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Implementation of The Principle of Freedom of Contract in Standard Agreements Reviewed From Consumer Protection

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Abstract

The purpose of this study is to investigate how standard agreements use the freedom of contract principle and what that means for consumer protection. Normative legal research with a regulatory perspective is the research methodology employed. Due to their perceived efficiency and practicality, standard contracts have expanded quickly in tandem with rising public demand in the service, insurance, leasing, and financing sectors. However, because standard clauses are unilaterally drafted by commercial players, standard contracts really put consumers at a disadvantage. Article 1320 of the Civil Code and Article 18 of Law Number 8 of 1999 concerning Consumer Protection generally grant the parties freedom under the basis of freedom of contract, but this freedom is not unqualified. Through its decision, the Constitutional Court has highlighted that standard clauses that harm consumers and absolve corporate actors of accountability are incompatible with the fairness and balance principles. Therefore, in order to guarantee consumer protection and attain fairness in standard agreements, the state must play a role through regulation and oversight.

Keywords : *Freedom of Contract, Standard Clause, Standard Agreement*

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I. INTRODUCTION

The role of law in social life is to protect, provide a sense of security, peace, and order, and ensure peace and justice for everyone. In a relationship based on a sense of togetherness, when one or more people enter into an agreement with another party, it has a positive value. It means that both parties have good faith in entering into the agreement, resulting in a contract whose purpose is to benefit each other.

An agreement is a formal agreement between two or more people, making it a source of agreements, alongside other sources. An agreement is called an accord because two or more people agree to do something. An agreement is a relationship between two or more people in which one party is obligated to fulfill the other's demands, and vice versa (Subekti, 2014).

To realize their mutual interests, the parties, when agreeing, express their intended interests in the form of written wording, which is written in a memorandum of understanding. Each party clearly understands its rights and obligations. It is crucial because the principle of freedom of contract is inherent in each party, as stipulated in Article 1320 of the Civil Code and Article 18 of Law Number 8 of 1999 concerning Consumer Protection.

Freedom of contract reflects the development of the free market ideology pioneered by Adam Smith, whose implementation, using classical economic theory, is based on the teachings of natural law (Zamroni, 2019). There are times when the development of freedom of contract can lead to injustice. It can arise because one party has bargaining power over what the other party needs. A strong bargaining position on the other party naturally creates a sense of imbalance in an agreement, where the weaker party, with its weak bargaining power, will comply with all the terms proposed by the stronger party, which will undoubtedly be very financially detrimental. The weakness in bargaining power is deliberately created by the entrepreneur or creditor (Meher, 2012). It can occur due to several factors, including efficiency, financial factors, and, of course, greater security, as it benefits entrepreneurs or creditors in operating their businesses, maximizing profits with minimal risk.

Furthermore, if we look at standard agreements, we can find them in bank credit agreements, transportation agreements, personal or car insurance agreements, sales and purchase agreements, and many others. The existence of standard agreements stems from the need for efficiency, as they involve many consumers, particularly in terms of consumer needs. Furthermore, they simplify the transaction cycle and the use of work methods for services, making them more effective and expeditious. Therefore, the existence of the same type or community of consumers, or within the same group, is also one reason why companies or creditors create standard agreements. It causes the relationship to the principle of freedom of

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contract to be less visible due to restrictions on the content of the agreed-upon agreement.

Before a standard agreement is presented to customers or consumers, it is typically prepared in a fixed format by one party and offered without taking the customers' or consumers' interests into account. With this standard agreement format, consumers cannot bargain over the terms of the agreement as offered by the company or creditor. When presented with a standard agreement, consumers generally have only two options: either to accept the terms of the agreement as provided or to reject them, whether entirely or partially.

II. LITERATURE REVIEW

The purpose of this research is to demonstrate that, fundamentally, in a civil law agreement, an agreement must be agreed to by both parties. The provisions regarding agreements can be found in Book III, Chapter II, Article 1313 of the Civil Code, which states, "An agreement is a legal act by which one or more persons bind themselves to one or more persons." A closer examination of this article reveals several weaknesses, meaning it only concerns one-sided benefits. In this regard, standard agreements are currently widespread in society and have become commonplace in relation to vital needs, for both service and economic needs.

One form of standard agreement is the agreement form for home loans, vehicle loans, and insurance. All of these agreements utilize standard agreements drawn up by companies or creditors, which, in practice, generally or predominantly, benefit one party, thus leaving consumers or debtors in a disadvantaged position. The principle of freedom of contract, as stipulated in Article 1320 of the Civil Code concerning the requirements for a valid agreement, has not yet demonstrated its "strength" and does not reflect a balanced contract in good faith for both parties. Therefore, analysis and research are needed to determine the extent to which the principle of freedom of contract can provide a sense of justice, especially for creditors and consumers.

While the habit of using standard agreements may be an efficient, practical, and quick way for businesses to achieve economic goals, it is a disadvantageous option for consumers. The primary reason is that consumers encounter the sole option of accepting, albeit reluctantly. In practice, standard clauses are frequently used by business entities to obtain unilateral advantages in an agreement by limiting or excluding their responsibility for defects in the quality or warranty of a product.

III. RESEARCH METHOD

The type of research that the researcher operates is a normative juridical research type.

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The approach used in this research is a historical approach. The types and sources of legal materials used in normative legal research consist of: Primary, Secondary, and Tertiary Legal Materials.

IV. RESULT AND DISCUSSION

The position of the Standard Agreement in relation to the Principle of Freedom of Contract

The contract law system has many principles, including the principle of freedom of contract. The principle of freedom of contract (partij autonomy, freedom of contract, contract vrijheid) results in an open contract legal system. The regulations are complementary (aanvullen, regulatory).

Freedom of contract means freedom to determine the contents of the agreement and with whom to enter into the agreement. The principle of freedom of contract is universal, meaning that every individual is free to enter into or refuse a contract, provided that it does not conflict with public interest and that the contract maintains a fair and reasonable balance between the parties.

In practice, the principle of freedom of contract is not applied in making a standard agreement, but it is remembered that standard contracts have become a necessity for society and business actors. In fact, the principle of freedom of contract means that the parties have freedom in making an agreement/ contract.

The existence of restrictions on the principle of freedom of contract that comes from the state began its development around the 20th century. Restrictions on the principle of freedom of contract have been known and recognized by contract law. Restrictions: New restrictions that have emerged that were previously unknown to contract law are restrictions that come from the courts in the context of performing their functions as lawmakers, from the makers of legislation, especially from the government, and from the introduction and implementation of adhesion agreements or standard agreements arising from business needs. Restrictions on the application of "exemption clauses" in standard agreements are carried out, namely partly by court decisions and partly by statutory provisions.

In addition to state-imposed restrictions in the form of laws and courts, over the past few decades, the principle of freedom of contract has also been limited by the introduction and enforcement of standard agreements in the business world. The use of standard agreements in business by one party has severely restricted the principle of freedom of contract, leaving the other party with the choice of accepting or rejecting the terms of the standard agreement. The principle of freedom of contract is also limited by the Civil Code, particularly regarding the

freedom to enter into agreements.

Such standard agreements often result in biased clauses that favor one party. Standard contracts are more efficient in the business world and are easier and simpler to implement, allowing the parties to sign them immediately. Furthermore, standard contracts do not pose a legal problem, as they are already a necessity in business practice. However, the drafting of standard agreements does not actually contain any elements of the principle of freedom of contract. However, the limitations inherent in the principle of freedom of contract make them valid. Thus, the legal issues concerning the existence and scope of the principle of freedom of contract as a result of the use of standard agreements in the business world are meaningful and important. The position of the parties in a standard agreement is unequal, as business actors generally possess stronger economic power, while consumers are in a weaker economic position. Business actors, as the economically dominant party, are generally the ones who determine the terms contained in standard agreements, and these terms may sometimes reflect a biased position. To create a more balanced relationship between business actors and consumers, business actors must comply with the regulations governing standard clauses. Therefore, the application of the principle of freedom of contract needs to be limited so that agreements formed under this principle do not result in one-sided or unequal contractual relationships. Several articles of the Civil Code impose limitations on this principle, which make this principle an unlimited principle, including Article 1320 paragraph (1), paragraph (2), and paragraph (4), Article 1332, Article 1337, and Article 1338 paragraph (3). Article 1320 paragraph (1) provides instructions that contract law is governed by the "principle of consensualism" and is limited by this principle.

According to Article 1332, only goods that can be traded can be the subject of an agreement. It means that only goods that have economic value can be used as the object of the agreement. Article 1338 paragraph (3) determines the application of the "principle of good faith" in implementing contracts. It suggests that if the contract is made in bad faith, for example, based on fraud, then the agreement is invalid. Thus, the principle of good faith implies that a party's freedom to make an agreement cannot be realized at will, but is limited by their good faith. Although the Civil Code recognizes the principle of freedom of contract, the Civil Code itself still allows this principle to operate quite broadly.

Legal scholars are divided on the validity of standard agreements. Several opinions from Dutch legal experts are presented below: Sluijter said that a standard agreement is not an agreement, because the position of the entrepreneur (who is dealing with consumers) is like that of a private law maker (legio particuliere wetgever). Platon said that a standard agreement is a forced agreement (dwag contract) (Sunaryati, 1998).

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In the application of standard contracts, there are four known methods for enforcing standard conditions, including:

1. Signing the contract agreement. The standard contract document contains the complete and detailed terms and conditions of the standard contract. When creating a standard contract, the document is given to the consumer to read and sign. By signing, the consumer is bound by the standard conditions contained in the standard contract agreement.
2. Notification through the agreement document. According to prevailing custom, the standard conditions are printed on agreement documents not signed by the consumer, such as acceptance letters, purchase orders, and purchase invoices. These standard conditions are communicated through the agreement document.
3. Designation in the agreement document. In this case, the agreement document does not contain or state the standard conditions but only refers to the standard conditions. For example, in a trade sale and purchase document, a condition for the delivery of goods "free on board" indicates that the standard conditions regarding that delivery apply to the agreement.
4. Notification through a notice board. The standard conditions can be made part of the agreement by means of notification on a notice board. In this case, the notice board must be displayed in a prominent and easily readable location before the agreement is made. If we look at the four methods above, when a consumer signs the standard contract offered to them, it means that the consumer agrees to the terms of the agreement contained in the standard contract (Adrianus, 2009).

The Constitutional Court, through its decisions regarding the judicial review of consumer protection laws (e.g., No. 18/PUU-XVII/2019), emphasized that the principle of freedom of contract is not absolute. The freedom cannot be applied as a justification for businesses to include standard clauses that eliminate or limit their responsibilities to consumers, as prohibited by Article 18 of Law No. 8 of 1999 concerning Consumer Protection. Therefore, standard clauses that violate these provisions are declared invalid and non-binding.

Freedom of Contract and Implications in Practice and Its Application in Standard Agreements

The development of national and international trade activities is one indicator of the increasing rate of growth in the consumption of goods and/or services. It is marked by the increasing flow of goods and/or services into and out of a country, with a wide variety of goods and/or services being traded. This condition is supported by advances in science, telecommunications, and information technology, and modern modes of transportation that

provide the freedom to move goods and/or services across national borders.

For consumers, on the one hand, this condition is very beneficial for the interests of consumers because the need for desired goods and/or services can be met, and the freedom to choose various types of quality goods and/or services is increasingly open according to their abilities. On the other hand, this condition can cause negative excesses by making consumers the object of business activities of business actors through advertising tips, promotions, sales methods, and the implementation of standard agreements (standard agreements) that are detrimental to consumers (Yodo, 2004). Producers or business actors tend to pursue the maximum possible profit in line with the economic principle they adopt, namely the principle of maximizing profit, as stated by Susanti Adi Nugroho (2000).

In order to achieve the highest possible profits, producers / business actors must compete with each other through their own business practices, which can be detrimental to consumers. Intense competition can lead to unhealthy behavior to protect their respective conflicting interests.

According to Prasasto Sudyatmiko, there are four examples of elements that influence unhealthy business behavior: conglomeration, cartels/trusts, insider trading, and unfair competition (Widjaja, 2003). This, in turn, can lead to deviant behavior, such as raising prices, lowering quality, dumping, and product counterfeiting. Of course, the actions of these business actors may harm consumers. Another form of business behavior often used by business actors is the use of standard agreements / standard contracts / standard agreements. It is an agreement in which a particular party (the business actor) unilaterally determines its contents in advance, with the intention of using it repeatedly in its relationships with other parties (the consumers).

Consumers are no longer allowed to renegotiate the terms of the agreement, and some sections are intentionally left blank to allow for negotiation with the consumer, which is only completed after an agreement is reached (Patrik, 1994). In general, the matters open to negotiation are limited to aspects such as the type, price, quantity, color, place, contract period, and several specific details related to the object of the agreement (Nugroho, 2008). Considering the characteristics contained in a standard agreement/ standard contract, it is certainly very possible that certain conditions are included that have the potential to be more advantageous for the party who has prepared the drafting, for example by providing special conditions to avoid difficulties or demands / lawsuits from the opposing party, freeing oneself from the burden of responsibility due to the occurrence of certain matters or events during the term of the agreement. These unilaterally made conditions are then called "standard conditions/standard clauses". Meanwhile, conditions that, according to their content, attempt to limit responsibility or avoid fulfilling the obligation to pay full or limited compensation, which occurs due to a

broken promise or unlawful act, are known as "exoneration clauses"

The inclusion of an exoneration clause in an agreement as an additional clause to the essential elements of an agreement is generally found in standard contracts. The clause is a clause that is detrimental to consumers who generally have a weak position compared to producers, because the burden that should be borne by the producer, with the existence of this clause, becomes a burden on the consumer. Although standard contracts have characteristics that tend to be detrimental to consumers as previously described, this type of contract is widely used by business actors to regulate various business activities, for example, banking services, insurance, parking, consumer financing (finance), and so on. In fact, according to a report in the Harvard Law Review (1971), there are 99% (ninety-nine percent) of agreements made in the form of standard clauses (Fuady, 2014).

The provisions used as the legal basis for the use of standard contracts in Indonesia are Article 1338 Paragraph (1) of the Civil Code which stipulates: "all agreements made legally apply as laws for those who make them" from the word all it can be interpreted that every legal subject can make an agreement with any content, there is freedom for legal subjects to determine the form of the agreement. In other words, through the principle of freedom of contract, legal subjects have the freedom to make agreements, including opening up opportunities for legal subjects to make new agreements that are not yet regulated in the Civil Code, to be able to follow the needs of society due to developments in the times (Innominat agreements).

Consumer Protection against Unfair Standard Clauses

Legal protection for consumers in the context of standard agreements in Indonesia is specifically regulated in Law Number 8 of 1999 concerning Consumer Protection (UUPK). Article 18 of the Consumer Protection Law is a central provision prohibiting the inclusion of standard clauses that are detrimental to consumers. The provision expressly prohibits businesses from including standard clauses that, among other things: (1) state the transfer of responsibility of the business actor; (2) state that the business actor has the right to refuse to return goods purchased by the consumer; (3) state that the consumer grants the business actor the authority to take unilateral action regarding goods purchased by the consumer on an installment basis; and (4) regulate the provision of proof of loss of use of goods or use of services purchased by the consumer.

Furthermore, Article 18, paragraph (2) of the Consumer Protection Law stipulates that businesses are prohibited from including standard clauses that are difficult to see or cannot be read clearly, or whose disclosure is difficult to understand. The legal consequences for violating this provision are stated in Article 18, paragraph (3) of the Consumer Protection Law, namely

that standard clauses that violate this provision are declared null and void. In practice, supervision of the implementation of the Consumer Protection Law (UUPK) is carried out by several institutions, including the National Consumer Protection Agency (BPKN), which is tasked with providing advice and recommendations to the government regarding the development of consumer protection policies, and the Consumer Dispute Resolution Agency (BPSK), which functions to resolve disputes between consumers and businesses outside of court. The existence of BPSK serves as an important instrument in ensuring consumers' access to justice when they suffer losses due to the unfair application of standard clauses, especially since resolving disputes through the courts generally requires significant time, cost, and effort.

Limits of the Principle of Freedom of Contract from the Perspective of Justice and Equity

Theoretically, the concept of freedom of contract cannot be separated from the principles of contractual justice. The theory of justice proposed by John Rawls emphasizes that an agreement can only be regarded as fair when the parties involved are in an equal position at the time the agreement is made (Rawis, 1999). Regarding standard contracts, this prerequisite of equality is clearly not met, given that the content of the agreement is unilaterally determined by the business actor long before the consumer knows or understands its contents.

The Constitutional Court, through Decision Number 18/PUU-XVII/2019, emphasized that the principle of freedom of contract is not absolute. The court plays an active role in assessing whether a clause in a standard contract violates public order, morality, and the principle of good faith as stipulated in Article 1337 and Article 1338 paragraph (3) of the Civil Code. Clauses found to violate these principles can be declared non-binding even if they have been signed by the consumer. Essentially, this doctrine emphasizes that the law should not allow relationships formed under conditions of inequality and injustice to continue unchecked without protection for the weaker party.

Thus, the limits of freedom of contract in the context of standard contracts can be formulated as follows: first, freedom of contract must be exercised within the framework of good faith; second, the content of the agreement must not conflict with mandatory statutory provisions (dwingend recht); Third, the agreement must not violate public morality and order; and fourth, the agreement must not be clearly detrimental to one of the parties due to an imbalance in bargaining power.

CONCLUSION

Based on the description and analysis presented in this study, the following conclusions can be drawn:

First, the principle of freedom of contract as stipulated in Article 1320 of the Civil Code is

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not absolute. This freedom is limited by statutory provisions, morality, public order, and the principle of good faith. In the context of standard contracts, the principle of freedom of contract is significantly reduced because the content of the agreement is unilaterally determined by the business actor, leaving consumers with a "take it or leave it" choice.

Second, standard contracts in modern business practices are an unavoidable necessity given the demands for efficiency and expedited transactions. However, their use must remain within the limits stipulated by law, specifically Article 18 of Law Number 8 of 1999 concerning Consumer Protection, which expressly prohibits the inclusion of standard clauses that are detrimental to consumers. Standard clauses that violate these provisions are declared null and void.

Third, the state, through regulations and supervisory institutions, plays an irreplaceable role in ensuring balance and fairness in the implementation of standard contracts. The presence of BPKN and BPSK as consumer protection instruments needs to be continuously strengthened, both in terms of institutional capacity and legal authority, so that they can effectively protect the interests of consumers who are in a weaker position.

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