

## TABLE OF CONTENT

Indonesian Abstract .....	i
English Abstract .....	ii
Letter of Dean .....	iii
Letter of The Faculty .....	iv
Decision of Team .....	v
Declaration .....	vi
Motto .....	vii
Dedication .....	viii
Acknowledgement.....	ix
Table of Content .....	xi
<b>CHAPTER 1 : INTRODUCTION</b>	<b>1</b>
A. Background of Study.....	1
B. Problem Formulation .....	6
C. Purpose of Study.....	6
D. Significance of Study.....	7
E. Literature Review.....	8
F. Theoretical Framework .....	12
G. Research Method.....	19
H. System of Study.....	22
<b>CHAPTER 2 : AN OVERVIEW OF BANKING SERVICES AND ISLAMIC LAW</b>	<b>25</b>
A. Banking Services .....	25
1. The Duties of Central Bank .....	26

2. Type of Banking Service .....	30
3. Clearing .....	35
B. An Islamic Law .....	43
1. <i>Al-‘Aqd</i> (Contract) .....	44
2. <i>Wakālah</i> .....	56

### **CHAPTER 3 : CLEARING ACCORDING TO ISLAMIC**

#### **ECONOMIC LAW 67**

A. Clearing According to Islamic Economic Law .....	67
1. Mechanism of Clearing .....	67
2. Contract of Clearing .....	81
B. The Right and Obligation of Clearing Application .....	97
1. The Right of Clearing Application .....	97
2. The Obligation of Clearing Application .....	100
3. The Basic of Human Being Action .....	103

### **CHAPTER 4: CLOSING 115**

A. Conclusion .....	115
B. Suggestion .....	116
C. Closing .....	117

### **BIBLIOGRAPHY 118**