



BANK MESTIKA

**PIAGAM
AUDIT
INTERNAL**

INTERNAL AUDIT CHARTER

01 September 2023

SKAI

	Piagam Audit Internal	SK No.033/SK-BMD/DIR/2023 tgl. 21 Agustus 2023 Revisi: -
No Ref:	PAI.01	Lainnya: - Hlm. 1 Paraf 

PIAGAM AUDIT INTERNAL		INTERNAL AUDIT CHARTER	
Tujuan	I.	Objectives	
Piagam Audit Internal (PAI) Bank menjelaskan ketentuan dan pedoman mutu Bank yang harus dipenuhi dalam menjalankan aktivitas audit internal, bertujuan untuk: <ol style="list-style-type: none"> Menjaga kualitas kinerja Auditor Internal Bank, dan hasil pelaksanaan audit yang memenuhi standar akan sangat mendukung efektivitas Dewan Komisaris, Direksi dan unit bisnis yang diaudit. Memberikan kerangka kerja dalam melaksanakan dan meningkatkan berbagai bentuk layanan audit internal yang bernilai tambah. 	The Bank Internal Audit Charter (IAC) defines provisions and quality guidance to be fulfilled for internal auditing practice, serves the purpose of: <ol style="list-style-type: none"> Preserving the quality performance of Bank Internal Auditor, and with audit outcomes that meet the standard at its best shall empower the effectiveness of BoC, BoD, and audited business unit. Provide a framework for performing and promoting a broad range of added-value to internal audit service. 		
Definisi	II.	Definition	
1. Audit Internal adalah aktivitas assurance dan consulting yang independen, objektif, yang ditujukan untuk menambah nilai dan mengedepankan pertumbuhan berkelanjutan yang selaras dengan aspek ekonomi, sosial, dan lingkungan hidup, melalui penggunaan pendekatan sistematis, disiplin, secara umum maupun berbasis teknologi informasi, untuk mengevaluasi dan meningkatkan efektivitas proses dalam tata kelola, manajemen risiko, dan pengendalian. 2. Satuan Kerja Audit Internal (SKAI) Bank adalah Divisi independen dengan tugas dan tanggungjawab aktivitas sebagaimana yang disebutkan pada butir II.A. di atas. 3. "Aktivitas Asurans" adalah pengujian objektif terhadap bukti dengan tujuan memberikan penilaian yang independen atas proses tata kelola (governance),	1. Internal auditing is an independent, objective assurance and consulting activity designed to add value and promote sustainable economic growth aligned with economic, social and environmental interests, by bringing a systematic, disciplined, general as well as IT based approach to evaluate and improve the process effectiveness of governance, risk management, and control. 2. Internal Audit Division (SKAI) is an independent division responsible for the activities stated above in point II.A. 3. "Assurance activity" defines as objective examination of evidence for the purpose of providing an independent assessment on governance, risk management, and control		

	Piagam Audit Internal	SK No.033/SK-BMD/DIR/2023 tgl. 21 Agustus 2023 Revisi: -
No Ref:	PAI.01	Lainnya: - Hlm. 2 Paraf 

<p>pengelolaan risiko, dan proses-proses pengendalian serta prinsip ekonomi keberlanjutan. Aktivitas asurans mencakup penugasan, dibidang keuangan, kinerja, kepatuhan, keamanan sistem proses kerja dan sistem teknologi, serta <i>due diligence</i>.</p> <p>4. "Aktivitas Konsultasi" adalah kegiatan pemberian advis dan rekomendasi, yang sifat dan ruang lingkupnya ditujukan untuk menambah nilai dan meningkatkan proses tata kelola, manajemen risiko, dan proses-proses pengendalian, tanpa adanya pengalihan tanggung jawab dari manajemen kepada auditor internal. aktivitas konsultasi termasuk konsultasi, pemberian saran, tindak lanjut, memfasilitasi diskusi antar fungsi, dan pelatihan.</p>	<p>processes as well as sustainable finance principles. Assurance activities include assignments, in financial, performance, compliance, security of work process and IT system, also due diligence engagements.</p> <p>4. "Consulting Activity" defines as providing advice and recommendation, intended to add value and improve governance, risk management, and control processes without the internal auditor assuming management responsibility. Consulting Activities include counselling, recommendation, follow-up action, facilitating interfunctional discussion, and training.</p>
<p>Visi Komitmen pada penyempurnaan berkelanjutan dalam keunggulan profesional yang selaras dengan visi, misi, dan strategi Bank.</p>	<p>Vision Committed to continuous improvement of professional excellence with alignment to Bank's vision, mission, and strategy.</p>
<p>Misi Mengoptimalkan manfaat penerapan Standar Audit dan kompetensi, untuk meningkatkan sistem manajemen internal audit yang dapat berdiri sendiri dan dapat diintegrasikan untuk penyempurnaan keseluruhan sistem Manajemen Bank.</p>	<p>Mission Optimizing the benefits of Auditing Standards application and Competency, to enhance internal auditing management system in which can be stand-alone and can be integrated into an overall Bank Management system.</p>
<p>Struktur, Independensi dan Objektivitas</p> <ol style="list-style-type: none"> SKAI Bank bertanggungjawab langsung kepada Presiden Direktur (Presdir) Bank. Presdir Bank, selaku Pemimpin Eksekutif Bank, memberikan dukungan penuh kepada SKAI Bank untuk bekerja secara independen 	<p>V. Structure, Independency and Objectivity</p> <ol style="list-style-type: none"> SKAI (Internal Audit Division) of Bank report directly to the Bank CEO (Presdir). The CEO, as the Bank Chief of Executives, ensures full support to SKAI to work independently with no influence of any conflict of interests.

	Piagam Audit	SK No.033/SK-BMD/DIR/2023 tgl. 21 Agustus 2023
	Internal	Revisi: -
No Ref:	PAI.01	Lainnya: -
		Hlm. 3
		Paraf 

<p>tanpa pengaruh benturan kepentingan apapun.</p> <p>2. Ka. Divisi SKAI Bank juga bertanggungjawab kepada Dewan Komisaris melalui Komite Audit, untuk memastikan independensi, mendorong peningkatan proses dan operasional internal audit termasuk pelaksanaan tugas dan pemantauan tindak lanjut SKAI.</p> <p>3. Dalam hal adanya intervensi dalam penentuan ruang lingkup audit internal, pelaksanaan penugasan, dan pelaporan hasilnya, Ka. Divisi SKAI harus mengungkapkan campur tangan itu kepada Presdir, Dewan Komisaris melalui Komite Audit, dan mendiskusikan implikasinya.</p> <p>4. Dalam pelaporan pelaksanaan tugas, SKAI menyampaikan laporan kepada:</p> <ul style="list-style-type: none"> a. Presdir Bank; atau b. Dewan Komisaris (Dekom) Bank. <p>Setiap Laporan kepada Presdir wajib disampaikan salinannya kepada Dewan Komisaris melalui Komite Audit, dan Direktur Kepatuhan Bank.</p> <p>5. Ka. Divisi SKAI diangkat dan diberhentikan oleh Presdir setelah mendapat persetujuan dari Dewan Komisaris dengan mempertimbangkan rekomendasi Komite Audit. Rekomendasi minimal mencakup pertimbangan kompetensi dan kemampuan yang memadai dalam memimpin fungsi audit intern yang independen dan objektif.</p> <p>6. Karyawan/ti Divisi SKAI Bank:</p> <ul style="list-style-type: none"> a. Memahami dan mematuhi Piagam ini, termasuk Kode Etik dan Standar-standar yang ditetapkan; b. Setiap karyawan/ti Divisi SKAI, secara profesi maupun penugasan, harus 	<p>2. The Chief of Internal Audit Division also report to Bank BoC via Audit Committee, to serve the purpose of ensuring independency, foster improved process and operational of internal auditing, including SKAI job-desc and follow-up action.</p> <p>3. In respect of interference in determining the scope of internal auditing, performing work, and communicating results, the chief audit executive must disclose such interference to the CEO, BoC via Audit Committee and discuss the implications.</p> <p>4. In respect of SKAI duties' reports, must be delivered to:</p> <ul style="list-style-type: none"> a. CEO; b. BoC. <p>The copy of each reports to the CEO must be submitted to BoC via Audit Committee, and Bank Compliance Director.</p> <p>5. The Chief of Internal Audit Division is appointed and dismissed by the CEO with the approval of BoC after considering the Audit Committee's recommendation. Minimal recommendation includes of consideration on adequacy of competency and proficiency to manage independency and objectivity of internal audit functions.</p> <p>6. The employees of SKAI Division:</p> <ul style="list-style-type: none"> a. Comprehend and comply this Charter, including the Code of Ethics and Standards which is set forth; b. Every employees of SKAI are obliged to qualify job-requirements either by the
--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------	---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------

	Piagam Audit Internal	SK No.033/SK-BMD/DIR/2023 tgl. 21 Agustus 2023
		Revisi: -
No Ref:	PAI.01	Lainnya: -
		Hlm. 4
		Paraf 

<p>memenuhi kualifikasi yang dibutuhkan, termasuk dalam audit TI dan penggunaan teknik audit berbasis teknologi, sebagaimana yang diatur dalam Manual Kompetensi Kerja SKAI, serta meningkatkan kompetensi secara berkesinambungan;</p> <ul style="list-style-type: none"> c. Tidak diperkenankan merangkap jabatan atau melakukan kegiatan operasional lainnya; d. Menghindari semua kegiatan atau hubungan apapun, yang dapat atau patut diduga dapat menghalangi penilaian yang adil dan independen; e. Wajib menghindarkan diri dari segala timbulnya benturan kepentingan, baik yang aktual maupun potensial; f. Karyawan baru yang direkrut dari unit tertentu, ditugaskan untuk melakukan audit terhadap unit asal wajib melewati masa tunggu (<i>cooling-off period</i>). 	<p>profession or by the assignment, including in IT auditing and Technology-based Audit Techniques, as regulated in SKAI Competency Manual, and constantly improve competency;</p> <ul style="list-style-type: none"> c. Is not authorized to have concurrent position or to perform any operational activities; d. Should avoid any activities or any relationships, which can, or may be presumed to impair fair and independent judgement; e. Obliged to avoid the incurrence of any conflict of interests, neither actual nor potential in any manner; f. New recruits from certain units which assigned to carry out an audit of the original unit must pass the cooling – off period. 	Standar Pelaksanaan Audit Internal	VI.	Standard of Internal Audit Practice
<ol style="list-style-type: none"> 1. Untuk menjaga kualitas kinerja SKAI dan hasil audit, Standar pelaksanaan audit internal Bank senantiasa mengacu kepada regulasi Perbankan, dan Standar/Praktik Profesional Audit Internal umum yang berlaku. 2. Standar-standar Audit Internal Bank yang ditetapkan menjadi bagian yang tidak terpisahkan dari PAI ini, dan dirincikan dalam lampiran, dan sebagai berikut: <ul style="list-style-type: none"> a. Standar Perilaku dan Kode Etik; b. Standar Atribut; c. Standar Kinerja dan Pelaporan; d. Standar Pengelolaan Kualitas. 	<ol style="list-style-type: none"> 1. Standard of Internal Audit practice is continually conformed to Banking Regulations, and prevailing Standards/ Professional Practice of Internal Auditing in which applied, to meet the performance and audit results quality. 2. Internal Audit Standards which are stipulated as integral part of this Charter, and specified in attachments, as follows: <ul style="list-style-type: none"> a. Code of Conducts & Ethics Standards; b. Attribute Standards; c. Performance and Reporting Standards; d. Quality Assurance Standards. 			

	Piagam Audit Internal	SK No.033/SK-BMD/DIR/2023 tgl. 21 Agustus 2023 Revisi: -
No Ref:	PAI.01	Lainnya: - Hlm. 5 Paraf 

3. Setiap penyimpangan atau pelanggaran atas Standar Audit Internal Bank akan dievaluasi untuk tindak lanjut yang dibutuhkan sesuai dengan mekanisme yang diatur dalam Standar.	3. Each of irregularity or offense of Internal Audit Standards shall be evaluated for necessary action in accordance to mechanism regulated in Internal Audit Standard.	
Ruang Lingkup, Tanggung Jawab dan Wewenang SKAI	VII.	SKAI Scope, Responsibilities and Authorities
<p>1. Rencana Audit Tahunan dan alokasi anggaran audit harus disetujui oleh Presdir dan Dewan Komisaris dengan mempertimbangkan rekomendasi Komite Audit.</p> <p>2. Cakupan SKAI meliputi pelaksanaan fungsi asurans dan konsultasi, yakni pemeriksaan dan evaluasi menyeluruh berbasis <i>Governance, Risk, and Control</i> (GRC) dan prinsip keuangan berkelanjutan dalam hal:</p> <ul style="list-style-type: none"> a. Efektivitas, efisiensi, dan kecukupan sistem pengendalian intern, manajemen risiko, dan tata kelola secara berkesinambungan; b. Keandalan, efektivitas, integritas dari proses dan sistem manajemen informasi, termasuk relevansi, akurasi, kelengkapan, ketersediaan, serta kerahasiaan, dan keamanan data/informasi; c. Kepatuhan terhadap ketentuan peraturan perundang-undangan, dan komitmen pada pengembangan keuangan berkelanjutan; d. Kualitas kinerja organisasi Bank. Melalui penyajian pelaporan sesuai Standar yang ditetapkan. 	<p>1. The annual audit plan and audit budget allocation must be approved by the President Director and the Board of Commissioners by considering the Audit Committee recommendations.</p> <p>2. The scope of SKAI includes of performing assurance and consulting functions, using comprehensive methodical auditing and evaluating on Governance, Risk, Control and sustainable finance principles of:</p> <ul style="list-style-type: none"> a. The effectiveness, efficiency, and adequacy of internal control system, risk management and governance sustainably; b. The reliability, effectiveness, integrity of the process and management information system, including the relevance, accuracy, adequacy, availability also data/information secrecy and security; c. Compliance to prevailing laws and committed to sustainable finance enhancement; d. Bank's organizational Performance Quality. Through the completion of comprehensive Audit Report according to enacted Standards. 	

	Piagam Audit Internal	SK No.033/SK-BMD/DIR/2023 tgl. 21 Agustus 2023 Revisi: -
No Ref:	PAI.01	Lainnya: - Hlm. 6 Paraf 

<p>3. Tugas pokok SKAI:</p> <ul style="list-style-type: none"> a. Membantu tugas Presdir dan Dewan Komisaris dalam melakukan pengawasan melalui pemaparan perencanaan, pelaksanaan, maupun pemantauan hasil audit; b. Asurans: pengujian objektif terhadap bukti, identifikasi indikator Risiko Kunci, menganalisis, mengevaluasi, dan memberikan penilaian tata kelola, sistem pengendalian internal, kinerja, keuangan, akuntansi, fungsi, dan operasional, termasuk penggunaan sistem dan teknologi informasi, dan aktivitas manajerial lain melalui audit yang didukung dengan dokumentasi yang memadai; c. Consulting: memberikan rekomendasi perbaikan/ tindakan korektif, dan informasi yang objektif tentang kegiatan yang diperiksa pada semua tingkatan manajemen, termasuk pengelolaan sumber daya dengan optimal dan baik, memfasilitasi diskusi antar fungsi dan sosialisasi; d. Segera menyampaikan Laporan atas temuan audit yang diperkirakan dapat mengganggu kelangsungan usaha Bank ke Regulator dan Presdir Bank, dengan tembusan ke Direktur Kepatuhan dan diteruskan ke Dewan Komisaris melalui Komite Audit. <p>4. Kewenangan SKAI:</p> <ul style="list-style-type: none"> a. Akses tak terbatas ke seluruh informasi dan sistem informasi teknologi, semua aktivitas, dan fungsi, pencatatan, aset, dan personil, termasuk di dalamnya namun tidak terbatas pada rekening/ 	<p>3. Main duties of SKAI:</p> <ul style="list-style-type: none"> a. Assisting CEO and BoC in duties of supervisory by elaboration of Audit planning, conducting and monitoring results; b. Assurance: objective examination of evidence, identifying Key Risk Indicators, analyze, evaluate, and assess the governance, internal control system, performance, financial, accounting, functions, and operations, including the application of system and Information Technology, and other managerial activities through auditing supported by sufficient documentation; c. Consulting: recommend improvement/ corrective actions, and providing objective information from auditing results in all level of management, including optimizing and well-managing of resources, facilitating interfunctional discussion, and socialization; d. Immediately report of any audit findings that being estimated have potential disrupt on the sustainability of the Bank, to Regulator and CEO, and submit each copy of the report to Compliance Director and BoC via Audit Committee. <p>4. SKAI authority:</p> <ul style="list-style-type: none"> a. Have unrestricted access to all the Bank information, and information technology systems, all activities and functions, records, asset, and personnel, including but not limited to
-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------	------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------

	Piagam Audit Internal	SK No.033/SK-BMD/DIR/2023 tgl. 21 Agustus 2023
		Revisi: -
No Ref:	PAI.01	Lainnya: -
		Hlm. 7
		Paraf 

<p>catatan personil dan sumber daya serta hal-hal lain yang dianggap perlu yang relevan terkait dengan tugas dan tanggung jawab SKAI, dengan mematuhi ketentuan Kode Etik Bank dan/atau peraturan perundang-undangan yang berlaku, serta ketentuan kerahasiaan jabatan SKAI;</p> <ul style="list-style-type: none"> b. Setiap aktivitas Bank yang menggunakan teknologi sebagai alat bantu, harus masuk dalam ruang lingkup audit TI; c. Melaksanakan aktivitas investigasi untuk mengungkapkan modus operandi, akar permasalahan, potensi kerugian, pelaku dan pihak lain yang terlibat; d. Melakukan komunikasi secara langsung dengan Presdir dan Direksi, serta Dewan Komisaris melalui Komite Audit; e. Memberikan Opini Penugasan yakni penilaian, kesimpulan, dan/atau uraian lain sebagai hasil penugasan audit internal terkait dengan aspek-aspek yang menjadi tujuan dan ruang lingkup penugasan; f. Menyelenggarakan rapat secara berkala dan mengadakan diskusi dengan Direksi, Komite Audit, dan Dewan Komisaris jika diperlukan; g. Melakukan koordinasi kegiatan dengan auditor ekstern; h. Mengikuti rapat yang bersifat strategis; i. Berupaya terbaik mendukung pengembangan teknik dan metode audit, baik berbasis observasi secara fisik maupun audit jarak jauh memanfaatkan teknologi, sehingga mampu memberikan metode audit yang beradaptasi dengan 	<p>the accounts/ records of personnel and resources as well as the other matters considered necessary relevantly concerning to SKAI duties and responsibilities, by complying with Bank Code of Ethics and/or prevailing laws, also duty of professional secrecy of SKAI;</p> <ul style="list-style-type: none"> b. Every banking's activity using Technology as tools, must be included in IT Auditing coverage; c. Carrying out investigation activity for the purpose to disclose modus operandi, the root cause, the potential loss, the perpetrator and other suspected partner involved; d. Communicate directly with the CEO and Directors, also with BoC through Audit Committee; e. Provide the engagement opinion, namely the rating, conclusion, and/or other description of results of an internal audit engagement, relating to those aspects within the objectives and scope of the engagement; f. Conduct regular meeting and convene discussion with Directors, Audit Committee, and prerequisite by BoC; g. Coordinating activity with the external auditors; h. Attending strategic meetings; i. Use the best efforts to support the development of conducting audit techniques and methods, including onsite audit and remote audit utilizing technology, to provide an adaptable
------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------	------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------

	Piagam Audit Internal	SK No.033/SK-BMD/DIR/2023 tgl. 21 Agustus 2023		
		Revisi: -		
No Ref:	PAI.01	Lainnya: -	Hlm. 8	Paraf 

<p>dinamika bisnis dan kebutuhan manajemen.</p> <p>5. Tugas dan akuntabilitas Ka. Divisi SKAI:</p> <p>a. Ka. Divisi SKAI bertanggungjawab sepenuhnya atas keseluruhan struktur, proses dan hasil akhir fungsi audit intern: struktur organisasi SKAI, perencanaan, pelaksanaan, kontrol, komunikasi dan arahan, perbaikan, termasuk evaluasi prosedur yang berjalan, dengan tujuan memperoleh keyakinan bahwa tujuan Bank dapat dicapai dengan baik. Untuk fungsi ini, Ka. Divisi SKAI secara berkala mempertanggungjawabkan setiap kegiatannya kepada Presdir dan Komite Audit, memberikan Opini/Pendapat Umum, dan memberikan konfirmasi atas independensi organisasi dalam kegiatan audit internal minimal sekali setahun;</p> <p>b. Tugas dan tanggung jawab Ka. Divisi SKAI dirincikan dalam uraian pekerjaan, dan senantiasa mengacu ke regulasi terkait yang berlaku;</p> <p>c. Apabila tidak ditentukan lain oleh hukum, ketentuan, atau peraturan perundang-undangan yang berlaku, sebelum menyampaikan hasil penugasan kepada pihak di luar organisasi Bank, Ka. Divisi SKAI harus:</p> <ul style="list-style-type: none"> • Menilai potensi risiko yang dihadapi organisasi; • Berkonsultasi dengan Direksi dan/atau ahli hukum seperlunya; • Membatasi penyampaian hasil penugasan dengan melakukan 	<p>audit methods to business dynamics and management needs.</p> <p>5. Duties and accountability of the Chief of Internal Audit Division:</p> <p>a. The Chief of Internal Audit Division shall be responsible for the whole structure, process and results of internal audit functions: SKAI organizational structure, planning, implementation, control, communication and guidance, improvement, as well as evaluation of existing procedures, all with the purpose of obtaining assurance that the objectives of the Bank can be achieved in the best manner possible. In this regard, the Chief of Internal Audit Division shall provide regular accountability for his actions to the CEO and Audit Committee, provide Overall Opinion, and provide confirmation on the organizational independence of the internal audit activity, at least annually;</p> <p>b. Duties and responsibilities of the Chief of Internal Audit Division will be specified in job-description, and must refer to related prevailing regulations;</p> <p>c. If not otherwise mandated by legal, statutory, or regulatory requirements, prior to releasing audit results to external parties of the Bank organization, the Chief Internal Audit Division must:</p> <ul style="list-style-type: none"> • Assess the potential risk to the organization; • Consult with Directors and/or legal counsel as appropriate; • Control dissemination by restricting the use of the results.
--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------	----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------

	Piagam Audit Internal	SK No.033/SK-BMD/DIR/2023 tgl. 21 Agustus 2023 Revisi: -
No Ref:	PAI.01	Lainnya: - Hlm. 9 Paraf 

<p>pembatasan penggunaan hasil penugasan.</p> <p>6. Hubungan dengan unit kerja lain dalam fungsi sistem Pengendalian Intern:</p> <ul style="list-style-type: none"> a. Berkoordinasi dengan mengutamakan efektivitas fungsi pengendalian, dan tidak menyebabkan pengalihan tanggung jawab masing-masing unit kerja dengan fungsi pengendalian; b. Dalam menjalankan penugasan dan memiliki tanggung jawab yang berada di luar fungsi audit internal, karyawan/ti SKAI wajib menghindari kondisi/potensi yang menimbulkan kendala terhadap independensi dan objektivitas individual. <p>7. Tugas dan kewenangan Komite Audit Bank, hubungan, tugas dan pertanggungjawaban SKAI ke Komite Audit, mengacu pada Piagam Komite Audit.</p>	<p>6. Relationship with the other division related in the internal control system structure:</p> <ul style="list-style-type: none"> a. Coordinate to achieve the control functions effectiveness, without transferring each duties and responsibilities respectively; b. On executing the additional roles and responsibilities outside of internal auditing, Internal Auditors of SKAI are obliged to avoid any conditions/potential conditions that impair the individual independency and objectivity. <p>7. Duties and authority of Bank Audit Committee, relationship, duties and accountability of SKAI to Audit Committee, shall refer to Audit Committee Charter.</p>	
Koordinasi dengan Pihak Eksternal	VIII.	Coordination with External Party
<p>1. Ka. Divisi SKAI wajib melakukan komunikasi dengan Regulator paling sedikit sekali dalam 1 (satu) tahun terkait pelaksanaan fungsi audit intern, yakni:</p> <ul style="list-style-type: none"> a. Risiko-risiko/potensi risiko yang diidentifikasi oleh Regulator dan SKAI; b. Pemahaman tindakan mitigasi risiko yang dilakukan oleh Bank; c. Pemantauan tindak lanjut Bank atas kelemahan yang teridentifikasi; d. Temuan dan rekomendasi dari pelaksanaan audit internal pada tahun berjalan; e. Rencana Audit Tahunan. 	<p>1. The Chief of Internal Auditor Division must communicate with Regulator the below-mentioned functional performance of internal auditing at least once in a year, namely:</p> <ul style="list-style-type: none"> a. Risks/potential risks which have been identified by Regulator and SKAI; b. Understanding of risk mitigating actions by the Bank; c. Monitor the follow-up actions on identified weaknesses; d. Findings and recommendations of Internal Auditing progress on the current year; e. Annual Audit Planning. 	

	Piagam Audit Internal	SK No.033/SK-BMD/DIR/2023 tgl. 21 Agustus 2023 Revisi: -
No Ref:	PAI.01	Lainnya: - Hlm. 10 Paraf 

2. Manajemen dan Ka. Divisi SKAI berkewajiban meningkatkan efektivitas dan efisiensi pelaksanaan fungsi audit intern dengan memenuhi komitmen hasil rekomendasi Regulator.	2. Management and SKAI are obliged to improve the effectiveness and efficiency of the internal audit functions implementation by fulfilling the commitment to Regulator recommendation.
3. Kaji ulang dan laporan oleh pihak eksternal terhadap fungsi audit internal, termasuk fungsi audit internal atas penggunaan Teknologi Informasi, wajib dilakukan sesuai peraturan Regulator yang berlaku.	3. External assessment to evaluate conformance of the internal audit functions, including the Information Technology audit functions, must be conducted and reported in accordance with applicable Regulator's regulations.
4. Pemilihan dan penggunaan jasa pihak ekstern untuk pelaksanaan fungsi audit dalam Bank wajib mematuhi peraturan Regulator yang berlaku, kebijakan masa tunggu, dan harus memenuhi persyaratan independensi dan kompetensi.	4. The appointment and the use of external party for executing auditing functions in Bank are obliged to comply with prevailing Regulator requirements, cooling-off period policy and must be qualified for independency and competency assessment.
5. SKAI dapat berkoordinasi dan bekerja sama dengan auditor eksternal/ahli hukum untuk pelaksanaan audit internal yang memerlukan keahlian khusus dan bersifat sementara.	5. SKAI shall coordinate and cooperate with external auditors/legal counselor to support the auditing that need special skills/competency and not permanent.
6. SKAI wajib melaporkan ringkasan audit internal kepada pejabat yang membawahi fungsi audit internal dari perusahaan induk.	6. SKAI shall report the audit report summary to the SKAI executive of the Holding Company.

Implementasi	IX.	Implementation
1. Jika ada ketidaksesuaian, pertentangan atau kekurangan apapun di antara salah satu ketentuan dalam Piagam Audit Internal ini dengan Peraturan Regulator terkait, maka yang berlaku adalah Peraturan Regulator.		1. In any events of discrepancy, dispute, or insufficiency between the content of this Internal Audit Charter with other applicable regulations of Regulator hence the applicable regulations of Regulator is applied.

	Piagam Audit Internal	SK No.033/SK-BMD/DIR/2023 tgl. 21 Agustus 2023 Revisi: -
No Ref:	PAI.01	Lainnya: - Hlm. 11 Paraf 

2. Piagam ini juga merupakan pernyataan dukungan dan komitmen Audit Internal kepada pertumbuhan keuangan berkelanjutan.	2. This Charter also serve as a statement of support and commitment of Internal Audit to sustainable financial growth.
3. Piagam Audit Internal Bank, semua kegiatan fungsi Audit Internal Bank, hasil audit, Standar, dan Manual Aktivitas Audit Internal, laporan dan hal lainnya, diselenggarakan dan dibuat dalam bahasa Indonesia. Dalam hal adanya versi terjemahan ke bahasa Inggris untuk memenuhi kebutuhan stakeholders, maka versi bahasa Indonesia digunakan untuk menyelesaikan timbulnya perbedaan interpretasi, persepsi dan terjemahan yang timbul.	3. Bank Internal Audit Charter, every activities of Bank Internal Auditing, Audit results, the Standards and the Audit Manual, Reports, and other matters are obliged to be held and made in Indonesian language. However, in case of English version is provided to fulfill the needs of stakeholders, and in the event of difference interpretation, perception and translation, the Indonesia language version shall prevail.
4. Kajian atas kebutuhan pemuktahiran Piagam ini akan dilakukan sesuai dengan rekomendasi dan penyesuaian peraturan, atau, secara berkala minimal paling sedikit sekali dalam 3 (tiga) tahun.	4. This Charter shall be reviewed for amendment upon recommendation and to reflect the recent changes, or conducted periodically at least every 3 (three) years.
5. Piagam Audit Internal Bank sebelumnya dicabut dan dinyatakan tidak berlaku.	5. The previous Bank Internal Audit Charter is revoked and declared no longer valid.