# SAFE DEPOSITE BOX



**DEWI ISTIYANINGRUM (11)**

**NIS : 13173 / 119 / 111**

**XII-BANKING**

**SMK NEGERI 2 BUDURAN SIDOARJO**

**School Year 2022-2023**

**NOVEMBER 2022**

JL. Jenggolo No. 2A Siwalanpanji, Sidoarjo-6129 Telp/Fax. (031)-8964034

E-mail: Smkn2buduran@yahoo.com / Website: [www.smkn2buduran.com](http://www.smkn2buduran.com)

# Preface

Praise be to God, we pray to the presenses of God Almighty, for giving his grace in the form of opportunity and knowledge so that this report can be completed on time.

This report about "Safe Deposit Box" i was made in order to fulfill the task of the English. Thank you also to my teacher Dra. Hj. Rahma NF, M.Pd for guiding me in making the report and for contributing by giving his ideas so that this report can be arranged well and neatly.

I hope that this report can increase the readers knowledge. But apart from that, I understand that this report is far from perfect, so I look forward to constructive criticism and suggestion for the creation of further reports that are even better.

Sidoarjo, November 2022

Dewi Istiyaningrum

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# CHAPTER 1

**INTRODUCTION**

## 1.1 Background

Bank is a business entity that collects funds from the public in the form of savings and distribute them to the public in the form of credit and or other forms in order to improve the standard of living of the people at large. According to Law Number 10 of 1998, banks also provide other banking services. Along with the times, the banking industry underwent major changes due to deregulation regulation. This results in banks being more competitive in provide other banking services. These services include the Safety Deposit Box or valuables storage box is a box rental service storage of assets or securities that are specially designed from steel and placed in a strong and fire-resistant treasury room to maintain the security of the goods stored and provide a sense of security for its users.

Safe Deposit Box service is a specially designed safe deposit box rental service for assets or securities made of steel and placed in a strong, unloading and fire-resistant treasury room to provide a sense of security for its users. Conditions of uncertainty always add to the sense of worry, especially regarding the safety of invaluable goods.

## 1.2 Purpose

1. To inform about the types of safe deposit box
2. To inform about the procedure for renting a safe deposit box
3. To give insight and knowledge for the author and his readers about Safe Deposite Box.

# CHAPTER 2

**DISCUSSION**

## 2.1 Definition Of Safe Deposit Box

Safe Deposit Box (SDB) is a rental service for safe deposit boxes of assets or 2.securities which are specially designed from steel and placed in a strong and fire-resistant treasury room to maintain the security of the stored goods and provide a sense of security for its users.

Usually the items stored in the SDB are high-value items that the owner feels unsafe to store at home. In general, the cost of insurance for goods stored in bank SDBs is relatively cheaper.

## 2.2 Advantages of SDB

1. Opening an SDB is very easy.
2. Guaranteed security system.
3. The location is separate from the residence so as to reduce the risk of total loss of property.

## 2.3 Lack of SDB

1. Not all families can access.
2. Banks are not open all the time so they can't suddenly take assets.
3. There are high rent and guarantee fees.
4. It's a hassle because you have to go to the bank if you want to take valuable assets.

## 2.4 Items that can be stored in SDB

1. Securities, certificates or other valuable documents
2. Jewelry or other precious metal.

## 2.5 Items that should not be stored in SDB

1. Items prohibited by law
2. Goods that cause damage to the repertoire or bank buildings
3. Illegal drugs such as drugs.

## 2.6 Terms of renting a SDB

1. The tenant must be a customer, so it is mandatory to open a savings account at the relevant bank.
2. Fill out the form accompanied by an identity document that can be in the form of an identity card (KTP), passport, or others.
3. Pay the stamp duty.
4. Paying the rental fee for the save deposit box per year whose nominal depends on the size of the box.
5. Pay administrative fees and key guarantees, the amount of which depends on the policy of each bank.

## 2.7 How to open a SDB

1. Come to the bank concerned.
2. Show your identity card to the officer who specializes in serving the save deposit box.
3. Next you will be escorted by an officer to the room where the rented safe deposit box is located.
4. After arriving at the designated safe deposit box storage room, the officer will open the first lock.
5. Now you can open the save deposit box with the key you hold and start saving the assets you want to keep in the box.

## 2.8 Things That SDB Customers Need To Pay Attention To

1. There are fees charged to tenants, including rent, key collateral and penalties for late payment of rent.
2. Do not store prohibited items in SDB.
3. Keeping the keys stored by customers are not lost or misused by other parties.
4. Shows items that are stored at any time required by the bank.
5. Have a table of contents from the SDB and keep a photocopy of the document at home for reference.
6. The tenant is responsible if the stored goods cause direct or indirect losses to the bank and other tenants.

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# CHAPTER 3

**Conclusion & Suggestion**

## 3.1 Conclusion

Safe Deposit Box (SDB) is a rental service for safe deposit boxes of assets or 2.securities which are specially designed from steel and placed in a strong and fire-resistant treasury room to maintain the security of the stored goods and provide a sense of security for its users.

## 3.2 Suggestion

Based on the conclusions above, the authors would like to provide the following suggestions :

1. The bank are expected to be more aggresive in promoting Safe Deposite Boxes in print and electronic media in order to introduce products to the general public about Safe Deposite Box products.
2. Bank must maintain the strength they already have by increasing cooperation and services with parties who can help Bank Negara Indonesia.
3. The bank should change the opening of a Safe Deposite Box that uses manual methods to use finger scan technology, because using a finger print scan will minimize the occurrence of lost keys and make it easier for customers.

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