

ABSTRAK

Tujuan dari penelitian ini adalah untuk mengetahui dan menganalisis tanggungjawab bank terhadap pemenang lelang dalam kasus pengosongan objek jaminan lelang, serta upaya penyelesaian kasus pengosongan objek jaminan lelang di Kuala Tungkal Kabupaten Tanjung Jabung Barat. Jenis penelitian adalah yuridis empiris. Hasil penelitian menunjukkan bahwa Tanggungjawab bank terhadap pemenang lelang dalam kasus pengosongan objek jaminan lelang di Kuala Tungkal Kabupaten Tanjung Jabung Barat tidak diberikan kepada pemenang lelang. Hal ini dikarenakan proses penyelesaian kasus pengosongan objek jaminan lelang dapat dilakukan dengan cara pemenang lelang mengajukan permohonan eksekusi melalui Pengadilan Negeri, sehingga bank tidak dapat membantu menyelesaikan perkara tersebut, meskipun pihak pemenang lelang hanya meminta tanggungjawab secara non materi berupa penjelasan dan surat keterangan terkait kondisi objek lelang untuk memperkuat bukti dari pemenang lelang dalam menyelesaikan kasus tersebut. Upaya penyelesaian kasus sengketa pengosongan objek jaminan lelang di Kuala Tungkal Kabupaten Tanjung Jabung Barat dilakukan melalui mediasi antara pemenang lelang dengan pemilik objek yang dilelang, dimana pemenang lelang memberikan uang tali asih kepada pemilik objek, sebagai ganti rugi dalam proses mediasi.

Kata kunci: tanggungjawab, bank, pemenang lelang

ABSTRACT

The aim of this research is to determine and analyze the bank's responsibility towards the auction winner in cases of vacating auction collateral objects, as well as efforts to resolve cases of vacating auction collateral objects in Kuala Tungkal, West Tanjung Jabung Regency. The type of research is empirical juridical. The results of the research show that the bank's responsibility for the auction winner in the case of vacating the auction collateral object in Kuala Tungkal, West Tanjung Jabung Regency is not given to the auction winner. This is because the process of resolving cases of vacating auction collateral objects can be carried out by the auction winner submitting a request for execution through the District Court, so that the bank cannot help resolve the case, even though the auction winner only asks for non-material responsibility in the form of an explanation and a statement regarding the condition of the object. auction to strengthen the evidence of the auction winner in resolving the case. Efforts to resolve dispute cases regarding the vacating of auction collateral objects in Kuala Tungkal, West Tanjung Jabung Regency were carried out through mediation between the auction winner and the owner of the object being auctioned, where the auction winner gave compensation money to the owner of the object, as compensation in the mediation process.

Keywords: responsibility, bank, auction winner