

**ANALYSIS JURIDICAL SECRET BANK IN TERMS OF APPLICATION
ENFORCEMENT CRIME OF MONEY LAUNDERING IN INDONESIA**

(Devitra Romiza, BP.1320112003, Pages 130, 2015)

ABSTRACT

*Money laundering can not be separated from the role of banks, because of changing money illegally obtained becomes as if legally be done through the mechanism and the banking system and the perpetrators of money laundering will always use and hide behind bank secrecy for save money on such offenses so that law enforcement officials will be difficult to express and even though an exception to bank secrecy provisions have been set and it is possible to do breakthrough as well as existing Bank Indonesia Regulation (PBI) on Conditions and Procedures for Granting Permit Written Open Secret Bank, but the implementation is not as simple as stipulated in the banking law, because there are still many obstacles encountered by law enforcement officials so that the rule of law (law enforcement) in the realm of money laundering is still far from the expected. The problem in this thesis are 1) how the application of bank secrecy provisions against money laundering in Indonesia, 2) what are the exceptions to bank secrecy provisions in the context of enforcement and combating money laundering in Indonesia. This research is descriptive, because it only describes the application of bank secrecy provisions against money laundering and bank secrecy an exception to the provision in the context of enforcement and combating money laundering in Indonesia. Furthermore, in this paper the method used is normative (normative-legal research). The results showed that in general all banks in Indonesia have implemented strict policies secata bank secrecy, and the arrangement was in sync with the existing laws and regulations, and in accordance with the legal principle of *lex specialis derogate legi generalist*. In exercising its authority to INTRAC not apply the provisions of the code of ethics governing confidentiality, but it is also for the benefit of: taxation, settlement of accounts bank through BUPLN or PUPN, the interests of justice in a criminal case, the civil case between the bank and its customers and the demand or the power of depositors in writing as well as the legal heirs of the depositors, that is exceptional from the obligation of holding secret bank accounts based legislation suggestion in this paper is the need for improvements to bank secrecy provisions and is expected to have improved performance, participation and coordination between the Financial Service Provider (bank), Bank Indonesia, INTRAC, police, prosecutors and the judge in preventing and combating money laundering.*