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LEGAL PROTECTION ON CREDITURES ON FOUR WHEEL VEHICLES AT THE EXECUTION OF FIDUSIA GUARANTEE (CASE STUDY OF BANK PERKREDITAN RAKYAT DANA NAGOYA BATAM)

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ABSTRACT

Fiduciary guarantees are laws that give birth to rights in rights of absolute creditors. Objects in fiduciary are moving objects consisting of inventory objects that have properties or can change this because objects fiduciary objects is a supply objects that can be transferred by means of buying and selling under the hands. Fiduciary recipients, also known as creditors as receiving objects, have no small risk because the object of the collateral is fully controlled by the owner of guarantee so that when the execution of creditor often gets constraints that become losses to guarantee repayment of debts in accordance with the credit agreement.

This research is a normative legal research. Which is where the data used in this study is secondary data taken from the results of the literature study reviewing the rules of legislation. Books relating to the topic of research and interviews taken in addition. Then this research method is used by using quality by analyzing the data from the answers and the formulation of the problem under study. Then the researcher can deduce from the problem under study.

Based on the result of research conducted by the author, it can be concluded that the risk will be credited so that the fiduciary giver will experience difficulties in executing the object of fiduciary guarantee in the form of material rights can be transferred to other parties without notice to the fiduciary over material rights that is.

keywords: *material rights, fiduciary guarantees.*