

**ABSTRACT**

**PROCEDURE FOR PROVIDING SECONDHAND HOME OWNERSHIP  
CREDIT  
AT PT BANK TABUNGAN NEGARA (Persero) Tbk  
KUNINGAN SUB BRANCH OFFICE**

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*The purpose of this research is to see the Procedure for Providing Secondhand Home Ownership Credit at PT. Bank Tabungan Negara (Persero) Tbk. Kuningan Sub-Branch Office. The author obtained data using in depth interviews with employees at PT. Bank Tabungan Negara (Persero) Tbk. Kuningan Sub Branch Office to find out information on research topics, and observations by observing the activities of providing credit directly at PT. Bank Tabungan Negara (Persero) Tbk. Kuningan Sub Branch Office. The results of this research are the terms and conditions, flow, and obstacles and their solutions to the Secondhand Home Ownership Credit Procedure. One of the obstacles in providing secondhand home ownership credit is a customer who manipulate data in applying for credit, so the bank will report the customer and sue the customer for the cancellation of the credit agreement. Therefore, bank must be more careful in analyzing customer so that something like that doesn't happen again.*

*Keywords : Procedure, Credit, Home Ownership Credit, Bank*