

## ABSTRACT

Febriilia Khusna Dania. 09220075. 2013. **Relation of Bank Secrecy Principles in Constitution No.21 2008 about Islamic Banking with Predicate Crime in Money Laundry**, Sharia Business Law Department, Sharia Faculty, Maulana Malik Ibrahim State Islamic University of Malang, Advisor: Dr. M. Nur Yasin, M.Ag.

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Bank secrecy principle is a form of gratitude to the customers of the bank because they trust the bank to save their property. Secrecy principle is upheld by the bank so that it can be protected from unlawful money laundry.

In this research, there are two research problems: 1) Why does bank secrecy principle have relation with predicate crime? 2) How is the form of bank secrecy principle in Constitution No.21 2008 about Islamic banking with predicate crime in crime of money laundry? The objective of this research is to know the relation of bank secrecy principles when it deals with predicate crimes in the money laundry.

This research is referred as normative juridical or library research with law approach and conceptual approach. This research uses descriptive qualitative to analyze the data.

The results of this research found that money laundry is a transnational crime whose jurisdiction area is not only in a country but also a wide range of countries. Predicate crime status can be known obtaining illicit money by opening secrecy principles which is actually absolute transformed into relative. Money laundry has its own law even though the status of predicate crime has not been investigated thoroughly. It is fairly "known" or "reasonably suspected" that the transaction is suspicious.