ABSTRACT

Perum Pegadaian, one of its core businesses of SOEs engaged in lending services to the society on the basis of Pand law. Perum Pegadaian law made a breakthrough by using a legal basis other than a pledge, to help the community by providing installment credit facilities Fiduciary System (CREATION) contained in Article 8 of Government Regulation No. 103/2000.

Creditting the Perum Pegadaian has been packaged in a variety of products launched, the fiduciary system of installment credit (CREATION). That is the CREATION is a loan (credit) in a given time period by using a construction loan guarantee fiduciary, which is given by Perum Pegadaian to micro and small entrepreneurs who need funds for business development purposes.

Fiduciary is considered as a guarantee that is better suited for Perum Pegadaian or clients for goods moving, because creditors do not bother to provide a place to store and care for the goods.

In this guarantee of goods not delivered to the creditor but the debtor is still in power, just handed over his property in trust. So long as the debt has not been paid in full by the debtor, the property changed for a while to creditors (not literally).

KEY WORDS: PERUM PEGADAIAN, Installment Credit System Fiduciary (CREATION)