

PIAGAM KOMITE AUDIT
AUDIT COMMITTEE CHARTER

PT Super Bank Indonesia (“Superbank/Bank/The Company”)

Catatan/*Note*: Piagam Komite Audit yang ditampilkan dalam situs web Superbank ini adalah versi saduran singkat. *This Audit Committee Charter uploaded in the website is the summarized version.*

1. Pendahuluan

Piagam Komite Audit (Audit Committee Charter) dibentuk sebagai pedoman dan tata kerja bagi anggota Komite Audit Bank dalam menjalankan tugas dan tanggung jawabnya, dan memastikan efektivitas pelaksanaan tugas dan tanggung jawab Dewan Komisaris.

2. Komposisi, Struktur, dan Keanggotaan Komite Audit dan Masa Tugas

1. Komite Audit beranggotakan paling sedikit:
 - a. 1 (satu) orang Komisaris Independen;
 - b. 1 (satu) orang dari Pihak Independen yang memiliki keahlian di bidang keuangan atau akuntansi; dan
 - c. 1 (satu) orang dari Pihak Independen yang memiliki keahlian di bidang hukum atau perbankan.
2. Keahlian Pihak Independen sebagaimana dimaksud pada butir (1) dibuktikan dengan kepemilikan sertifikat kompetensi yang mendukung pelaksanaan fungsi dan tanggung jawab komite.
3. Komite Audit diketuai oleh Komisaris Independen merangkap sebagai anggota.
4. Anggota Direksi dilarang menjadi anggota Komite Audit
5. Komisaris Independen dan Pihak Independen yang menjadi anggota Komite Audit paling sedikit berjumlah

1. Introduction

This Audit Committee Charter was established as a guideline and work procedure for members of the Bank's Audit Committee in carrying out their duties and responsibilities and ensuring the effectiveness of the implementation of the duties and responsibilities of the Board of Commissioners.

2. Composition, Structure, Membership of Audit Committee and Terms of Service

1. *Committee Audit has at least the following members:*
 - a. *One (1) Independent Commissioner;*
 - b. *One (1) person from an Independent Party who has expertise in finance or accounting; and*
 - c. *One (1) person from an Independent Party who has expertise in law or banking.*
2. *Expertise of the Independent Party as referred to in point (1) is demonstrated by relevant certificates of competencies to support the duties and responsibilities of the committee.*
3. *The Audit Committee is chaired by an Independent Commissioner concurrently as a member.*
4. *Members of the Board of Directors are prohibited from being members of the Audit Committee*
5. *Independent Commissioners and Independent Parties who are members of the Audit Committee are at least fifty one percent (51%) of the total committee members.*

51% (lima puluh satu persen) dari jumlah anggota komite.

6. Anggota Komite Audit wajib memiliki integritas, akhlak, dan moral yang baik.
7. Anggota Komite Audit memiliki kemampuan, pengetahuan, pengalaman sesuai dengan bidang pekerjaannya, serta mampu berkomunikasi dengan baik
8. Mantan anggota Direksi atau Pejabat Eksekutif Bank atau pihak yang mempunyai hubungan dengan Bank yang dapat mempengaruhi kemampuan yang bersangkutan untuk bertindak independen dilarang menjadi Pihak Independen dalam anggota komite, sebelum menjalani masa tunggu (cooling off) paling singkat 6 (enam) bulan.
9. Anggota Komite Audit tidak diperkenankan memiliki saham Bank baik secara langsung maupun tidak langsung.

3. Tugas dan Tanggung Jawab

1. Dalam pelaksanaan Fungsi Audit Internal, Komite Audit bertanggung jawab, antara lain:
 - a. Memantau dan mengkaji efektivitas pelaksanaan audit intern Bank;
 - b. Melakukan evaluasi dan penilaian Rencana Kerja Satuan Kerja Audit Internal (SKAI);
 - c. Memastikan SKAI melakukan komunikasi dengan Direksi, Dewan Komisaris, auditor ekstern, dan Otoritas Jasa Keuangan;
 - d. Memberikan rekomendasi kepada Dewan Komisaris atas rencana audit tahunan, piagam audit internal, dan alokasi anggaran untuk pelaksanaan fungsi audit internal;
 - e. Memastikan SKAI bekerja secara independen;
 - f. Memberikan rekomendasi kepada Dewan Komisaris terkait penyusunan rencana audit, ruang lingkup, dan anggaran SKAI;
 - g. Melakukan pemantauan terhadap perencanaan audit termasuk ruang

6. *Members of Komite Audit must have integrity, morals, and good morals.*
7. *Audit Committee members have the ability, knowledge, experience in accordance with their field of work, and are able to communicate well*
8. *Former members of the Board of Directors or Executive Officers of the Bank or parties who have a relationship with the Bank that may affect the ability of the person concerned to act independently are prohibited from becoming Independent Parties in the committee members, before undergoing a waiting period (cooling off) of at least six (6) months.*
9. *Audit Committee members are not allowed to own the Bank's shares either directly or indirectly.*

3. Roles and Responsibilities

1. *In the implementation of the Internal Audit Function, the Audit Committee is responsible for:*
 - a. *Monitor and review the effectiveness of the Bank's internal audit implementation;*
 - b. *Evaluate and assess the Work Plan of the Internal Audit Division (SKAI)*
 - c. *Ensure SKAI communicates with the Board of Directors, Board of Commissioners, external auditors, and the Financial Services Authority;*
 - d. *Provide recommendations to the Board of Commissioners on the annual audit plan, internal audit charter, and budget allocation for the implementation of the internal audit function;*
 - e. *Ensure SKAI works independently;*
 - f. *Provide recommendations to the Board of Commissioners regarding the preparation of SKAI's audit plan, scope, and budget;*
 - g. *Monitoring audit planning, including the scope of audits, audit implementation, and monitoring of follow-up audit results in order to assess the adequacy of internal control;*

lingkup audit pelaksanaan audit serta pemantauan atas tindak lanjut hasil audit dalam rangka menilai kecukupan pengendalian intern;

- h. Meninjau laporan audit dan memastikan Direksi mengambil tindakan perbaikan yang diperlukan secara cepat untuk mengatasi kelemahan pengendalian, fraud, masalah kepatuhan terhadap kebijakan, undang-undang, dan peraturan, atau masalah lain yang diidentifikasi dan dilaporkan oleh SKAI;
 - i. Memberikan rekomendasi kepada Dewan Komisaris terkait pemberian remunerasi tahunan SKAI secara keseluruhan serta penghargaan kinerja; dan
 - j. Memastikan SKAI menjunjung tinggi integritas dalam pelaksanaan tugas.
2. Ketua Komite Audit wajib menandatangani Laporan Semesteran Pelaksanaan dan Pokok Pokok Hasil Audit bersama Presiden Direktur.
 3. Komite Audit memberikan rekomendasi atas pengangkatan dan pemberhentian Kepala Satuan Kerja Audit Internal (SKAI) kepada Dewan Komisaris.
 4. Komite Audit memberikan rekomendasi penunjukan pengendali mutu independen dari pihak ekstern untuk melakukan kaji ulang terhadap kinerja Satuan Kerja Internal Audit (SKAI).
 5. Melakukan penelaahan atas informasi keuangan yang akan dikeluarkan bank kepada publik dan/atau pihak otoritas antara lain laporan keuangan, proyeksi, dan laporan lainnya terkait dengan informasi keuangan Bank.

4. Kewenangan

1. Anggota Komite Audit berwenang mendapatkan akses terhadap seluruh dokumen, data dan informasi bank, tentang karyawan, dana, asset, dan sumber daya perusahaan yang diperlukan.
2. Melakukan komunikasi langsung dengan karyawan, termasuk direksi dan pihak yang menjalankan fungsi audit internal,

- h. Review audit reports and ensure that the Board of Directors takes necessary corrective action promptly to address control weaknesses, fraud, compliance issues with policies, laws, and regulations, or other problems identified and reported by SKAI;
- i. Provide recommendations to the Board of Commissioners regarding the provision of SKAI's overall annual remuneration and performance awards; and
- j. Ensure that SKAI upholds integrity in the performance of duties.

2. The Chairman of the Audit Committee must sign the Semi-Annual Report on the Implementation and the Main Principles of Audit Results together with the President Director.
3. The Audit Committee provides recommendations for the appointment and dismissal of the Head of Internal Audit Work Unit (SKAI) to the Board of Commissioners.
4. The Audit Committee provides recommendations for the appointment of independent quality controllers from external parties to review the performance of the Internal Audit Work Unit (SKAI).
5. Review the financial information to be issued by the Bank to the public and/or authorities, including financial statements, projections, and other reports related to the Bank's financial information.

4. Authority

1. Members of the Audit Committee are authorized to gain access to all documents, data and bank information, about employees, funds, assets, and company resources needed.
2. Communicate directly with employees, including directors and parties who carry out internal audit, risk management, and

manajemen risiko, dan Akuntan terkait tugas dan tanggung jawab Komite Audit.

3. Melibatkan pihak independen di luar anggota komite audit yang diperlukan untuk membantu pelaksanaan tugasnya (jika diperlukan).
4. Melakukan kewenangan lain yang diberikan oleh Dewan Komisaris.

5. Rapat Komite Audit

1. Rapat Komite Audit dapat diselenggarakan setiap 1 (satu) kali dalam 1 (satu) bulan atau setiap saat apabila dipandang perlu.
2. Rapat dinyatakan mencapai kuorum apabila dihadiri sekurang-kurangnya 51% (lima puluh satu perseratus) dari jumlah anggota termasuk Komisaris Independen dan Pihak Independen.
3. Rapat dipimpin oleh Ketua Komite Audit dan berwenang untuk memutuskan pembatalan atau penundaan waktu atau menunjuk menetapkan salah satu anggota untuk memimpin rapat, apabila Ketua berhalangan hadir.
4. Keputusan rapat dapat diambil berdasarkan musyawarah mufakat. Dalam hal tidak terjadi musyawarah mufakat, maka pengambil keputusan dilakukan dengan berdasarkan mekanisme suara terbanyak.
5. Setiap rapat Komite Audit dituangkan dalam Risalah Rapat dan didokumentasikan sesuai peraturan perundang-undangan, termasuk apabila terdapat perbedaan pendapat, yang ditandatangani oleh seluruh anggota Komite Audit yang hadir dan disampaikan kepada Dewan Komisaris.

6. Kode Etik Komite Audit

1. Seluruh anggota Komite Audit wajib mematuhi Kode Etik dan Perilaku Bank.
2. Anggota Komite Audit dilarang memanfaatkan Bank untuk kepentingan pribadi, keluarga dan/atau pihak lain yang dapat merugikan atau mengurangi keuntungan Bank.
3. Anggota Komite Audit dilarang mengambil dan/atau menerima keuntungan pribadi dari Bank.

accountant functions related to the duties and responsibilities of the Audit Committee.

3. *Involving independent parties outside the audit committee members who are needed to assist in the implementation of their duties (if needed).*
4. *Perform other authorities granted by the Board of Commissioners.*

5. Audit Committee Meeting

1. *Audit Committee meetings are held once every month or at any time necessary.*
2. *A meeting is declared to reach quorum if attended by at least fifty-one percent (51%) of the total members including Independent Commissioners and Independent Parties.*
3. *The meeting is chaired by the Chairman of the Audit Committee and is authorized to decide on cancellation or postponement of time or appoint one member to preside over the meeting, if the Chairman is unable to attend.*
4. *Meeting decisions can be taken based on consensus deliberation. In the event that there is no consensus deliberation, the decision maker is carried out based on the majority voting mechanism.*
5. *Each Audit Committee meeting is set forth in the Minutes of Meeting and documented in accordance with laws and regulations, including if there are differences of opinion, signed by all members of the Audit Committee present and submitted to the Board of Commissioners.*

6. Audit Committee Code of Conduct

1. *All members of the Audit Committee must comply with the Bank's Code of Ethics and Conduct.*
2. *Members of the Audit Committee are prohibited from using the Bank for personal, family and/or other parties that may harm or reduce the Bank's profits.*
3. *Members of the Audit Committee are prohibited from taking and/or receiving personal benefits from the Bank.*

4. Seluruh anggota Komite Audit wajib menyediakan waktu kerja yang cukup untuk melaksanakan tugas dan tanggung jawabnya secara optimal.
5. Penyediaan waktu yang cukup tercermin antara lain oleh kehadiran yang bersangkutan dalam rapat-rapat Komite Audit sesuai jadwal yang telah ditetapkan.
6. Waktu kerja anggota Komite Audit yang merupakan anggota Dewan Komisaris juga mengacu pada Piagam Dewan Komisaris.

4. *All members of the Audit Committee must provide sufficient working time to carry out their duties and responsibilities optimally.*
5. *The provision of sufficient time is reflected in, among others, the attendance of the concerned at Audit Committee meetings according to a predetermined schedule.*
6. *The working time of members of the Audit Committee who are members of the Board of Commissioners also refers to the Charter of the Board of Commissioners.*

Piagam Komite Audit ini disahkan oleh Direktur Utama dan Dewan Komisaris. *This Internal Audit Charter is approved by the President Director and the Board of Commissioners.*

Jakarta, Desember 2023
PT Super Bank Indonesia

