ABSTRAK

JURISDICTION OVERVIEW OF THE CREDIT AGREEMENT ARE THE RELATIONSHIP AGREEMENT MADE BY CREDITS TO THE DEBITUR IN AN AGREEMENT
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The large number of credit needs experienced by the community and the large number of competition among the wider banking institutions make each banking institution promote credit products that are made attractive, such as the speedy process of disbursing credit. Due to the rapid credit disbursement process, the banking institutions in making the credit agreement the clause was made unilaterally, namely in the form of a standard agreement. This is because if there is still negotiation with the debtor, it will hinder the speed of the credit making process. However, with the agreement in the form of a standard and made by the bank unilaterally, the clause makes the standard agreement biased where the agreement is more detrimental to the debtor. In this study the author has a goal, namely to examine whether the standard classifications made by the banks unilaterally are agreements that are legally enforceable and are fair by each party.

In this study the author uses normative research methods. Normative legal research is legal research aimed at library materials and legislation or written legal material which is then applied to a particular legal problem which then provides a perception of what should be.

The results of the research carried out by the author are stipulated in the consumer protection law regarding clauses that incriminate consumers or debtors where there are prohibited clauses included in the standard agreement where the clause is made unilaterally. However, even though the agreement's clause is made unilaterally, if the other party agrees to the agreement and there are no matters that conflict with the existing law, the agreement is still valid in the eyes of the law based on Article 1320 of the Civil Code concerning the legal terms of the agreement.

Keywords: *Credit agreement, Consumer Protection, Standard Agreement, Exemplary Clause.*