ABSTRACT


Keywords: Protection law, customer, hajj funding

The need of legal protection for customer of hajj funding in banking law and Islamic banking law based on fact that shows the increase of the banking services that used by customer, law of knowledge level, skill and confident from risk of banking product. The legal protection for customer of hajj funding is important to increase the customer believing and keep the stabilities generally.

The problem of this research are; 1) how is model of contract between the customer of hajj funding and BTN Sharia Malang. 2) How is the law protection that given by UU No. 10/’98 and UU No. 21/’08 to the customer of hajj funding in BTN Sharia of Malang.

Based on the title and problems of research, the research type is field research (empirical) and used the qualitative approach. The qualitative approach is used to examine the natural object condition.

The results of this research shows that the model of contract in hajj funding transaction between the bank and the customer is standard contract model that use the “Qardh” contract. The bank protected this funding with the soul insurance as the law protection for customer the other type of law protection that given to customer of hajj funding is preferen rights. The preferen rights is regulated in UU No. 10/’98 section 29, 4th clause.