

***ANALYSIS OF GUARANTEE AUCTION IMPLEMENTATION AT PT.
PEGADAIAN (PERSERO) UPC BENGKALIS***

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ABSTRACT

Auction is a sale of goods open to the public which is carried out in front of the auctioneer, in order to achieve the highest price, which is preceded by an announcement of an auction in which each bid increases. The purpose of this study was to determine the implementation of the auction of collateral goods at PT Pegadaian (Persero) UPC Bengkulu. Data collection techniques used are observation, interviews, and documentation. Types of data collected and analyzed using qualitative descriptive methods. The results show that if the debtor or customer is unable to fulfill his obligation to repay or extend his loan after the specified maturity date, then PT Pegadaian (Persero) UPC Bengkulu has the right to sell the collateral in the auction. In the process of implementing the auction, it is not in accordance with Article 1155 of the Civil Code.

Keywords : Pawn, Auction, Guarantee