

Tinjauan yuridis terhadap perlindungan nasabah oleh bank melalui penggunaan dana di rekening escrow account studi kasus sengketa deposito antara pt elnusa tbk dan PT Bank Mega = Judicial analysis on customer protection by through the use of funds in escrow account a case study of deposit dispute between PT Elnusa tbk and PT Bank Mega / Enrico Denis

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Abstrak

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Bank Mega selaku industri jasa keuangan menyediakan produk jasa keuangan berupa deposito dan hal tersebut dimanfaatkan oleh PT Elnusa Tbk. Namun, dana milik Elnusa tersebut disalahgunakan oleh keterlibatan oknum sehingga dana milik PT Elnusa Tbk menjadi hilang di Bank Mega. Bank Mega kemudian membawa ke jalur hukum. Penulis menggunakan metode deskriptif dalam menganalisis pokok permasalahan. Skripsi ini akan membahas bagaimana perlindungan nasabah pada Bank Mega yaitu PT Elnusa Tbk dimana dana yang dititipkan di Bank Mega telah hilang sehingga PT Elnusa Tbk tidak bisa diatrik dananya meskipun kasus ini dibawa hingga ke jalur pengadilan dan PT Elnusa Tbk selaku nasabah menang hingga tingkat kasasi. Bank Mega wajib bertanggungjawab terhadap dana milik PT Elnusa Tbk dan bisa menggunakan berbagai skema dalam pembayaran kepada PT Elnusa Tbk

ABSTRACT
Bank Mega as the financial services industry provides financial services include deposit and it was used by PT Elnusa Tbk. But, there are fraud which caused by internal party and then Bank Mega can't withdraw its fund from Bank Mega. Bank Mega chose legal action to withdraw its fund. The writer choose descriptive method to analysis the problem. This paper will discuss how customer protection in Bank Mega Tbk , PT Elnusa where the funds are deposited in Bank Mega has lost so PT Elnusa Tbk can not withdraw their funds so that the case was brought to the court lines and PT Elnusa Tbk, the customer wins to appeal . This paper will discuss how the use of an escrow account in the protection of customer funds and efforts to attempt an alternative in the payment of customer funds belonging to PT Elnusa Tbk . Bank Mega is obliged to pay its fund based on court decision and the procedure to transfer the fund to PT Elnusa Tbk as a customer can be exercised through various scheme.