the reforms that must be implemented by business actors including Pawn effort undertaken by PT.

Pegadaian (Persero) to ensure the implementation of the protection of the consumer / customer. Among business

operators are required to hold in order to improve the education of financial literacy, implementing mechanisms

and resolution service for consumers who previously carried out by the BPSK (Consumer Dispute Settlement

Body) can be addressed by LAPS (Alternative Dispute Resolution Institute), and requires businesses to have work units that serve to handle consumer complaints filed]