ABSTRACT

Islamic Bank is one of the banking products which running their business based on Islamic principles. In its attempt, trust is one of the capital provided to its customers. One form of trust is in the form of bank secrecy. Bank secrecy in Islamic banks is different from conventional banks. Based on the Law of the Republic of Indonesia Number 21 of 2008 (UUPS) about Islamic Banking that bank secrecy is everything related to the description of depositors and investors clients. Which the confidential should be kept mandatory to fulfill the rights of its customers, but the application of the theory of bank secrecy which is relative in Indonesia its provides an exception to the opening of bank secrecy. Based on that theory, it is possible the breaching of bank secrecy exist. The legal remedies for those who feel aggrieved over the opening of bank secrecy or being violated of their rights it can be seen in Article 55 UUPS, and the infringers may be subject to criminal penalties, civil, or administrative.

Keywords: Bank Confidential, Islamic Banking, Breach, Remedies.