

ABSTRACT

Wanprestasi that occurred in the sale and purchase agreement in installments in the Showroom Saudara Jaya Muntilan between customers with the PT. Bank Panin, Tbk. is a situation in which a debtor does not meet or fails in performing its obligations to pay the installment fee resulting in a loss as specified in the agreement made between the creditor and the debtor as happened at PT. Bank Panin, Tbk. Yogyakarta. The purpose of this research is to know the fulfillment of unrealized achievement in the installment sale agreement at Brother Junta Muntilan Showroom and to know the juridical review on the accomplishment of unfit achievement in the installment sale agreement in Showroom Saudara Jaya Muntilan.

The method used in this research is empirical juridical method used in the effort of conducting direct research into the field and reviewing based on legislation applicable in society.

From this research can generate external factor which become cause of wanprestasi is debtor experiencing economic difficulties so that there is delay in paying financing. While the internal factors causing the occurrence of wanprestasi has never occurred between the consumer and the company because before the financing funds issued by the company first done a careful credit analysis. And efforts made in the settlement of wanprestasi at PT. Bank Panin is through non-court settlement or non-litigation efforts.

Keywords: Brother Jaya Muntilan Showroom, Wanprestasi, buy and sell Installment