

KARAKTERISTIK KHUSUS MEDIASI PERBANKAN

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ABSTRACT

The Banking Mediation is an innovation of the ways of having claim or complain by the bank customer especially and consumer generally, it could change the public image to the bank, beside it also gives the way out to avoid the court.

The Board of the Banking Mediation is actually present to be a 'necessity' in solving the dispute, but in this case, clarified by issued "Peraturan Bank Indonesia" Nomor: 8/15/PBL'2006 about the Banking Mediation.

This Banking Mediation is actually a general mediation but having the special characteristic, this special characteristic is related to its kind of dispute, process, content and qualification of the mediator.

The dispute handled by the Banking Mediation is a special dispute between customer and bank, the process arranged in 'Peraturan Bank Indonesia' specially, so it would decrease a volunteer characteristic, the content limited by that value of dispute that not more than Rp 500.000.000,- while qualification mediator demonstrated by Bank Indonesia, whereas, it should be choosen by some parties.

The specialty of the Banking Mediation performed now, it should be appropriate to the principles of the mediation generally so the characters are like volunter, confidential and discussion that have in the mediation not lost.

The Keywords: The Banking Mediation, Dispute, Customer & Bank

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