In the manner of the prevailing of dual banking system, there are some bankings establish a unit of syariah business that factually shows a significant development in some syariah products, especially which have the biggest portion in the fund channelization in the form of murabahah (trade). The society use murabahah agreement to take the defrayal of house ownership in order to get cost dispensation for administration necessity and low cost sale as the result of the loaded low margin.

This research attempts to observe the basics that determine the selling price for house ownership product. The method that will be used is qualitative method with comparative study approach at BTN and BTN Syariah by focus on the portion of outcome distribution for the third party, overhead cost, bank interest of Indonesian Bank and the competitor.

From interview result at BTN and BTN Syariah the researcher acquires a conclusion that the portion of outcome distribution for the third party has a big influence for margin determining and bank interest of house ownership product. In other hand, overhead cost, bank interest of Indonesian Bank and competitor do not have a significant influence, eventhough there is a relevance between them. The determining of selling price of house ownership product is depended on the number of defrayal gift and margin or profit that is determined by every banks.