

***SALE AND PURCHASE TRANSACTION OF A FLAT'S UNIT THROUGH A  
PRE-PROJECT SELLING SYSTEM (RESEARCH ON PT BANK  
TABUNGAN NEGARA, (PERSERO)Tbk***

***ABSTRACT***

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*This thesis discusses and research aims to examine and analyze the legality of buying and selling transactions for apartment units through the Pre Project Selling System as well as legal protection for holders of ownership rights to condominium units, in the context of buying and selling condominium units, especially knowing this legal research explains how it is practiced. through marketing through pre-project selling of flats through banking, especially at the Regional IV Office of PT Bank Tabungan Negara, Persero Tbk.*

*The research method used in this legal research is normative empirical. Normative research methods are used to dig deeper into legal protection for property rights holders of apartment units and the responsibilities of banks and developers with the relationship between rights and obligations based on credit agreements and marketing through a pre-project selling system. Empirical research in terms of directly knowing prospective owners of ownership rights to apartment units who carry out buying and selling transactions either through developers or through procedures for applying for apartment ownership credit through banking, namely at the Regional IV Office of PT Bank Tabungan Negara, Persero Tbk. Data analysis in this research uses a descriptive method, namely explaining and describing the research results obtained from the literature and the field that have been carried out.*

*Based on the results of this research, it shows that legal protection for Based on the results of this research, it shows that in principle legal protection for property rights holders of apartment units, the existence of PP Number 12/2021 has accommodated the needs of consumers in fulfilling their rights when they want to carry out house buying and selling transactions using the pre-project selling system. The government's preventive efforts include strengthening the responsibility (product liability) of developers as part of the obligations that bind developers in their business activities. The aim is none other than for developers to always be careful in producing or producing goods/services before they are marketed to consumers, especially customers at bank BTN.*

***Key Word : Legal Protection, Pre Project Selling System, Apartment, Bank of PT Bank Tabungan Negara Persero, Tbk***

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