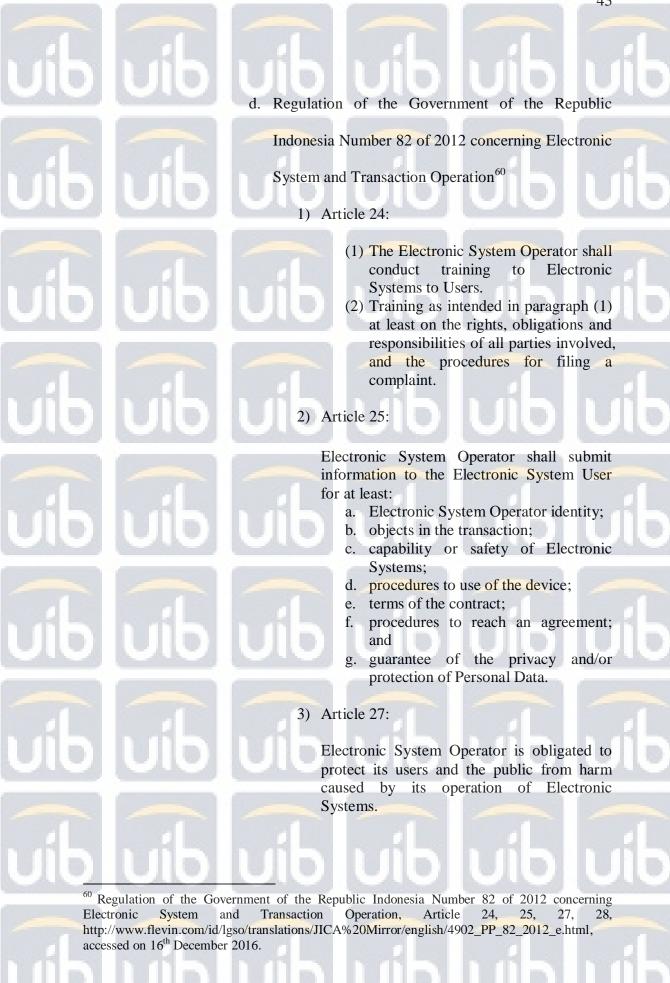
- Systems in any manner whatsoever with the intent to obtain Electronic Information and/or Electronic Records.
- (3) Any Person who knowingly and without authority or unlawfully accesses Computers and/or Electronic Systems in any manner whatsoever by breaching, hacking into, trespassing into, or breaking through security systems.

2) Article 31:

- (1) Any Person who knowingly and without unlawfully authority or carries out interception of wiretapping Electronic Information and/or Electronic Records in certain Computers and/or Electronic Systems of other Persons.
- (2) Any Person who knowingly and without authority or unlawfully interception of carries transmission of nonpublic Electronic Information and/or Electronic Records from, to, and in certain Computers and/or Electronic Systems of other Persons, whether or not causing alteration, deletion, and/or termination of Electronic Information and/or Electronic Records transmission.
- (3) Interception except from one as intended by section (1) and section (2) shall be interception carried out in the scope of law enforcement at the request of the police, prosecutor's office, and/or other law enforcement institutions as stated by laws.
- (4) Further provisions on procedures for interception as intended by section (3) shall be regulated by Government Regulation.

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⁶¹ Regulation of Financial Services Authority Number 1/POJK.07/2013 concerning Consumer Protection Financial Service Sector, Article 25, 38, http://www.ojk.go.id/en/kanal/edukasi-danperlindungan-konsumen/regulasi/peraturan-ojk/Documents/Pages/OJK-Regulation-Concerning-Consumer-Protection-in-Financial-Services-

Sector/POJK% 20PK% 202013% 20% 281% 29 EN% 283% 29.pdf, downloaded on 16th December 2016.



c. convey an apology and offer redress/remedy or a rectification of the product and/or service, if the Consumer complaint is legitimate.

f. Regulation of Bank Indonesia Number 8/5/PBI of

2006 concerning Banking Mediation⁶²

Article 2:

"Sengketa antara Nasabah dengan Bank yang disebabkan tidak dipenuhinya tuntutan finansial Nasabah oleh Bank dalam penyelesaian pengaduan Nasabah dapat diupayakan penyelesaiannya melalui Mediasi perbankan."

It means that the legal dispute between customer and bank which due to the unfulfilled customers' financial demands from the bank could solve by banking mediation.

There are some law principles that also could be imposed to handle token synchronization cases as following:

a. Territoriality principle

Article 2 Indonesian Criminal Law which stated that: "The Indonesian statutory penal provisions are applicable to any person who is guilty of a punishable act within Indonesia." 63

⁶² Regulation of Bank Indonesia Number 8/5/PBI of 2006 concerning Banking Mediation, Article 2, http://www.commbank.co.id/lib_ui/repository/doc/pbi8506.pdf, downloaded on 16th December 2016

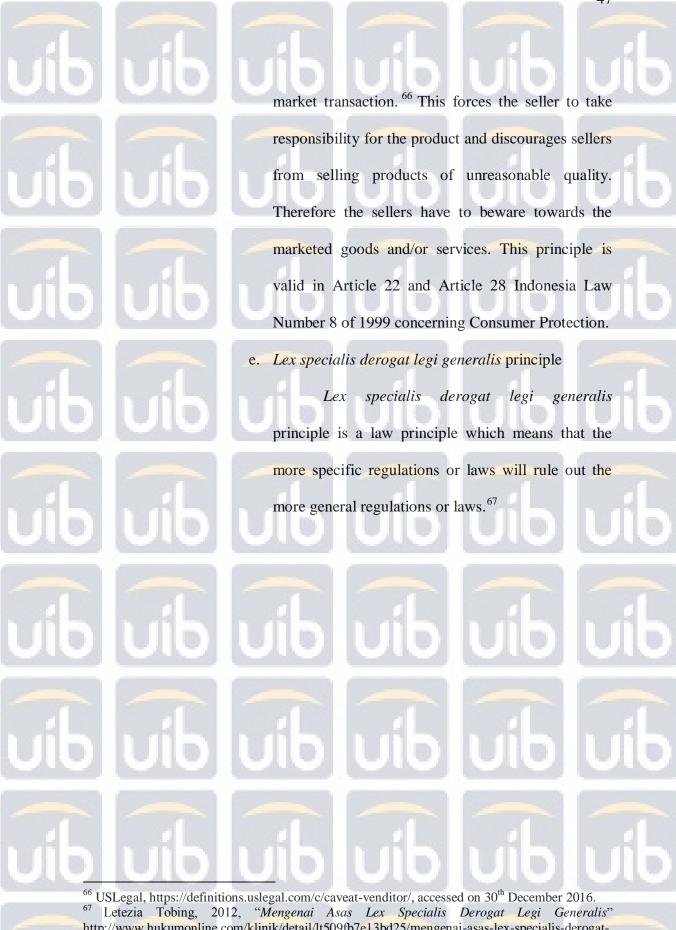
63 Indonesia Criminal Code, Article 2,

http://defensewiki.ibj.org/images/b/b0/Indonesia_Penal_Code.pdf, downloaded on 23rd November 2016.

Reversal burden of proof principle Reversal burden of proof principle or known as Omkering van het Bewijslast. This principle means that the burden of proof was not on the customers who consuming or using the goods and/or services, but to the businessmen instead.⁶⁴ Reversal Burden of Proof was stated in Article 28 Indonesian Law Number 8 of 1999 concerning Consumer Protection. Caveat emptor principle Caveat emptor principle means that without a warranty the buyer takes the risk or could be also the principle that a person who buys something is responsible for making sure that it is in good condition, works properly, etc. 65, as stated in Article 5 and Article 27 Indonesian Law Number 8 of 1999 concerning Consumer Protection. Caveat venditor principle Caveat venditor principle means that let the seller beware which is a counter to caveat emptor and suggests that sellers can also be deceived in a Letezia Tobing, 2013, "Tentang Sistem Pembalikan Beban Pembuktian", http://www.hukumonline.com/klinik/detail/lt513ff99d6eedf/tentang-sistem-pembalikan-bebanpembuktian, accessed on 27th December 2016.

65 Merriam-Webster, https://www.merriam-webster.com/dictionary/caveat%20emptor, accessed on

30th December 2016.



http://www.hukumonline.com/klinik/detail/lt509fb7e13bd25/mengenai-asas-lex-specialis-derogatlegi-generalis, accessed on 30th December 2016.