

Penerapan prinsip kehati-hatian (Prudential Bank principle) dan prinsip mengenal nasabah (Customer due dilligence) dalam penerbitan kartu kredit supplementary (tambahan) pada Bank A = The application of prudential principle and customer due dilligence principle in supplementary credit card issuance process in Bank A

Anissa Paramita, author

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Abstrak

Pertumbuhan kartu kredit di Indonesia setiap tahunnya terus meningkat. Hal ini didorong oleh penawaran menarik dari bank, salah satunya adalah penawaran bagi nasabah pemegang kartu utama untuk mendapatkan kartu kredit tambahan atau supplementary credit card. Proses penerbitan kartu kredit tambahan bisa dikatakan cukup mudah karena setiap nasabah pemegang kartu utama dapat mempunyai kartu kredit tambahan. Ketatnya persaingan produk kartu kredit antar bank menyebabkan terkadang bank kurang menerapkan prinsip kehati-hatian dan prinsip mengenal nasabah dalam memilih pemegang kartu kredit yang paling baik. Karenanya akan dikaji permasalahan mengenai proses penerbitan kartu kredit tambahan dan penerapan prinsip kehati-hatian dan prinsip mengenal nasabah dalam kartu kredit tambahan pada salah satu bank di Indonesia yaitu Bank A dengan menggunakan metode penelitian yuridis normatif.

Hasil penelitian ini menyatakan bahwa (1) proses penerbitan kartu kredit tambahan di Bank A sama dengan penerbitan kartu kredit utama, namun hal yang membedakan adalah dalam penerbitan kartu kredit tambahan harus ada persetujuan dan verifikasi dari pemegang kartu kredit utama, (2) proses penerbitan kartu kredit di Bank A meliputi berbagai macam tahapan termasuk aplikasi kartu kredit, verifikasi dokumen dan background checking, (3) Bank A telah menerapkan prinsip kehati-hatian dalam penerbitan kartu kredit di Bank A sejak proses pengajuan permohonan penerbitan kartu kredit, dan tercermin dari adanya proses manajemen risiko dan pengaplikasian PPKPB, (4) Bank A telah menerapkan prinsip mengenal nasabah dalam penerbitan kartu kredit di Bank A sejak proses pengisian formulir pengajuan permohonan penerbitan kartu kredit, dan tercermin dari adanya proses identifikasi, verifikasi, pemantauan, dan pelaporan.

<hr><i>The growth of credit card in Indonesia is increasing yearly, which is driven by the interesting offers from the banks, one of which is bidding for the main card holders to obtain supplementary credit cards. Supplementary credit card issuance process is relatively easy because every basic credit card holder may have supplementary credit cards. Intense competition among banks as issuers of credit cards caused banks to fail to apply the precautionary principle and the know your customer principle (which is also known as customer due dilligence principle), to select the best customers. This mini thesis will be focusing on the supplementary credit card issuance process and the application of the precautionary principle and the customer due dilligence principle in the issuance of supplementary credit card, in one of the credit card issuer in Indonesia, Bank A, using juridical normative method.

The result of this reseach states that (1) the issuance of supplementary credit card in Bank A is the same as the basic credit card issuance, but the difference is in the issuance of supplementary credit card there has to be a verification from the basic credit card holder, (2) the process of credit card issuance in Bank A is carried out in several stages, including the filling of credit card issuance application, documents verification, and background checking, (3) Bank A has applied the precautionary principle in the issuance of credit cards

in Bank A since the applicaton process, which is reflected on the risk management process and the application of PPKPB, (4) Bank A has applied the customer due dilligence principle in the issuance of credit cards in Bank A, since the filling of the application for the issuance of credit cards, which is reflected on the identification, verification, monitoring, and reporting process.</i>