

PIAGAM AUDIT INTERNAL

Internal Audit Charter

2022

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INTERNAL AUDIT CHARTER

1. Latar Belakang

Piagam Audit Internal disusun berdasarkan:

- a. Peraturan Otoritas Jasa Keuangan No. 1/POJK.03/2019 tentang Penerapan Fungsi Audit Intern pada Bank Umum.
- b. Peraturan Otoritas Jasa Keuangan No. 56/POJK.04/2015 tentang Pembentukan dan Pedoman Penyusunan Piagam Unit Internal Audit.
- c. *The International Professional Practice Framework (IPPF), the Institute of Internal Auditors (IIA).*

1. Background

The Internal Audit Charter is based on:

- a. Regulation of the Financial Services Authority No. 1/POJK.03/2019 on the Implementation of Internal Audit Function in Commercial Banks.
- b. Regulation of the Financial Services Authority No. 56/POJK.04/2015 on the Establishment and Guidelines on the Internal Audit Charter.
- c. The International Professional Practice Framework (IPPF), the Institute of Internal Auditors (IIA).

2. Fungsi dan Ruang Lingkup

Fungsi

- a. Membantu organisasi mencapai tujuannya dengan memberikan *assurance & consulting* yang independen dan objektif serta memberikan nilai tambah.
- b. Mengevaluasi efektivitas *internal control*, risk management dan *governance* process melalui penerapan *Risk Based Audit*.
- c. Mengelola aktivitas Audit Internal secara efektif dan efisien (*operational excellence*).
- d. Mengembangkan kompetensi Auditor Internal dan mengintensifkan penggunaan teknologi informasi dan analisa data.
- e. Meningkatkan sinergi fungsi Audit Internal dan Audit Eksternal.

Jasa audit asurans adalah aktivitas pemeriksaan yang melibatkan penilaian atas bukti secara objektif oleh Auditor Internal untuk memberikan pendapat atau kesimpulan independen mengenai entitas, operasional, fungsi, proses, sistem atau materi pelajaran lainnya.

2. Functions and Scope

Functions

- a. To assist organization in achieving its objectives by providing independent and objective assurance & consulting as well as to provide the value added.
- b. To evaluate the effectiveness of the internal control, risk management and governance process through the application of Risk Based Audit.
- c. To manage the Internal Audit activities effectively and efficiently (*operational excellence*).
- d. To develop the Internal Auditor's competence and intensify the use of information technology and data analytics.
- e. To increase the Internal Audit and External Audit synergy function.

Assurance services involve the Internal Auditor's objective assessment of evidence to provide an independent opinion or conclusions regarding an entity, operation, function, process, system or other subject matter. The nature and scope

Sifat dan ruang lingkup penugasan pemeriksaan ditentukan oleh Auditor Internal.

Kegiatan konsultasi umumnya adalah layanan yang diberikan atas permintaan khusus dari Manajemen. Selama pelaksanaan kegiatan konsultasi, Audit Internal tetap menjaga independensi dan objektivitas sesuai kondisi berikut:

- Ruang lingkup dan syarat & ketentuan telah disetujui sebelumnya oleh kedua belah pihak.
- Audit Internal harus mempertimbangkan sumber daya yang memiliki keterampilan dan keahlian yang tepat untuk melakukan kegiatan konsultasi.
- Terdapat pernyataan bahwa hasil kegiatan konsultasi tidak mempengaruhi objektivitas dan pembatasan ruang lingkup pemeriksaan audit *assurance*.

Ruang Lingkup

Ruang lingkup kegiatan Audit Internal mencakup seluruh aspek dan kegiatan di Bank termasuk anak perusahaannya. Ruang lingkup kegiatan Audit Internal adalah mengevaluasi proses tata kelola, manajemen risiko dan pengendalian Bank untuk memastikan apakah:

- a. Risiko telah teridentifikasi dan dikelola secara memadai sejalan dengan *Risk Appetite* Bank.
- b. Informasi yang signifikan terkait aspek keuangan, manajerial dan operasional telah disajikan secara akurat, handal dan tepat waktu.
- c. Operasional perbankan telah sesuai dengan kebijakan, standar, prosedur serta peraturan dan/atau perundang-undangan yang berlaku termasuk prinsip Syariah.
- d. Program, rencana dan tujuan dapat tercapai secara efektif dan efisien.

of the assurance engagement are determined by the Internal Auditor.

Consultation activities generally advisory services carried out at special requests from Management. During provided consultation services, Internal Audit should maintain independency and objectivity with following conditions:

- The scope and terms & conditions initially have been agreed by both parties upon request.
- Care and consideration must be given to ensure that Internal Audit have appropriate skills and expertise resource to undertake the consultation activities.
- Disclosure of consultation activities should be made to ensure the result does not affect Internal Audit's objectivity and limitation of scope when undertaking assurance assignment.

Scope

The scope of Internal Audit work covers all aspects and activities in the Bank including its subsidiary. The scope of Internal Audit work is to evaluate the Bank's governance, risk management and control processes whether:

- a. Risks are properly identified and managed in line with Bank's Risk Appetite.
- b. Significant information of financial, managerial and operational are accurately, reliably and timely presented.
- c. Banking operation is in compliance with the prevailing policies, standards, procedures, and regulations and/or laws including Sharia principles.
- d. Programs, plans and objectives are effectively and efficiently achieved.

- e. Kualitas dan perbaikan yang berkesinambungan selalu terpelihara dengan tetap memperhatikan proses pengendalian internal.
- f. Permasalahan signifikan yang berdampak pada Bank diketahui dan ditangani dengan tepat.

Sejalan dengan perilaku dari Values Bank Permata, Internal Audit mulai mencakup pertimbangan budaya dan indikator dalam penugasan yang dilakukannya, dan secara khusus mengamati bagaimana budaya dari suatu area berdampak pada risiko dan pengendalian risiko.

- e. Quality and continuous improvements are maintained with attention given to the internal control process.
- f. Significant regulatory issues impacting the Bank are acknowledged and addressed appropriately.

In line with the Bank Permata's valued behaviors Internal Audit is beginning to include culture considerations and indicators in its work, and specifically how the observed culture of an area impacts the risk and control environment.

3. Visi & Misi

Visi

Menjalankan fungsi Audit Internal yang terbaik dengan memastikan implementasi prinsip-prinsip tata kelola selaras dengan nilai strategi dan kebijakan Bank.

Misi

Memberikan jasa Audit Internal yang independen, berkualitas dan memberikan nilai tambah bagi Bank sehingga kegiatan usaha Bank dapat dikelola berdasarkan prinsip transparansi, akuntabilitas, pertanggungjawaban, independensi, kewajaran, dan mematuhi peraturan perundang-undangan yang berlaku.

3. Vision & Mission

Vision

Conduct the best Internal Audit function by ensuring the implementation of governance principles aligned with the Bank's strategy and policies.

Mission

Deliver independent, qualified Internal Audit services and provide added value to the Bank hence the Bank's business activities can be managed based on the principles of transparency, accountability, responsibility, independence, fairness and compliance with applicable laws and regulations.

4. Struktur & Kedudukan Organisasi

- a. Audit Internal dipimpin oleh Kepala Audit Internal.
- b. Kepala Audit Internal diangkat dan diberhentikan oleh Presiden Direktur setelah mendapat persetujuan dari Dewan Komisaris dengan mempertimbangkan rekomendasi Komite Audit.
- c. Presiden Direktur dapat memberhentikan Kepala Audit Internal

4. Structure & Position within Organization

- a. Internal audit led by the Head of Internal Audit.
- b. The Head of Internal Audit is appointed and dismissed by the President Director after receiving approval from the Board of Commissioners with taking into consideration the recommendations of Audit Committee.
- c. The President Director may dismiss the Head of Internal Audit after

setelah mendapat persetujuan Dewan Komisaris jika Kepala Audit Internal tidak memenuhi persyaratan sebagaimana diatur dalam Piagam ini dan/atau tidak cakap dalam menjalankan tugas.

- d. Setiap pengangkatan, penggantian ataupun pemberhentian Kepala Audit Internal dilaporkan kepada regulator.
- e. Kepala Audit Internal bertanggung jawab secara langsung kepada Presiden Direktur, dan secara fungsional kepada Dewan Komisaris melalui Komite Audit
- f. Auditor Internal bertanggungjawab secara berjenjang kepada Kepala Audit Internal.

receiving the approval from the Board of Commissioners if the Head of Internal Audit does not meet the requirements set forth in this Charter and/or is incompetence in carrying out the duties.

- d. Any appointment, replacement or dismissal of the Head of Internal Audit shall be reported to the regulator.
- e. The Head of Internal Audit is directly responsible to the President Director, and functionally to the Board of Commissionaire through Audit Committee
- f. The Internal Audit is directly responsible to the Head of Internal Audit.

5. Independensi & Objektivitas

Audit Internal harus independen, obyektif dan profesional dalam melaksanakan tugasnya sehingga mampu mengungkapkan pandangan dan pemikirannya tanpa pengaruh ataupun tekanan dari pihak lain. Untuk lebih terlaksananya independensi Audit Internal, Presiden Direktur harus memberikan dukungan sepenuhnya dan Komite Audit harus mengawasi dan membimbing pelaksanaannya.

Independensi

Audit Internal memiliki independensi dalam melakukan aktivitas Audit Internal, mengemukakan pandangan serta pemikiran sesuai dengan profesinya dan standar yang berlaku. Dalam menegakkan independensinya:

- a. Audit Internal mampu mengungkapkan pandangan dan pemikirannya tanpa pengaruh ataupun tekanan dari pihak lain manapun.
- b. Audit Internal memiliki kebebasan dalam menetapkan metode, scope, cara, teknik dan pendekatan audit disertai dengan keahlian yang memadai dan kecermatan professional.
- c. Auditor Internal tidak melakukan

Untuk menjaga independensi, maka Audit Internal dalam melaksanakan tugas-tugasnya:

5. Independency & Objectivity

Internal Audit must be independent, objective and professional in carrying out its duties so as to be able to convey opinions and thoughts without influence or pressure from the other parties. For more independency of the Internal Audit, President Director must provide full supports and the Audit Committee must supervise and assist the implementation of it.

Independence

Internal Audit has independency in carrying out the Internal Audit activities, in conveying out opinions and thoughts in accordance with the profession and the standards applicable. In enforcing the independency:

- a. Internal Audit is able to convey its opinions and thoughts without influence or pressure from any other party whomsoever.
- b. Internal Audit has freedom to set out the method, scope, manner, technique and audit approach which should be performed with impartiality, proficiency and due professional care.
- c. Internal Auditor does not carry out

To ensure the independency of Internal Audit in executing its duties:

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| <p>a. Kepala Audit Internal diangkat dan diberhentikan oleh Presiden Direktur setelah mendapat persetujuan dari Dewan Komisaris dengan mempertimbangkan rekomendasi Komite Audit. Pengangkatan dan pemberhentian harus dilaporkan kepada Otoritas Jasa Keuangan dengan disertai alasan pengangkatan atau pemberhentian.</p> <p>b. Direksi Bank memberikan dukungan penuh kepada Audit Internal untuk bekerja secara independen tanpa intervensi dalam bentuk apapun juga.</p> <p>c. Aktivitas Audit Internal harus bebas dari intervensi manajemen dalam penentuan ruang lingkup audit, pelaksanaan audit dan komunikasi hasil audit. Komite Audit harus memiliki keleluasaan atas wilayah, tujuan, cakupan, tingkat dan waktu dari setiap audit, review, konsultasi, investigasi atau penilaian yang dilakukan oleh Audit Internal.</p> <p>d. Terdapat pemisahan antara auditor internal yang memberikan jasa konsultasi atas suatu kebijakan dan/atau proyek dengan auditor internal yang melakukan audit terhadap kebijakan dan/atau proyek dimaksud.</p> | <p>a. Head of Internal Audit will be appointed and replaced by the President Director after receiving approval from the board of commissioners with taking into consideration the recommendations of audit committee. The appointment and replacement should be reported to Otoritas Jasa Keuangan, specifying the reasons for the appointment or replacement.</p> <p>b. Board of Directors will provide full support to Internal Audit to work independently without any influence of any form.</p> <p>c. The Internal Audit activity must be free from management interference in determining the scope of internal auditing, performing audit assignment and communicating results. The Audit Committee should have discretion over the area, objectives, scope, extent and timing of any audits, review, consultation, investigation or assessment work performed by the Internal Audit.</p> <p>d. There is segregation between internal auditor who provide the consulting service on a specific policy and/or project and internal auditor who performs the audit on the respective policy and/or project.</p> |
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Objektivitas

- a. Auditor Internal harus memiliki sikap mental independen dalam melaksanakan aktivitas Audit Internal. Sikap mental tersebut tercermin dari laporan yang lengkap, objektif serta berdasarkan analisis yang cermat dan tidak memihak.
- b. Auditor Internal bebas dari benturan kepentingan atas objek atau kegiatan yang diperiksa. Apabila Auditor Internal mempunyai benturan kepentingan atas objek atau kegiatan yang diperiksa maka yang bersangkutan harus menyatakan keterkaitannya dan tidak ditugaskan

Objectivity

- a. Internal Auditor must have independent mental attitude in carrying out Internal Audit activities. The mental attitude is reflected from a report which is complete, objective and based on careful and impartial analysis.
- b. Internal Auditor is free of conflict of interest over the object or activity which is being audited. If the Internal Auditor has conflict of interest over the object or activities which are audited, the relevant party must state its relation and should not be assigned for carrying

untuk melaksanakan audit terhadap objek atau kegiatan dimaksud.

out the audit over the concerned object or activity.

Jika prinsip independensi dan objektivitas tidak dapat dicapai baik secara faktual maupun implisit, maka Kepala Audit Internal harus mengungkapkan kepada pihak yang berwenang.

If independence and objectivity principle cannot be achieved both factually and implicitly, then Head of Internal Audit must disclose to the authorities.

6. Tugas & Tanggung Jawab

6. Roles & Responsibilities

- a. Menyusun dan melaksanakan Rencana Kerja Tahunan Audit Internal serta alokasi anggaran pelaksanaan fungsi Audit Internal. Rencana Kerja Tahunan Audit Internal serta alokasi anggaran disetujui oleh Presiden Direktur dan Dewan Komisaris dengan mempertimbangkan rekomendasi Komite Audit.
- b. Mengevaluasi and menguji kecukupan dan efektivitas pelaksanaan tata kelola, manajemen risiko dan pengendalian internal. Hal ini juga mempertimbangkan apakah hasil yang dicapai dan dengan proses bisnis yang dilakukan adalah sejalan dengan tujuan, risk appetite dan perilaku dari Values organisasi.
- c. Menilai dan mengevaluasi efisiensi dan efektivitas di bidang keuangan, akuntansi, operasional, sumber daya manusia, pemasaran, teknologi informasi dan kegiatan lainnya.
- d. Memberikan rekomendasi perbaikan dan informasi yang obyektif tentang kegiatan yang diperiksa pada semua tingkatan manajemen.
- e. Menyampaikan Laporan Hasil Audit kepada Presiden Direktur dengan tembusan Dewan Komisaris, Komite Audit dan Direktur Kepatuhan.
- f. Memantau, menganalisa dan melaporkan pelaksanaan tindak lanjut perbaikan yang telah disepakati.
- g. Bekerjasama dengan Komite Audit.
- h. Menyusun program untuk mengevaluasi mutu kegiatan Internal Audit yang dilakukan.

- a. Develop and execute the Annual Internal Audit Plan as well as budget allocation for the implementation of Internal Audit functions. The Annual Internal Audit Plan and budget allocation should be approved by President Director and Board of Commissioners with taking into consideration the recommendations of Audit Committee.
- b. Evaluate and assess the adequacy and effectiveness of the implementation of governance process, risk management and internal control. It also considers whether the outcomes achieved and the way business is conducted is in line with the objectives, risk appetite and valued behaviors of the organization.
- c. Assess and evaluate efficiency and effectiveness in finance, accounting, operations, human resources, marketing, information technology and other activities.
- d. Provide recommendations on improvements and objective information on activities examined at all levels of management.
- e. The audit report is submitted to President Director with copy to Board of Commissioners, Audit Committee and Compliance Director.
- f. Monitor, analyze and report on the implementation of follow-up improvements that have been agreed.
- g. Liaise with the Audit Committee.
- h. Develop a program to evaluate the quality of Internal Audit activities undertaken.

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| <ul style="list-style-type: none"> i. Melakukan pemeriksaan khusus apabila diperlukan sepanjang tidak mempengaruhi independensi. j. Audit Internal harus mengidentifikasi dan memperhatikan ekspektasi Dewan Direksi, Manajemen Senior, Dewan Komisaris serta pemangku kepentingan lainnya terhadap opini dan kesimpulan yang diberikan oleh Audit Internal k. Membantu tugas Presiden Direktur dan Dewan Komisaris dalam melakukan pengawasan dengan cara menjabarkan secara operasional baik perencanaan, pelaksanaan, maupun pemantauan hasil audit. l. Membuat analisis, dan penilaian di bidang keuangan, akuntansi, operasional dan kegiatan lain melalui audit. m. Mengidentifikasi segala kemungkinan untuk memperbaiki dan meningkatkan efisiensi penggunaan sumber daya dan dana. n. Melaksanakan dan melaporkan hasil <i>quality assurance and improvement program</i> yang mencakup seluruh aspek kegiatan audit internal termasuk evaluasi kesesuaiannya dengan ketentuan yang berlaku. o. Secara periodik membuat deklarasi kepatuhan fungsi Internal Audit terhadap Kode Etik dan Independensi dan dilaporkan kepada Presiden Direktur, Dewan Komisaris/Komite Audit minimal 1 (satu) tahun sekali. | <ul style="list-style-type: none"> i. Conduct special audits where necessary as long as they do not affect independence. j. The Internal Audit shall identify and observe the expectations of the Board of Directors, Senior Management, Board of Commissioners and other stakeholders on the opinions and conclusions provided by Internal Audit. k. Assist President Director and Board of Commissioners by conducting bank wide supervision through audit planning, fieldwork and monitoring of management action plan. l. Prepare analysis, and assessments of finance, accounting, operations and other activities through audit assignment. m. Identify all possibilities to improve the efficacy of resources and funds. n. Conduct and report the result of quality assurance and improvement program that covers all aspects of the internal audit activity including its evaluation of conformance to the prevailing regulations. o. Periodically declare the independence and conformance of IA function to the Code of Ethics. Furthermore, the declaration should be reported to the President Director, Board of Commissioners / Audit Committee at least once a year. |
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7. Wewenang

- a. Memiliki akses terhadap seluruh informasi Bank yang relevan terkait dengan tugas & fungsinya.
- b. Melakukan komunikasi secara langsung dengan Dewan Direksi, Dewan Komisaris, Komite Audit dan Dewan Pengawas Syariah.
- c. Mengadakan rapat secara berkala dan insidental dengan Dewan Direksi, Dewan Komisaris, Komite Audit dan Dewan Pengawas Syariah.

7. Authority

- a. Access all Bank information that relevant related to the task & function.
- b. Communicate directly with the Board of Director, Board of Commissioners, Audit Committee and Sharia Supervisory Board.
- c. Conduct regular and incidental meetings with the Board of Directors, Board of Commissioners, Audit Committee and Sharia Supervisory Board.

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| <p>d. Melakukan koordinasi dengan Ahli Hukum dan Auditor Eksternal yang mekanismenya akan diatur terpisah dalam Prosedur Internal Audit.</p> <p>e. Mengikuti rapat Bank yang bersifat strategis.</p> <p>f. Melakukan komunikasi dengan pengawas OJK minimal 1 (satu) kali dalam setahun.</p> | <p>d. Coordinate with Legal Expert and External Auditor and the mechanism will be regulated separately in the Internal Audit Procedure.</p> <p>e. Attend Bank's strategic meeting.</p> <p>f. To have communication with OJK at least once a year.</p> |
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8. Kode Etik

Dalam melaksanakan tugasnya, Kepala Internal Audit dan Auditor Internal harus mematuhi Kode Etik Bank dan Kode Etik Internal Audit yang dibentuk sesuai dengan POJK dan IPPF.

a. Integritas

Auditor Internal memiliki integritas yang merupakan dasar penetapan penilaian.

b. Objektivitas

Auditor Internal menunjukkan tingkat obyektifitas tertinggi secara profesional dalam mengumpulkan, mengevaluasi dan menyampaikan informasi mengenai kegiatan operasional atau proses kerja yang sedang diperiksa. Auditor Internal membuat penetapan penilaian yang berimbang terhadap semua keadaan yang relevan dan tidak dipengaruhi oleh kepentingan Internal Audit secara pribadi maupun orang lain, termasuk menghindari benturan kepentingan serta memperhatikan kebijakan pembatasan penugasan secara berkala dan masa tunggu penugasan, termasuk dalam penggunaan pihak eksternal yang mekanismenya diatur terpisah di Kebijakan Internal Audit.

c. Kerahasiaan

Auditor Internal menghormati nilai dan kepemilikan informasi yang diterima dan tidak mengungkapkan informasi tersebut diluar kewenangannya kecuali terdapat kewajiban hukum atau profesional untuk melakukannya.

d. Kompetensi

Auditor Internal menerapkan pengetahuan, keterampilan dan pengalaman yang dibutuhkan dalam kegiatan Audit Internal.

8. Code of Ethics

In performing its duties, Head of Internal Audit and Internal Auditors should abide to the Bank's Code of Ethics and Internal Audit Code of Ethics which is established in accordance with POJK and IPPF.

a. Integrity

The integrity of Internal Auditor establishes trust and thus provides the basis for reliance on their judgment.

b. Objectivity

Internal Auditors exhibits the highest level of professional objectivity in gathering, evaluating and communicating information about the activity or process being examined. Internal Audit make a balanced assessment of all the relevant circumstances and are not unduly influenced by their own interests or by others in forming judgment, including avoiding conflicts of interest by conducting periodic audit engagement limitation and cooling-off period, including assignment to external parties. The mechanism is regulated separately in the Internal Audit Policy.

c. Confidentiality

Internal Auditors respects the value and ownership of information they receive and do not disclose information without appropriate authority unless there is a legal or professional obligation to do so.

d. Competency

Internal Auditors apply the knowledge, skills and experience needed in the performance of Internal Audit services.

9. Persyaratan Auditor Internal

Dalam menjalankan tugas dan tanggung jawabnya, Kepala Internal Audit harus memiliki kompetensi dan kemampuan yang memadai dalam memimpin fungsi audit internal yang independen dan objektif.

Auditor Internal secara individu dan/atau secara bersama-sama harus memiliki pengetahuan, kecakapan dan kompetensi antara lain:

- a. Memiliki integritas dan perilaku yang profesional, independen, jujur dan sifat obyektif dalam pelaksanaan tugasnya.
- b. Memiliki pengetahuan dan/atau pengalaman mengenai teknik audit, manajemen risiko, sistem pengendalian internal dan disiplin ilmu lain yang relevan dengan bidang tugasnya, termasuk memiliki pemahaman tentang operasional perbankan syariah.
- c. Memiliki pengetahuan tentang peraturan perundang-undangan yang berlaku di bidang perbankan, pasar modal dan peraturan perundang-undangan lainnya.
- d. Memiliki kecakapan untuk berinteraksi dan komunikasi baik lisan maupun tertulis secara efektif.
- e. Mematuhi standar profesi yang dikeluarkan oleh asosiasi Audit Internal.
- f. Mematuhi Kode Etik Audit Internal.
- g. Menjaga kerahasiaan informasi dan/atau data Bank terkait dengan pelaksanaan tugas & tanggung jawab Audit Internal kecuali diwajibkan berdasarkan peraturan perundang-undangan atau keputusan pengadilan.
- h. Memahami prinsip-prinsip tata kelola perusahaan dan manajemen risiko.
- i. Bersedia meningkatkan pengetahuan, keahlian dan kemampuan profesionalismenya secara terus menerus.

9. Requirements of Internal Auditors

In carrying out the duties and responsibilities, the Head of the Internal Audit must have adequate competence and capability in leading an independent and objective Internal Audit function.

Internal Auditors individually and/or collectively must have knowledge, skills and competence as following:

- a. Have integrity and professional behavior, independent, honest and objective nature in the execution of its duties.
- b. Having knowledge and/or experience on audit techniques, risk management, internal control system and other disciplines relevant to their field of duty, including understanding on Islamic banking operations.
- c. Have knowledge about the laws and regulations applicable in banking, capital market and other laws and regulations.
- d. Have the ability to interact and communicate both orally and in writing effectively.
- e. Comply with the professional standards issued by the Internal Audit association.
- f. Comply with the Internal Audit Code of Conduct.
- g. Maintain the confidentiality of Bank information and/or data related to the performance of Internal Audit duties & responsibilities unless required by law or court decision.
- h. Understand the principles of corporate governance and risk management.
- i. Willing to improve knowledge, expertise and professionalism ability continuously.

10. Akuntabilitas

Audit Internal berkewajiban untuk:

- a. Menyiapkan penilaian mengenai kecukupan dan efektifitas operasional Bank sesuai tugas & tanggung jawab Audit Internal.
- b. Melaporkan hal-hal penting terkait dengan proses pengelolaan operasional Bank dan afiliasinya termasuk rekomendasi perbaikan terhadap proses tersebut.
- c. Melaporkan perkembangan dan hasil pencapaian Rencana Kerja Tahunan Audit Internal serta kecukupan sumber daya Audit Internal secara periodik.
- d. Berkoordinasi dengan fungsi pengawasan lainnya, yaitu Manajemen Risiko, Kepatuhan, serta Auditor Eksternal dalam melaksanakan tugas & tanggung jawab Audit Internal.

Dalam menjalankan tugas dan tanggung jawabnya, Kepala Audit Internal memiliki tanggung jawab sebagai berikut:

- a. Memastikan pelaksanaan fungsi audit internal sesuai dengan Standar Profesional Audit Intern dan Kode Etik Audit Intern.
- b. Memastikan anggota Audit Internal mengikuti pengembangan profesional berkelanjutan serta pelatihan lain sesuai dengan perkembangan kompleksitas dan kegiatan usaha Bank.
- c. Melaporkan temuan yang signifikan kepada Direksi untuk dilakukan tindakan perbaikan dalam waktu yang cepat.
- d. Melaporkan hasil pemantauan tindak lanjut perbaikan atas temuan yang signifikan kepada Presiden Direktur dan Dewan Komisaris, dengan tembusan kepada Komite Audit dan Direktur Kepatuhan.
- e. Memastikan dalam hal penggunaan jasa pihak eksternal untuk aktifitas

10. Accountability

The Internal Audit is obliged to:

- a. Provide an assessment of the adequacy and effectiveness of Bank operations in accordance with the duties & responsibilities of Internal Audit.
- b. Reporting important matters relating to the operational management process of the Bank and its affiliates including recommendations for improvements to the process.
- c. Report progress and achievements of the Annual Internal Audit Work Plan and the adequacy of Internal Audit resources periodically.
- d. Coordinate with other supervisory functions namely Risk Management, Compliance and External Auditor in performing Internal Audit duties & responsibilities.

In carrying out the duties and responsibilities the Head of the Internal Audit must have following responsibilities:

- a. Ensure the implementation of the internal audit function in accordance with the professional standards of internal audit and the internal audit code of ethics
- b. Ensure internal audit members follow continuous professional development and other training in accordance with the development of the complexity and business activities of the bank.
- c. Report significant findings to the directors for corrective actions to be taken immediately.
- d. Report the monitoring results of follow up action of significant findings to President Director and Board of Commissioners with copies to Audit Committee and Compliance Director.
- e. Ensure in terms of the use of external party services for temporary internal

Audit Internal yang bersifat sementara dan memerlukan keahlian khusus dengan kriteria yang ditetapkan.

audit activities and require special expertise with the specified criteria.

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| <ul style="list-style-type: none"> f. Menentukan strategi pelaksanaan dan merumuskan prinsip-prinsip Audit Internal yang mencakup metodologi audit dan langkah- langkah pelaksanaan pengendalian mutu anak perusahaan. g. Menyampaikan temuan terkait pelaksanaan pemenuhan prinsip Syariah kepada Dewan Pengawas Syariah | <ul style="list-style-type: none"> f. Determine the strategy and formulate the internal audit principles including audit methodology and implementation of quality assurance in subsidiaries. g. Convey audit findings to Sharia Supervisory Board related to implementation of Sharia principles. |
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11. Larangan Perangkapan Tugas

11. Prohibitions of Dual Roles

Auditor Internal dilarang merangkap tugas dan jabatan pada pelaksanaan kegiatan operasional Bank serta perusahaan afiliasi maupun anak perusahaan

Internal Auditors are prohibited from concurrently assigning duties and positions to the operational activities of the Bank and its affiliated or subsidiary companies.

12. Penutup

12. Closing

Audit Internal akan melakukan kajian secara periodik terhadap Piagam Audit Internal paling sedikit sekali dalam 3 (tiga) tahun. Perubahan Piagam Audit Internal ditetapkan oleh Presiden Direktur setelah mendapat persetujuan Dewan Komisaris dengan mempertimbangkan rekomendasi Komite Audit.

The Internal Audit will periodically review the Internal Audit Charter at least once in 3 (three) years. The amendments to the Internal Audit Charter are stipulated by the Board of Directors upon approval of the Board of Commissioners with taking into consideration the recommendation from Audit Committee.

Piagam Audit Internal ini berlaku efektif sejak ditandatanganinya Surat Keputusan Direksi dan oleh karenanya terhadap Piagam Audit Internal yang diterbitkan sebelum Piagam ini dinyatakan tidak berlaku lagi.

This Internal Audit Charter is effective from the date of signing of the Decree of the Board of Directors and therefore to the Internal Audit Charter issued before the Charter is declared no longer valid.

13. Persetujuan

13. Approval

Piagam Audit Internal disetujui berdasarkan:

The Internal Audit Charter is approved based on:

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| <ul style="list-style-type: none"> a. Keputusan Sirkular Dewan Komisaris PT Bank Permata Tbk No. 007/BOC-CIRC/III/2022 tanggal 15 Maret 2022 perihal Approval for Internal Audit Charter. b. Surat Keputusan Direksi PT Bank Permata Tbk No. 004/2022 tanggal 25 Maret 2022 perihal Perubahan Piagam Internal Audit. | <ul style="list-style-type: none"> a. The BOC Circular Resolution of PT Bank Permata Tbk No. 007/BOC-CIRC/III/2022 dated 15 March 2022 regarding Approval for Internal Audit Charter. b. Decree of the Board of Directors of PT Bank Permata Tbk No. 004/2022 dated 25 March 2022 regarding The Amendment of Internal Audit Charter. |
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