

ABSTRACT

Bank to provide credit to borrowers, the bank requires a guarantee to ensure repayment of the debt of the debtor. One of the institutions that guarantee used is fiduciary institution. In Article 1 paragraph 5 of the law fiduciary giver explained that the fiduciary is an individual or corporate owners of objects that become the object of fiduciary. In the article mentioned that one of its fiduciary is an individual, the explanation is mentioned quite clear, so that the individual in question is a citizen of Indonesia only or also foreigners.

Keywords: fiduciary, fiduciary giver, foreign nationals