

Legal Analysis of the Blocking of Customer Accounts by PT Bank Mandiri TBK from the Perspective of Customer Legal Protection (Study of Decision Number 112/PDT.G/2022/PN.YYK)

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Blocking customer accounts is one of the administrative measures that banks can take in order to apply the principles of prudence and risk control. However, this authority is not absolute, as it has the potential to limit the civil rights of customers if carried out without a clear legal basis and valid procedures. This study aims to examine the legal regulations regarding the authority of banks to block accounts by PT Bank Mandiri Tbk in the Yogyakarta District Court Decision Number 112/Pdt.G/2022/PN.Yyk with the principle of legal protection for banking customers. The research method used is normative juridical research with a legislative approach and a case approach. The primary legal sources include Law No. 10 of 1998 concerning Banking, Law No. 8 of 1999 concerning Consumer Protection, Financial Services Authority Regulations concerning Consumer Protection in the Financial Services Sector, and Court Decisions. Secondary legal materials were obtained from literature, scientific journals, and opinions of banking law experts. The results of the study show that the authority of banks to block accounts can only be exercised if there is a valid legal basis and must be accompanied by the principles of transparency, proportionality, and accountability. This study concludes that PT Bank Mandiri Tbk is not in accordance with the principles of customer legal protection and incurs legal liability for the bank.

Keywords: Prudential Principle; Unlawful Act; Banking

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1. Introduction

As a key pillar of the national financial system, banking plays a strategic role in driving economic growth and financial stability in a country (Purba et al., 2024). In carrying out their functions, banks not only act as financial intermediaries but also as parties obliged to comply with various legal provisions aimed at protecting the public interest, including customers. In Indonesia, the legal relationship between banks and customers is regulated by various laws and regulations, including Law Number 10 of 1998 concerning Amendments to Law Number 7 of 1992 concerning Banking (Ryan, Lelya, Vella, 2024). However, in practice, various complex legal issues arise, one of which relates to banks' authority to block customer accounts an action that often generates controversy due to its potential to violate customers' constitutional rights (Rinaldi & Wijaya, 2025).

Account blocking is an administrative action that can be taken by a bank for specific reasons, such as suspected legal violations, requests from competent authorities, or non-compliance with the bank's internal regulations (Nadhif, Meidianto, Suprayogi, Rahman, & Hatorangan, 2025). However, such action must adhere to the principles of prudence, transparency, and proportionality, and must not be carried out

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unilaterally without clear legal justification. In the context of legal protection for customers, account blocking that is not based on valid legal procedures has the potential to violate customers' rights to economic freedom, data privacy, and access to legitimate funds (Indra, Hero, & Revy M Korah, 2024). Therefore, it is important to examine the limits of the bank's authority to take such action within the applicable legal framework.

One current case illustrating the complexity of this issue is the Yogyakarta District Court Decision Number 112/Pdt.G/2022/PN.Yyk, which examined the blocking of customer accounts by PT Bank Mandiri (Persero) Tbk (Ruling et al., 2022). This decision drew attention because it addressed fundamental questions regarding the balance between banks' authority to maintain the integrity of the banking system and customers' rights to fair legal protection. This case is not only legally relevant but also has broad social and economic implications, given that millions of customers in Indonesia rely on banking services for their daily lives. Therefore, an analysis of this decision can provide a concrete picture of the implementation of the principle of legal protection in modern banking practices.

This research aims to address two main research questions, namely: (1) To determine the legal provisions governing banks' authority to block customer accounts in Indonesia. (2) Is the blocking of customer accounts by PT Bank Mandiri Tbk, as stipulated in the Yogyakarta District Court Decision Number 112/Pdt.G/2022/PN.Yyk, in accordance with the principles of legal protection for banking customers?

Through a juridical-normative approach and case studies, this research will examine relevant laws and regulations, banking legal doctrine, and legal considerations in relevant court decisions to provide a comprehensive answer based on the principle of substantive justice.

In a broader context, this paper is expected to not only provide academic contributions but also serve as a reference for policymakers, banking industry players, and the wider public in understanding the limits of bank authority and customer rights (Dalimunthe & Aramita, 2024). Adequate legal protection for customers is not merely a form of respect for individual rights but also a crucial foundation for public trust in the national banking system (Endrawati & Herawati, 2024). Without a fair balance between the interests of regulators, banks, and customers, the long-term stability of the financial system will be constantly threatened. Therefore, an in-depth and critical legal analysis of the practice of blocking accounts is a necessity in efforts to realize a fair, transparent, and accountable banking system (Rinaldi & Wijaya, 2025).

2. Method

This study uses a normative juridical legal research method, an approach that aims to examine and analyze laws and regulations, legal documents, and court decisions as the main objects in order to answer the proposed problem formulation (Muhaimin, 2020). This approach was chosen because the focus of the research is normative, examining the conformity between the practice of blocking accounts by PT Bank Mandiri Tbk with positive legal provisions and the principles of customer legal protection. Primary legal sources used include Law Number 10 of 1998 concerning Banking, the Financial Services Authority Regulation (POJK) regarding governance and consumer protection in the financial services sector, and court decisions that are the object of study (Wada & Jayantilfadah, 2024). Secondary legal materials include academic literature such as books, legal journals, scientific articles, dissertations, and comments from relevant banking law experts to enrich the analysis and provide interpretive context (Sugiono, 2016). The legal material collection technique was conducted through systematic library research, utilizing official sources such as the official website of the Financial Services Authority (OJK), the Supreme Court of the Republic of Indonesia, law libraries, and trusted scientific journal databases. The legal material analysis technique was conducted qualitatively through a normative interpretation approach and case analysis,

where each legal provision was analyzed based on the principles of legality, proportionality, and consumer protection, then linked to legal facts in court decisions to assess whether the bank's actions have met the standards of legal protection for customers as mandated by the national banking legal system (Muhaimin, 2020).

3. Result and Discussion

Legal Provisions Governing Banks' Authority to Block Customer Accounts

Banks' authority to block customer accounts in Indonesia is not absolute, but rather subject to a strict legal framework aimed at protecting the interests of the national financial system and customer rights (Qurrotul & Khoiroh, 2024). The primary legal basis governing the position, function, and limitations of banks' authority within the Indonesian legal system is Law Number 10 of 1998 concerning Amendments to Law Number 7 of 1992 concerning Banking (Laws of the Republic of Indonesia, 1998).

This approach reflects the need to balance the public interest in maintaining financial system stability with the individual interests of customers in protecting their civil rights. Therefore, any restrictive action taken by banks cannot be based solely on internal considerations or institutional interests, but must be placed within a framework of proportional, rational, and accountable legal protection. Restricting access to customer accounts is only justified if it is done for a legitimate purpose, based on a clear legal basis, and accompanied by adequate oversight and accountability mechanisms, so as not to violate the customer's civil rights as a legal subject.

The Banking Law does not explicitly stipulate that banks have the right to unilaterally block customer accounts without a valid legal basis. However, this authority can be implicitly derived from several key articles (Mandey, 2021). Article 5 of the Banking Law stipulates that banks are obliged to maintain financial system stability and carry out their functions based on the principle of prudence. This principle serves as the basis for banks to take preventive action, including account blocking, if there are strong indications of legal violations, money laundering, terrorism financing, or other systemic risks (Baidhowi & Ramadhani Rizky, 2025). In this context, account blocking can be carried out legally, namely at the request of an authorized institution, not at the bank's unilateral initiative without legal basis (Dalimunthe & Aramita, 2024).

At the technical regulatory level, the Financial Services Authority Regulation (POJK) is the primary instrument governing bank operational governance, including consumer protection and risk management procedures (Willyams & Yusuf, 2024). Although Bank Indonesia (BI) previously issued a number of related regulations, since the transfer of banking supervision from BI to the OJK under Law Number 21 of 2011 concerning the Financial Services Authority, the regulatory and supervisory authority for conventional banks has been fully transferred to the OJK (Samosir, 2023). One relevant POJK is POJK Number 1/POJK.07/2013 concerning Consumer Protection in the Financial Services Sector, which emphasizes the principles of transparency, fairness, and accountability in the relationship between financial service providers and their consumers (Ningtias, 2025). Article 6 paragraph (1) of the POJK requires banks to provide clear and complete information regarding customer rights and obligations, including the possibility of restricting account access under certain circumstances (Willyams & Yusuf, 2024).

This provision emphasizes that legal protection for customers is not only achieved through regulations that limit bank authority, but also through the bank's responsibility to ensure transparency of information and the basis for actions, as well as fair procedures. Therefore, banks are required to act transparently and responsibly to prevent losses to customers due to unilateral actions that lack a clear legal basis and cannot be legally accounted for.

Furthermore, OJK Regulation Number 12/POJK.03/2021 concerning the Implementation of Risk Management for Commercial Banks also requires banks to have internal policies to identify, measure, monitor, and control risks, including compliance risks (Samosir, 2023). In practice, these internal policies may include account blocking procedures as part of operational or legal risk mitigation. However, it is important to emphasize that bank internal policies must not conflict with higher-level laws and regulations, let alone harm the substantive rights of customers without due legal process (Anggi Dwi Lurah, 2024).

From a legal liability perspective, the existence of internal policies emphasizes the bank's obligation to ensure that every administrative action is based on rational grounds and can be legally tested if a dispute arises. The authority of banks to block customer accounts in Indonesia must be understood as limited, conditional, and legally accountable. This means that blocking can only be carried out if there is a clear legal basis, an order or request from the competent authority, or strong indications of activity that violates statutory provisions.

Thus, these restrictions constitute a concrete form of preventative legal protection, designed to prevent abuse of authority by banks and ensure that all account management actions are conducted legally, proportionally, and responsibly. Through this restriction mechanism, customers' civil rights remain protected, particularly the right to legal certainty, access to funds, and fair treatment in their legal relationship with the bank as a financial services provider.

Inconsistency of PT Bank Mandiri Tbk's Account Blocking Action with the Principles of Customer Legal Protection

The assessment of PT Bank Mandiri Tbk's account blocking action in Yogyakarta District Court Decision Number 112/Pdt.G/2022/PN.Yky must be placed within the framework of basic banking law principles, particularly the principles of justice, legal certainty, and consumer protection. These three principles are not only philosophical values but also binding legal norms as mandated by Indonesia's positive legal system, including in the relationship between financial institutions and their customers (Anugrahita, 2025).

Based on the trial facts as outlined in the legal considerations of the decision, it was revealed that PT Bank Mandiri Tbk blocked a customer's account without providing prior written notification, without explaining the specific reasons underlying the action, and without providing the customer with an opportunity to clarify or file an objection. This is despite the fact that, as stipulated in Article 6 paragraph (1) of POJK Number 1/POJK.07/2013 concerning Consumer Protection in the Financial Services Sector, banks are required to provide clear, transparent, and accurate information regarding any action that significantly impacts customer rights. The bank's lack of adequate communication not only violates its normative obligations but also contradicts the principle of substantive justice, which requires that all parties, especially structurally weaker parties, namely customers, be given an equal opportunity to defend their interests (Anugrahita, 2025).

This situation demonstrates the bank's failure to provide repressive legal protection, as customers were not provided with an adequate mechanism to challenge or recover losses resulting from administrative actions that directly impact financial access.

In this case, PT Bank Mandiri Tbk did not refer to any legal provisions or internal regulations that explicitly justify account blocking in the customer's situation. The lack of a valid legal basis, whether in the form of a request from law enforcement authorities or a strong indication of a legal violation by the customer, indicates that the bank's actions were arbitrary. This erodes public trust in the banking system and directly contradicts the principle of legal certainty, the foundation of the rule of law.

This arbitrary action demonstrates a negligence in fulfilling the bank's institutional legal responsibilities,

particularly the obligation to act prudently and responsibly for any legal consequences arising from its operational decisions. This negligence is reflected in the absence of a clear legal basis, transparent procedures, and mechanisms to safeguard customer rights prior to the blocking action. In this context, the bank not only failed to meet normative compliance standards but also neglected its professional obligation to prevent losses to customers due to the use of unmeasured authority. Therefore, any losses arising as a direct result of this decision are legally the responsibility of the bank, as a financial services business entity with a dominant position and authority to manage public funds.

Law Number 8 of 1999 concerning consumer protection guarantees consumers' rights to information, security, and fair treatment in transactions (Anugrahita, 2025). In the banking context, customers are consumers of financial services who are entitled to special protection, considering the misalignment of information and the unequal bargaining position between banks and customers (Nurul & Ilham, 2025). The Yogyakarta District Court's decision firmly assessed that the blocking action carried out by PT Bank Mandiri Tbk had caused material and immaterial harm to customers, ranging from the inability to fulfill daily financial obligations to social stigmatization due to negative assumptions regarding the ownership of the blocked account. The court was of the opinion that the bank failed to fulfill its fiduciary obligation to act in the best interests of customers, as expected in a trust-based contractual relationship.

These considerations emphasize that a bank's legal responsibility is not limited to fulfilling administrative requirements but also includes the obligation to provide compensation if its actions are proven to violate customer rights and cause losses.

Therefore, based on an analysis of the principles of justice, legal certainty, and consumer protection, PT Bank Mandiri Tbk's account blocking in this case does not comply with the principles of legal protection for banking customers. The Yogyakarta District Court's decision not only restores customer rights but also emphasizes that, regardless of the extent of a bank's authority, it must always be balanced with its legal and ethical responsibility to protect its customers' fundamental rights. This serves as an important example for banking practices in Indonesia, demonstrating that bank operational autonomy should not be an excuse to ignore the principles of the rule of law and citizens' economic rights.

The Yogyakarta District Court's decision, Number 112/Pdt.G/2022/PN.Yky, demonstrates that while banks have an obligation to implement the principle of prudence, this obligation cannot be interpreted as legitimizing the suspension of customer rights without a clear and verified legal basis. The Panel of Judges emphasized that the absence of an order from the competent authorities, the customer's lack of legal status as a suspect or defendant, and the absence of any explicit legal provisions justifying the account blocking deprived the bank of any legal justification. Therefore, account blocking based solely on internal considerations or a third party's request without adequate legal legitimacy has the potential to exceed the authority granted by statutory regulations.

In this context, the bank's authority must be understood as a functional and limited legal instrument, the implementation of which must comply with the principles of protecting the customer's civil rights, legal certainty, and accountability for any resulting legal consequences. Therefore, the norm regarding the authority to block an account cannot be separated from the bank's obligation to ensure that any restrictions on access to customer funds are implemented legally, proportionately, and legally testable, as will be further analyzed in the discussion regarding the inappropriateness of PT Bank Mandiri Tbk's actions in the *a quo* case.

4. Conclusion

Based on the research results and discussion outlined above, it can be concluded that banks' authority to

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block customer accounts in Indonesia is not absolute, but rather strictly limited by applicable legal provisions. Law Number 10 of 1998 concerning Banking, as well as various Financial Services Authority Regulations (POJK), normatively position banks as institutions obligated to uphold the principles of prudence, transparency, and accountability in all their operational activities. Account blocking can only be justified if based on valid legal grounds, such as an order from a competent authority or strong indications of legal violations, and must be accompanied by clear procedures, adequate information, and mechanisms to protect customer rights. Therefore, the authority to block accounts is limited, conditional, and subject to legal review to prevent abuse of power by banks.

Furthermore, based on an analysis of Yogyakarta District Court Decision Number 112/Pdt.G/2022/PN.Yyk, it can be concluded that PT Bank Mandiri (Persero) Tbk's blocking of customer accounts does not comply with the principles of legal protection for banking customers. The blocking was carried out without a clear legal basis, without an order from the competent authorities, and without notification or opportunity for clarification to customers. This action violates the principles of justice, legal certainty, and consumer protection as stipulated in the Financial Services Authority Regulation (POJK) on Consumer Protection in the Financial Services Sector and the Consumer Protection Law. Therefore, the court correctly concluded that the bank had committed arbitrary actions that caused both material and immaterial harm to customers, thus giving rise to legal liability for the bank.

Therefore, this study confirms that a balance between bank authority and the protection of customer rights is a fundamental prerequisite for creating a fair, transparent, and accountable banking system. The Yogyakarta District Court's decision not only serves as an effort to restore individual customer rights but also sets an important precedent in defining the limits of bank authority in national banking practices. Going forward, strengthening bank compliance with the principle of legal customer protection is an urgent need to maintain public trust and ensure the sustainable stability of the national financial system.

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