

TABLE OF CONTENTS

COVER	i
APPROVAL	ii
DECLARATION	iii
PREFACE	iv
ABSTRACT	vi
ABSTRAK	vii
TABLE OF CONTENTS	viii
TABLES	xi
FIGURES	xii
APPENDIXES LIST	xiii
CHAPTER I INTRODUCTION	
A. Research Background	1
B. Research Questions	8
C. Research Purposes and Benefits	9
CHAPTER II LITERATURE REVIEW	
A. Theoretical Framework	12
1. Theory of Contract	12
B. Conceptual Framework	23
1. Overview on Flats and Strata Title	23
a. Overview on Flats and Strata Title in Indonesia	23
1) Term and the Base of Law on Flats and Strata Title	23
2) Types of Flats	29
b. Overview on Flats and Strata Title in Singapore	33
1) Term and the Base of Law on Flats and Strata Title	33
2) Types of Flats	37
2. Overview on Foreign Nationals	40
a. Overview on Foreign Nationals in Indonesia	40
1) Definition on Foreign Nationals	40
2) Types of Foreign Nationals	43
b. Overview on Foreign Nationals in Singapore	44
1) Definition on Foreign Nationals	44
2) Types of Foreign Nationals	45
3. Publicity Principle (<i>Asas Publicited</i>)	45
4. Specialties Principle (<i>Asas Specialited</i>)	46
5. Undivided Principle (<i>Asas Tidak Dapat Dibagi-bagi</i>)	46
6. Livery Principle (<i>Asas Inbezitstelling</i>)	47
7. Principle of Horizontal Separation (<i>Asas Pemisahan Horizontal</i> or <i>Horizontale van Scheiding Beginsel</i>)	47
8. Nationality Principle (<i>Asas Nasionalitas</i>)	47
C. Legal Framework	48
1. Overview on the Law of Security	48
a. Overview on the Law of Security in Indonesia	48

1) Definition on the Law of Security	48
2) Source and System of the Law of Security	59
b. Overview on the Law of Security in Singapore	68
1) Definition on the Law of Security	68
2) Source and System of the Law of Security	71
CHAPTER III RESEARCH METHODOLOGY	
A. Type of Research	83
B. Type of Data	85
C. Data Collection Technique	88
D. Data Analysis Methods	88
CHAPTER IV RESEARCH FINDINGS AND DISCUSSION	
A. Research Findings	90
1. Indonesia	90
2. Singapore	94
B. Discussion	97
1. Law in Indonesia and Singapore that Governs about the Acquiring and Rights a Foreigner has on a Flat	98
a. Requirements and Restrictions for Ownership of Flat by Foreigner in Indonesia	98
b. Types of Flats Permitted for Foreigner to Purchase in Indonesia	123
c. Requirements and Restrictions for Ownership of Flat by Foreigner in Singapore	125
d. Types of Flats Permitted for Foreigner to Purchase in Singapore	130
2. Methods to Charge Flat as Loan Collateral that is Owned by Foreigner in Indonesia and Singapore	135
a. Types of Loan and Governing Provisions Concerning Flat as a Loan Collateral in Indonesia	135
b. Types of Loan and Governing Provisions Concerning Flat as a Loan Collateral in Singapore	145
3. The Advantages and Disadvantages in Ownership and the Charge of Flat by Foreigner in Indonesia and Singapore	163
a. Advantages and Disadvantages in Ownership and Charge of Flat by Foreigner in Indonesia	163
b. Advantages and Disadvantages in Ownership and Charge of Flat by Foreigner in Singapore	167
CHAPTER V CONCLUSION, LIMITATIONS AND RECOMMENDATION	
A. Conclusion	171
B. Limitations	176
C. Recommendations	177
BIBLIOGRAPHY	181

APPENDIX

