

ABSTRACT

Community needs for goods / capital and limited funds can now be facilitated by Consumer Finance. Consumer Finance is one of the activities of a finance company that can provide goods / capital by installment payment. This activity is usually accompanied by an agreement. In the agreement to bring legal consequences for the parties who make it, it is no exception if there is third party who intervene in the agreement on the basis of not achieving the principle of consensualism.

Noting the civil cases that occurred in Bengkalis Regency District Court No.2/Pdt.G 2017/PN.BIs, the main problem that will be examined in this Thesis is what is the position of the case in the lawsuit case No.2/Pdt.G/2017/PN.BIs and what is the legal effect of the lawsuit for cancellation of the Finance Agreement accompanied Fiduciary Transfer of Ownership by a third-party.

This study uses a method, based on its type this research is included in normative legal research in the form of case studies with library research. When viewed from its nature, this research is analytical descriptive, that is research that draws / explains / describes as well as analyzes with theories and rules related to the agreement regarding a situation, event, object, person, or anything related to variables can be explained as referred to in the subject matter. Data will be analyzed qualitatively. The conclusions drawn in this study are carried out in a deductive way, namely a way of thinking that draws a conclusion from a general statement or argument into a statement or case that is specific.

The legal consequences arising from the lawsuit for cancellation of the Finance Agreement accompanied by a registered Fiduciary Transfer of Ownership by a third party are : the birth, change and disappearance of legal relations between the parties that entered into agreements with third parties; the birth, change and disappearance of the legal situation between the parties who entered into agreements with third parties; and acceptance of sanctions for third parties because the lawsuit cannot be accepted by the Panel of Judges.

Keywords: Legal Impact, Finance Agreement, Fiduciary Transfer of Ownership, Third Party.