

**PT BANK CIMB NIAGA Tbk (“Bank”)
PIAGAM AUDIT INTERN
(INTERNAL AUDIT CHARTER)**

1. Pendahuluan

Piagam Audit Intern disusun berdasarkan:

- a. Undang-undang No. 27 Tahun 2022 tanggal 17 Oktober 2022 tentang Perlindungan Data Pribadi
- b. Peraturan Otoritas Jasa Keuangan (POJK) No. 2 Tahun 2024 tanggal 16 Februari 2024 tentang Penerapan Tata Kelola Syariah Bagi Bank Umum Syariah dan Unit Usaha Syariah.
- c. POJK No. 22 Tahun 2023 tanggal 20 Desember 2023 tentang Pelindungan Konsumen dan Masyarakat di Sektor Jasa Keuangan.
- d. POJK No. 17 Tahun 2023 tanggal 14 September 2023 tentang Penerapan Tata Kelola Bagi Bank Umum.
- e. POJK No. 11/POJK.03/2022 tanggal 6 Juli 2022 tentang Penyelenggaraan Teknologi Informasi oleh Bank Umum.
- f. POJK No. 1/POJK.03/2019 tanggal 28 Januari 2019 tentang Penerapan Fungsi Audit Intern Pada Bank Umum (PFAIB).
- g. POJK No. 56/POJK.04/2015 tanggal 29 Desember 2015 tentang Pembentukan dan Pedoman

1. Introduction

This Internal Audit Charter is prepared based on the following:

- a. Regulation No. 27 of 2022 dated 17 October 2022 regarding Personal Data Protection.
- b. Otoritas Jasa Keuangan (OJK) Regulation No. 2 of 2024 dated 16 February 2024 regarding the Implementation of Sharia Governance for Sharia Bank and Sharia Business Unit.
- c. OJK Regulation No. 22 of 2023 dated 20 December 2023 regarding Consumer and Community Protection in Financial Services.
- d. OJK Regulation No. 17 of 2023 dated 14 September 2023 regarding Implementation of Governance for Commercial Bank.
- e. OJK Regulation No. 11/POJK.03/2022 dated 6 July 2022 regarding the Implementation of Information Technology in Commercial Bank.
- f. OJK Regulation No. 1/POJK.03/2019 dated 28 January 2019 regarding Implementation of Internal Audit Function to Commercial Bank (PFAIB).
- g. OJK Regulation No. 56/POJK.04/2015 dated 29 December 2015 regarding

- Penyusunan Piagam Unit Audit Internal.
- Establishment and Forming Guidance of Internal Audit Charter.
- h. POJK No. 18/POJK.03/2014 tanggal 18 November 2014 tentang Penerapan Tata Kelola Terintegrasi Bagi Konglomerasi Keuangan sebagaimana telah diubah melalui POJK No. 45/POJK.03/2020 tanggal 14 Oktober 2020 tentang Konglomerasi Keuangan.
- h. OJK Regulation No. 18/POJK.03/2014 dated 18 November 2014 regarding Implementation of Integrated Corporate Governance for Financial Institution and has been changed through POJK No. 45/POJK.03/2020 dated 14 October 2020 regarding Financial Conglomerates.
- i. Peraturan Bank Indonesia No. 3 Tahun 2023 tanggal 27 Juni 2023 tentang Pelindungan Konsumen Bank Indonesia.
- i. Bank Indonesia Regulation No. 3 of 2023 dated 27 June 2023 regarding Bank Indonesia Consumer Protection.
- j. Surat Edaran Otoritas Jasa Keuangan (SEOJK) No.25/SEOJK.03/2023 tanggal 21 Desember 2023 tentang Penerapan Manajemen Risiko bagi Bank Umum Syariah dan Unit Usaha Syariah.
- j. OJK Circular Letter No.25/SEOJK.03/2023 dated 21 December 2023 regarding the Implementation of Risk Management for Sharia Bank and Sharia Business Unit.
- k. SEOJK No. 21/SEOJK.03/2017 tanggal 6 Juni 2017 tentang Penerapan Manajemen Risiko Dalam Penggunaan Teknologi Informasi Oleh Bank Umum.
- k. OJK Circular Letter No. 21/SEOJK.03/2017 dated 6 June 2017 regarding the Implementation of Risk Management for Information Technology in Commercial Bank.
- l. SEOJK No. 35/SEOJK.03/2017 tanggal 7 Juli 2017 tentang Pedoman Standar Sistem Pengendalian Intern bagi Bank Umum.
- l. OJK Circular Letter No. 35/SEOJK.03/2017 dated 7 July 2017 regarding Guidelines on Standards for Internal Control Systems for Commercial Banks.
- m. SEOJK No. 34/SEOJK.03/2016 tanggal 1 September 2017 tentang Penerapan Manajemen Risiko Bagi Bank Umum.
- m. OJK Circular Letter No. 34/SEOJK.03/2016 dated 1 September 2017 regarding Implementation of Risk Management for Commercial Banks.

n. *Global Internal Audit Standards*, the Institute of Internal Auditors.

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2. Tujuan

Audit Intern merupakan jasa asurans, advisori, *insight*, dan *foresight* yang independen, berbasis risiko dan objektif yang dirancang untuk meningkatkan nilai dan memperbaiki operasional Bank CIMB Niaga, serta pelaksanaan tugas dan fungsi sebagaimana dimaksud dalam POJK No.1/POJK.03/2019 tanggal 28 Januari 2019 tentang Penerapan Fungsi Audit Intern Pada Bank Umum (PFAIB). Aktivitas Audit Intern membantu Bank CIMB Niaga dalam mencapai tujuannya melalui pendekatan yang sistematis dan disiplin dalam mengevaluasi dan meningkatkan:

1. Keberhasilan pencapaian tujuan Bank CIMB Niaga.
2. Efektifitas proses tata kelola, manajemen risiko, dan pengendalian termasuk implementasi prinsip keberlanjutan (*sustainability*).
3. Pengambilan keputusan dan pengawasan dalam Bank CIMB Niaga, termasuk memberikan pandangan yang independen kepada Direksi dan Dewan Komisaris terhadap kecukupan pengendalian dan kepatuhan terhadap hukum dan peraturan yang berlaku
4. Reputasi dan kredibilitas dengan pemangku kepentingan Bank CIMB Niaga.
5. Kemampuan Bank CIMB Niaga untuk melayani kepentingan publik.

2. Purpose

Internal Auditing is an independent, risk based and objective assurance and advisory services, insight and foresight designed to add value and improve Bank CIMB Niaga's operations, also its roles and functions based on OJK Regulation No. 1/POJK.03/2019 dated 28 January 2019 regarding Implementation of Internal Audit Function to Commercial Bank (PFAIB). The internal audit activity helps Bank CIMB Niaga accomplish its objectives by bringing a systematic, disciplined approach to evaluate and improve:

1. Successful achievement of its objectives.
2. The effectiveness of governance, risk management, and control processes including implementation of sustainability principles.
3. Decision making and oversight within Bank CIMB Niaga, including providing an independent view to Board of Directors and Board of Commissioners on the efficacy of controls and compliance with applicable laws and regulations.
4. Reputation and credibility with Bank CIMB Niaga's stakeholders.
5. Bank CIMB Niaga's ability to serve public interest.

Jasa advisori bersifat memberikan advis tanpa memberikan asurans atau mengambil tanggung jawab auditee dan pada umumnya dilakukan berdasarkan permintaan auditee. Jenis dan ruang lingkup advisori yang disetujui bersama dengan auditee dimaksudkan antara lain untuk memberikan nilai tambah dan meningkatkan tata kelola, manajemen risiko dan proses pengendalian Bank CIMB Niaga.

Dalam mencapai tujuannya, Audit Intern Bank CIMB Niaga akan bekerjasama secara erat dengan unit kerja yang melakukan fungsi pengendalian lain, seperti Unit Manajemen Risiko, Unit Hukum dan Kepatuhan, dan unit-unit lainnya dalam memberikan asurans atas proses-proses kunci, risiko dan pengendalian Bank dengan mengedepankan efektivitas fungsi pengendalian. Selain itu, Audit Intern juga bekerja sama dengan auditor ekstern untuk mendukung pelaksanaan pemberian jasa auditor ekstern kepada Bank.

3. Prinsip Praktik Profesional Audit Intern

Prinsip secara keseluruhan, merupakan ukuran keefektifan audit intern. Agar fungsi audit intern dapat dianggap efektif, seluruh Prinsip harus ada dan berjalan secara efektif. Bagaimana seorang auditor intern, termasuk aktivitas audit intern, memenuhi Prinsip dapat berbeda dari satu organisasi ke organisasi lain, tetapi kegagalan dalam memenuhi salah satu prinsip akan berarti aktivitas audit intern tidak dapat optimal dalam mencapai misi audit intern. Prinsip

Advisory services are services to provide advice without providing assurance or taking on management responsibilities and are generally performed at the specific request of the client's request. The nature and scope of which are agreed with the engagement client, are intended such as to add value and improve Bank CIMB Niaga's governance, risk management, and control processes.

To achieve its objectives, Internal Audit Bank CIMB Niaga will work closely with other unit that performs the control function at Bank with prioritizing the effectiveness of control function. Internal Audit of Bank CIMB Niaga will work closely with Risk Management, Legal and Compliance, and other units in providing assurance over key processes, risks and controls of the Bank. Furthermore, Internal Audit will work closely as well with external auditor for support the implementation of the provision of external auditor services for the Bank.

3. Principles for the Professional Practice of Internal Auditing

The Principles, taken as a whole, is a measurement of the internal audit effectiveness. For an internal audit function to be considered effective, all Principles should be present and operating effectively. How an internal auditor, as well as an internal audit activity, demonstrates achievement of the Principles may be quite different from organization to organization, but such failure to achieve any of the Principles would imply that an internal audit activity was not as effective as it

untuk praktik profesional audit intern terdiri dari:

- a. Mendemonstrasikan integritas.
- b. Mempertahankan objektivitas.
- c. Mendemonstrasikan kompetensi.
- d. Menerapkan kecermatan profesional.
- e. Menjaga kerahasiaan.
- f. Otorisasi dewan.
- g. Diposisikan independen.
- h. Pengawasan dewan.
- i. Merencanakan secara strategis.
- j. Mengelola sumber daya
- k. Berkomunikasi secara efektif.
- l. Meningkatkan kualitas.
- m. Merencanakan penugasan secara efektif.
- n. Melaksanakan penugasan.
- o. Mengkomunikasikan hasil penugasan dan memantau rencana perbaikan.

4. Pernyataan Visi

Untuk menjadi pemimpin atas upaya melakukan evaluasi dan memberikan kontribusi terhadap penyempurnaan tata kelola, manajemen risiko dan proses pengendalian mengenai:

- a. Keandalan dan integritas informasi keuangan dan operasional.
- b. Efektifitas dan efisiensi operasional.
- c. Pengamanan aset.
- d. Kepatuhan terhadap hukum dan peraturan yang berlaku.

5. Pernyataan Misi

Misi Audit Intern harus sejalan dengan tujuan organisasi, oleh karenanya untuk mencapai tujuan tersebut misi

could be in achieving internal audit's mission. The principles for professional practice of Internal Auditing are:

- a. Demonstrate integrity.
- b. Maintain objectivity.
- c. Demonstrate competency.
- d. Exercise due professional care.
- e. Maintain confidentiality.
- f. Authorized by the board.
- g. Positioned independently.
- h. Overseen by the board.
- i. Plan strategically.
- j. Manage resource.
- k. Communicate Effectively.
- l. Enhance quality.
- m. Plan engagements effectively.
- n. Conduct engagement work.
- o. Communicate engagement results and monitor action plans.

4. Vision Statement

To become leader in the efforts to evaluate and contribute to the improvement of governance, risk management and control processes regarding the:

- a. Reliability and integrity of financial and operational information.
- b. Effectiveness and efficiency of operations.
- c. Safeguarding of assets.
- d. Compliance with laws and regulations.

5. Mission Statement

Internal Audit mission should be in line with organization's objectives, therefore to achieve this objectives,

Audit Intern adalah untuk meningkatkan dan melindungi nilai-nilai Bank CIMB Niaga dengan memberikan jasa asurans, *advisori*, *insight*, dan *foresight* yang independen, berbasis risiko dan obyektif.

Internal Audit mission is to improve and protect the values of Bank CIMB Niaga through providing independent, risk based and objective assurance service, advice, insight and foresight.

6. Struktur, Kedudukan, dan Wewenang

Audit Intern bertanggung jawab langsung kepada Presiden Direktur. Dalam melaksanakan tugas, Audit Intern menyampaikan laporan kepada Presiden Direktur atau Dewan Komisaris.

Audit Intern dapat menyampaikan laporan secara langsung kepada Dewan Komisaris jika komunikasi dengan Presiden Direktur dianggap tidak tepat. Misalnya, temuan Audit Intern terkait dengan integritas Presiden Direktur.

Audit Intern Bank CIMB Niaga berwenang untuk:

- a. Memiliki akses yang tidak terbatas ke semua aktivitas, fungsi, pencatatan, kekayaan dan personel dari Bank CIMB Niaga dan Entitas Anak.
- b. Memiliki akses yang penuh dan bebas, langsung kepada Direksi dan kepada Dewan Komisaris melalui Komite Audit, dan Dewan Pengawas Syariah.
- c. Mengadakan rapat secara berkala dan insidental dengan Direksi, Dewan Komisaris, dan/atau Komite

6. Structure, Position, and Authority

Internal Audit has direct responsibility to President Director. In terms of roles, Internal Audit submits the report to President Director or Board of Commissioners.

Internal Audit can report directly to Board of Commissioner if communication with President Director considered as inappropriate. With regards to Internal Audit findings related to integrity of President Director.

Internal Audit Bank CIMB Niaga is authorized to:

- a. Have unrestricted access to all activities, functions, records, property, and personnel of the Bank CIMB Niaga and its Subsidiaries.
- b. Have full and free access to Board of Directors and to Board of Commissioners through Audit Committee, and Board of Sharia Supervisory.
- c. Conduct a regular and incidental meeting with the Board of Directors, Board of Commissioner, and/or

Audit, dan Dewan Pengawas Syariah.

- d. Mengalokasikan sumber daya, menetapkan frekuensi, memilih subyek, menentukan ruang lingkup pekerjaan, dan menerapkan teknik yang dibutuhkan untuk mencapai tujuan audit.
- e. Melakukan koordinasi kegiatannya dengan kegiatan auditor ekstern.
- f. Mendapatkan bantuan dari personel dari unit-unit kerja di Bank CIMB Niaga dimana audit dilaksanakan, serta jasa khusus lainnya (seperti jasa advisori) dari dalam maupun luar Bank CIMB Niaga.
- g. Mengikuti rapat yang bersifat strategis.

Audit Intern Bank CIMB Niaga tidak berwenang untuk:

- a. Perangkapan tugas dan melaksanakan tugas operasional Bank CIMB Niaga dan Entitas Anak.
- b. Menginisiasi dan menyetujui transaksi akuntansi di luar untuk kepentingan Audit Intern Bank CIMB Niaga.
- c. Mengarahkan kegiatan-kegiatan dari karyawan yang tidak dipekerjakan oleh Audit Intern Bank CIMB Niaga, kecuali karyawan tersebut secara jelas ditugaskan sebagai tim pemeriksa atau diperbantukan untuk Audit Intern Bank CIMB Niaga.

Audit Committee, and Board of Sharia Supervisory.

- d. Allocate resources, set frequencies, select subjects, determine scope of work, and apply the techniques required to accomplish audit objectives.
- e. Coordinate its activities with external auditors' activities.
- f. Obtain the necessary assistance from personnel in units of the Bank CIMB Niaga where audits are being performed, as well as other specialized services (such as advisory service) from within or outside the Bank CIMB Niaga.
- g. To attend strategic meetings.

Internal Audit Bank CIMB Niaga is not authorized to:

- a. Double duties and perform any operational duties for the Bank CIMB Niaga and its Subsidiaries.
- b. Initiate and approve external accounting transactions outside the purposes of Internal Audit Bank CIMB Niaga.
- c. Direct the activities of any of the organization's employees which are not employed by Internal Audit of Bank CIMB Niaga, except to the extent that such employees have been appropriately assigned to auditing teams or to otherwise assist Internal Audit Bank CIMB Niaga.

7. Tugas dan Tanggung Jawab

Audit Intern Bank CIMB Niaga bertugas untuk:

- a. Membantu tugas Presiden Direktur dan Dewan Komisaris dalam melakukan pengawasan dengan cara menjabarkan secara operasional baik perencanaan, pelaksanaan, atau pemantauan hasil audit.
- b. Membuat analisis dan penilaian di bidang keuangan, akuntansi, operasional, dan kegiatan lain melalui audit.
- c. Mengidentifikasi segala kemungkinan untuk memperbaiki dan meningkatkan efisiensi penggunaan sumber daya dan dana.
- d. Memberikan saran perbaikan dan informasi yang objektif tentang kegiatan yang diperiksa pada semua kegiatan manajemen.

Audit Intern Bank CIMB Niaga bertanggung jawab untuk:

- a. Menyusun dan mengimplementasikan rencana audit tahunan berdasarkan metodologi berbasis penilaian risiko secara komprehensif. Rencana audit tahunan dan alokasi anggaran disetujui oleh Presiden Direktur, Dewan Komisaris dengan mempertimbangkan rekomendasi Komite Audit.
- b. Berkerja sama dengan Komite Audit.
- c. Menguji dan mengevaluasi pelaksanaan pengendalian internal

7. Roles and Responsibilities

Internal Audit Bank CIMB Niaga has roles to:

- a. To assist President Director and Board of Commissioner in performing supervision, related to operational activity in planning, fieldwork and follow up audit result.
- b. To make analysis and assessment for finance, accounting, operational, and other activity through audit.
- c. To identify all possibility for improvement and increase efficiency resources and budget.
- d. To give suggestions for improvement and objectives information related to audit scope of work in management activities.

Internal Audit Bank CIMB Niaga has responsibilities to:

- a. Prepare and implement an annual audit plan based on a comprehensive risk assessment methodology. Annual audit plan and budget allocation approved by President Director, Board of Commissioners with consider recommendation from Audit Committee.
- b. Cooperate with Audit Committee.
- c. Test and evaluate the implementation of internal controls

dan sistem manajemen risiko sesuai dengan kebijakan perusahaan.

- d. Melakukan aktivitas audit dan memberikan penilaian atas efisiensi dan efektivitas di bidang keuangan, akuntansi, operasional, sumber daya manusia, pemasaran, teknologi informasi dan kegiatan lainnya.
- e. Memberikan saran perbaikan dan informasi yang objektif tentang kegiatan yang diperiksa pada semua tingkat manajemen.
- f. Membuat laporan hasil audit dan menyampaikan laporan tersebut kepada Direktur utama dan Dewan Komisaris. Serta membuat laporan hasil audit intern terkait pelaksanaan pemenuhan prinsip syariah dan disampaikan kepada Direktur Utama, Dewan Komisaris dan Dewan Pengawas Syariah.
- g. Dapat melakukan pemeriksaan khusus, jika diperlukan.
- h. Secara periodik melaporkan kepada Direksi dan Dewan Komisaris melalui Komite Audit mengenai tujuan, kewenangan, dan tanggung jawab, serta kinerja aktivitas Audit Intern dibandingkan dengan perencanaannya. Pelaporan juga meliputi eksposur risiko yang signifikan dan masalah pengendalian.
- i. Membuat laporan semester mengenai Laporan Pelaksanaan dan Pokok-Pokok Hasil Audit Intern

and risk management systems in accordance with the company policy.

- d. Conduct audit activities and evaluating the efficiency and effectiveness of financial, accounting, operational, human resources, marketing, information technology and other activities.
- e. Provide suggestions for improvement and objective information related to the audited activities at all levels of management.
- f. Prepare audit report and submit to President Director and Board of Commissioners. Also prepare audit report related to implementation of compliance with sharia principles and submit to President Director, Board of Commissioners and Sharia Supervisory Board.
- g. Perform special ad hoc audit, if needed.
- h. Report on periodic basis to Board of Directors and to Board of Commissioners through Audit Committee on the Internal Audit's objectives, authorities, and responsibilities, as well as performance of Internal Audit activities compare to its plan. Reporting will also include significant risk exposures and control issues.
- i. Submit the semester report regarding Implementation and Internal Audit Result Report to

- ke Otoritas Jasa Keuangan (OJK) atas ringkasan kegiatan audit dan temuan audit yang signifikan, paling lambat 1 bulan setelah berakhirnya periode.
- j. Memantau pelaksanaan *follow-up* atas temuan dan rekomendasi audit. Seluruh temuan audit yang signifikan akan tetap berstatus “belum selesai” sampai temuan diselesaikan. Termasuk di dalamnya menginformasikan ke Komite Audit terkait *Management Acceptance of Risk* (Penerimaan Risiko oleh Manajemen).
- k. Menginformasikan status tindakan perbaikan atas temuan audit dan rekomendasi hasil audit, kepada Direksi, Dewan Komisaris melalui Komite Audit.
- l. Menginformasikan kepada unit *Anti-Fraud Management* atas indikasi *fraud* yang ditemukan oleh tim audit.
- m. Menyiapkan ukuran-ukuran penilaian keberhasilan kinerja dan pencapaian tujuan Audit Intern.
- n. Membuat dan menyimpan kertas kerja pemeriksaan yang memadai sesuai peraturan yang berlaku.
- o. Melaksanakan dan menyampaikan *quality assurance and improvement programs* (QAIP) yang mencakup seluruh aspek aktivitas Audit Intern. QAIP tersebut meliputi evaluasi kepatuhan Audit Intern terhadap definisi Audit Intern dan *Standards*, serta evaluasi apakah auditor menerapkan kode etik. QAIP juga
- Financial Services Authority (OJK) which consist of summary of audit activities and significant audit findings, at the latest 1 month after the period closed.
- j. Monitoring follow-up on audit issues and recommendations. All significant audit issues will remain in “open” issues status until resolved. Includes informed Audit Committee regarding Management Acceptance of Risk.
- k. Inform corrective action status of follow-up audit findings and recommendations to Board of Directors and Board of Commissioner through Audit Committee.
- l. Inform to Anti-Fraud Management of suspected fraudulent activities noted by the audit team.
- m. Prepare the success measurements and achievement of the Internal Audit objectives.
- n. Prepare and retain the adequate audit working papers in accordance with the prevailing regulations.
- o. Conduct and present a quality assurance and improvement programs (QAIP) that cover all aspects of the internal audit activity. The program will include an evaluation of Internal Audit compliance with the definition of Internal Auditing and the *Standards* and an evaluation of whether

menilai efisiensi dan efektivitas aktivitas Audit Intern serta mengidentifikasi peluang untuk perbaikan.

- p. Melaporkan secara khusus kepada Otoritas Jasa Keuangan, temuan Audit Intern yang secara signifikan dapat mengganggu kelangsungan usaha Bank CIMB Niaga. Laporan paling lambat disampaikan 3 hari kerja setelah ditemukan.
- q. Melaporkan kepada Otoritas Jasa Keuangan, hasil kaji ulang pihak ekstern yang memuat pendapat tentang hasil kerja Audit Intern dan kepatuhan terhadap PFAIB serta perbaikan yang dapat dilakukan. Laporan paling lambat disampaikan 2 bulan setelah periode pengkajian berakhir.
- r. Melaporkan kepada Otoritas Jasa Keuangan laporan lainnya sesuai dengan permintaan Otoritas Jasa Keuangan.
- s. Dalam hal implementasi Tata Kelola Terintegrasi dan peran Bank CIMB Niaga sebagai entitas utama yang telah memiliki Satuan Kerja Audit Intern, pelaksanaan tugas Audit Intern Terintegrasi dilakukan oleh Audit Intern yang telah ada dengan tanggung jawab sebagai berikut:
 - 1) Dapat melakukan audit pada Lembaga Jasa Keuangan (LJK) baik secara individual, audit bersama, atau berdasarkan laporan dari Audit Intern LJK.

internal auditors apply the Code of Ethics. The programs also assess the efficiency and effectiveness of the Internal Audit activity and identify opportunities for improvement.

- p. Specifically report to OJK concerning internal audit findings that would affect significantly the business continuity of Bank CIMB Niaga. Report to be submitted no later than 3 working days after findings discovered.
- q. Report to OJK, the external quality assurance review result regarding the opinion on the performance of internal audit and its compliance to the PFAIB and the recommendations. Report to be submitted no later than 2 months after review period end.
- r. Report to OJK, others report as requested by OJK
- s. Regarding the implementation of Integrated Corporate Governance and Bank CIMB Niaga roles as the main entity which has established Internal Audit, task execution of Integrated Internal Audit will be performed by existing Internal Audit, with responsibility as below:
 - 1) May conduct audit on Financial Services Institution individually, joint audit, or based on Financial Services Institution Internal Audit report.

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| <p>2) Memantau dan mengevaluasi pelaksanaan Audit Intern Terintegrasi pada masing-masing anggota Konglomerasi CIMB Indonesia, melakukan koordinasi dengan seluruh Audit Intern anggota Konglomerasi CIMB Indonesia sesuai dengan fungsinya, dan mengkompilasi hasil pelaksanaan Audit Intern Terintegrasi dari masing-masing anggota Konglomerasi CIMB Indonesia, dilakukan secara periodik (semesteran).</p> <p>3) Menyusun dan menyampaikan laporan pelaksanaan tugas dan tanggung jawab Audit Intern Terintegrasi kepada Direktur yang ditunjuk melakukan fungsi pengawasan terhadap LJK dalam konglomerasi keuangan, Direktur Kepatuhan Entitas Utama dan Dewan Komisaris Entitas Utama.</p> | <p>2) Monitoring and evaluating Integrated Internal Audit implementation on each member of CIMB Indonesia's Conglomerate, coordinating with all CIMB Indonesia's Conglomerate Internal Audit member in accordance with their function, and compiles the Integrated Internal Audit performance results from each member of CIMB Indonesia's Conglomerate on periodic basis (semester).</p> <p>3) Prepare and submit Integrated Internal Audit roles and responsibilities performance report to appointed Director in duties of monitor Financial Services Institution on financial conglomerate, Main Entity's Compliance Director, and Main Entity's Board of Commissioners.</p> |
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8. Ruang Lingkup Tugas

Ruang lingkup tugas Audit Intern meliputi seluruh unit kerja di Bank CIMB Niaga (kantor pusat, wilayah, cabang), Entitas Anak, dan kegiatan Bank yang diserahkan kepada pihak ekstern.

Ruang lingkup tugas ditetapkan untuk mengevaluasi tata kelola, manajemen risiko, dan proses pengendalian Bank CIMB Niaga, melakukan pemeriksaan dan evaluasi terhadap:

- a. Efektivitas, efisiensi, dan kecukupan sistem pengendalian intern, manajemen risiko, dan tata kelola secara berkelanjutan.

8. Scope of Work

The scope of work of the internal audit includes all units in Bank CIMB Niaga (Head Office, Area, Branches), its Subsidiaries, and Bank's activities that given to external parties.

The scope of work is determined to evaluate Bank CIMB Niaga's governance, risk management, and control process, conduct review and evaluate related to:

- a. Effectiveness, efficiency, and adequacy of internal control system, risk management, and governance continuously.

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| b. Keandalan, efektivitas dan integritas dari proses dan sistem manajemen informasi termasuk relevansi, akurasi, kelengkapan, ketersediaan, dan kerahasiaan data. | b. Reliability, effectiveness, and integrity of process and management information system including relevance, accuracy, completeness, availability, and confidentiality of data. |
| c. Kepatuhan terhadap peraturan perundang-undangan yang berlaku. | c. Compliance with applicable laws and regulations. |
| d. Kualitas kinerja organisasi. | d. Quality of organization performance. |
| e. Interaksi dengan berbagai grup <i>governance</i> di internal Bank telah berjalan sebagaimana mestinya. | e. Interaction with various governance groups within the Bank has been performed accordingly. |
| f. Informasi penting mengenai keuangan, manajerial dan operasional harus akurat, dapat dipercaya dan tepat waktu. | f. Important information regarding financial, managerial and operation shall be accurate, reliable and in timely manner. |
| g. Sumber daya diperoleh secara ekonomis, digunakan secara efisien, dan diproteksi dengan memadai. | g. Resources are economically acquired, efficiently used, and adequately protected. |
| h. Program, rencana dan sasaran tercapai dengan baik. | h. Programs, plans, and objectives are properly achieved. |
| i. Kualitas dan perbaikan berkesinambungan telah melekat di dalam proses pengendalian Bank CIMB Niaga. | i. Quality and continuous improvement are being adhered in the Bank CIMB Niaga's control process. |
| j. Kesempatan untuk memperbaiki pengendalian manajemen, keuntungan, dan reputasi Bank CIMB Niaga, diidentifikasi dan diungkapkan dalam pemeriksaan. | j. Opportunities to improve the management control, profit, and reputation of Bank CIMB Niaga shall be identified and disclosed in audit. |

9. Independensi dan Obyektivitas

Untuk menjaga independensi dan objektivitas Audit Intern Bank CIMB Niaga dalam melaksanakan tugas-tugasnya, wajib untuk:

- a. Dipimpin oleh Kepala Audit Intern (Chief Audit Executive) yang diangkat dan diberhentikan oleh Presiden Direktur dengan persetujuan Dewan Komisaris, berdasarkan rekomendasi Komite Audit. Pengangkatan, penggantian atau pemberhentian harus dilaporkan kepada Otoritas Jasa Keuangan, dengan disertai alasan pengangkatan, penggantian atau pemberhentian, paling lambat 10 hari setelah tanggal efektif.
- b. Presiden Direktur dapat memberhentikan Chief Audit Executive setelah mendapat persetujuan Dewan Komisaris berdasarkan rekomendasi Komite Audit, dalam hal Chief Audit Executive tidak memenuhi persyaratan sebagai auditor dalam Unit Audit Intern sebagaimana diatur dalam piagam ini dan/atau gagal atau tidak cakap dalam menjalankan tugas.
- c. Auditor Intern bertanggungjawab secara langsung kepada Chief Audit Executive.
- d. Direksi Bank CIMB Niaga memberikan dukungan penuh kepada Audit Intern Bank CIMB Niaga untuk bekerja secara independen tanpa intervensi dalam bentuk apapun juga. Aktivitas Audit Intern harus bebas dari intervensi dalam penentuan ruang lingkup

9. Independency and Objectivity

To ensure the independency and objectivity of Internal Audit Bank CIMB Niaga in performing its duties shall be:

- a. Led by the Chief Audit Executive which is appointed and replaced by the President Director with approval of the Board of Commissioners, based on Audit Committee's recommendation. Such appointment, replacement or dismissal shall be reported to OJK, accompanied with the reasons of such appointment, replacement or dismissal, at the latest 10 days after the effective date.
- b. President Director may dismiss the Chief Audit Executive, after obtaining approval from the Board of Commissioners based on Audit Committee's recommendation, if the Chief Audit Executive does not meet the requirement as an auditor in the Internal Audit Unit as stipulated under this charter and/or fail or incompetent in performing his/her duties.
- c. Internal Auditor directly responsible to the Chief Audit Executive.
- d. Board of Directors of Bank CIMB Niaga will provide full support to Internal Audit Bank CIMB Niaga to work independently without any interference in any form whatsoever. The internal audit activity must be free from interference in determining the

audit, pelaksanaan audit dan komunikasi hasil audit.

- e. Audit Intern Bank CIMB Niaga harus independen dari aktivitas yang diaudit dan harus dilakukan dengan tidak memihak, dengan keahlian yang memadai dan kecermatan profesional.
- f. Pelaksanaan aktivitas asurans dan advisori harus dilaksanakan oleh auditor yang berbeda. Audit Intern juga harus memenuhi syarat dan ketentuan untuk menjaga independensi apabila diminta untuk memberikan layanan advisori atau tugas khusus lain.
- g. Fungsi Audit Intern harus direviu oleh auditor independen paling tidak setiap 3 tahun. Reviu dilakukan oleh kantor akuntan publik independen atau pihak independen lain yang ditunjuk oleh Presiden Direktur dan Dewan Komisaris atas rekomendasi Komite Audit.

10. Profesionalisme

Aktivitas Audit Intern akan bekerja sesuai Standar dan secara keseluruhan harus memiliki pengetahuan, keterampilan dan kompetensi lainnya yang diperlukan untuk melaksanakan tanggung jawabnya.

Auditor Intern harus memiliki paling kurang syarat-syarat sebagai berikut:

scope and implementation of audit, and communication of the audit result.

- e. Internal Audit of Bank CIMB Niaga shall be independent from the audited activities and shall be performed impartiality, with such proficiency and due professional care.
- f. The assurance and advisory activity shall be performed by different auditor. Internal audit must comply with terms and conditions to maintain independence to provide advisory or other special tasks.
- g. The internal audit function shall be reviewed by independent auditor and at least once in every 3 years. This review is performed by independent accounting firms or other independent parties appointed by the President Director and Board of Commissioner based on the recommendation of the Audit Committee.

10. Professionalism

The Internal Audit activity will govern itself in accordance to the *Standards* and shall possess the knowledge, skills, and other competencies needed to perform its responsibilities.

Internal auditor is required to have at least the following qualifications:

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| <p>a. Memiliki integritas dan perilaku yang profesional, independen, jujur, dan objektif dalam pelaksanaan tugasnya.</p> <p>b. Memiliki pengetahuan, keterampilan, pengalaman dan kompetensi lainnya yang diperlukan untuk melaksanakan tanggung jawab individu, termasuk peraturan perundang-undangan di bidang Pasar Modal dan peraturan perundang-undangan lainnya, teknis audit dan bidang lainnya yang relevan dengan bidang tugasnya, termasuk yang berkaitan dengan perbankan syariah.</p> <p>c. Memahami prinsip tata kelola perusahaan yang baik dan manajemen risiko.</p> <p>d. Memiliki kecakapan untuk berinteraksi dan berkomunikasi baik lisan maupun tertulis secara efektif.</p> <p>e. Menerapkan kecermatan dan keterampilan yang diperlukan oleh auditor intern yang kompeten dan seksama dalam batas-batas yang wajar serta bersedia meningkatkan pengetahuan, keahlian, dan kemampuan profesionalismenya secara terus-menerus.</p> <p>f. Menjaga kerahasiaan informasi dan/atau data Bank terkait dengan pelaksanaan tugas dan tanggung jawab Audit Intern kecuali sesuai Kebijakan Bank terkait pemberian informasi/data/dokumen kepada pihak luar.</p> | <p>a. Possess integrity and professional behavior, be independent, honest and objective in carrying out their duties.</p> <p>b. Possess the knowledge, skills, experience and other competencies needed to perform their individual responsibilities, including capital market regulation and other regulations, audit techniques and other fields relevant to his or her duties, including related with sharia banking.</p> <p>c. Understand the principles of good corporate governance and risk management.</p> <p>d. Possess the skills to interact and communicate effectively, both verbally and in writing.</p> <p>e. Apply the precision and skill needed by competent and precise internal auditor within reasonable limits and willing to improve his or her knowledge, skills and professionalism continuously.</p> <p>f. Maintain the confidentiality of Bank information and/or data related to the implementation of Internal Audit duties and responsibilities, except in accordance with the Bank's policy regarding the provision of information/ data/documents to external parties.</p> |
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- g. Wajib mematuhi definisi Audit Intern, Standar profesi, dan kode etik.

Bank dapat menggunakan jasa pihak ekstern dalam pelaksanaan Audit Intern yang memerlukan keahlian khusus dan bersifat sementara.

Penggunaan jasa pihak ekstern yang bersifat sementara dapat dikecualikan untuk:

- a. penggunaan jasa pihak ekstern terkait teknologi informasi; dan/atau
- b. penggunaan jasa pihak ekstern untuk hal lain berdasarkan persetujuan Otoritas Jasa Keuangan.

Bank wajib menjelaskan alasan pelaksanaan Audit Intern oleh pihak ekstern kepada Otoritas Jasa Keuangan melalui Laporan Pelaksanaan dan Pokok-pokok Hasil Audit Intern.

11. Ketidakberpihakan

- a. Auditor Intern harus objektif dan tidak berpihak dalam melaksanakan tugas.
- b. Konflik kepentingan harus dihindari dengan segala cara.
- c. Auditor Intern yang direkrut secara internal harus menahan diri untuk mengaudit kegiatan secara spesifik yang sebelumnya mereka bertanggung jawab selama satu tahun.
- d. Auditor Intern yang telah melakukan kegiatan audit terhadap satu *audit entity* yang sama selama

- g. Abide to Internal Audit Definition, professional Standards and Code of Ethics.

Bank can use the services of external parties in the implementation of internal audits that need of special skill and temporary.

The use of temporary external services can be excluded for:

- a. Use of services from external parties related to information technology; and/or
- b. Use of services from external parties for others matters based on approval OJK.

Bank should explain reason use of services from external parties to OJK through the Implementation and Internal Audit Result Report.

11. Impartiality

- a. Internal Auditors shall be objective and impartial in conducting their assignments.
- b. Conflict of interest must be avoided at all cost.
- c. Internal auditor which is recruited internally must refrain from assessing specific operations for which they were previously responsible within one year.
- d. Internal Auditor who has conducted an audit of the same audit entity for three times in a row must take

tiga kali berturut-turut wajib melakukan masa tunggu selama satu kali periode audit sebelum dapat melakukan audit kembali terhadap *audit entity* yang sama.

- e. Untuk penggunaan pihak ekstern dalam pelaksanaan fungsi Audit Intern, jika pihak ekstern telah/sedang memberikan jasa bagi suatu *audit entity/universe*, maka pihak ekstern tersebut wajib melakukan masa tunggu selama satu tahun sebelum dapat memberikan jasa pelaksanaan fungsi Audit Intern terhadap *audit entity/universe* yang sama.
- f. Auditor Intern tidak boleh terlibat dalam memutuskan atau mengimplementasikan upaya-upaya pengendalian internal.

cooling off for one audit period before being able to audit the same entity.

- e. External party who engaged to provide Internal Audit services must refrain from assessing specific operations for which they were previously provide services within one year.
- f. Internal Auditors shall not be involved in deciding or implementing any efforts on internal control.

12.Hak, Kewajiban, dan Tanggung Jawab Kepala Audit Intern (Chief Audit Executive)

- a. Kepala Audit Intern (Chief Audit Executive) wajib memberikan evaluasi kinerja staf Audit Intern secara tertulis dan transparan.
- b. Kepala Audit Intern memperoleh penilaian kinerja dari Presiden Direktur dan Komite Audit secara tertulis dan transparan.
- c. Kepala Audit Intern bertanggung jawab untuk:
 - 1) Melakukan komunikasi dengan OJK paling sedikit sekali dalam satu tahun.
 - 2) Memastikan pelaksanaan fungsi Audit Intern sesuai dengan

12.Rights, Obligations, and Responsibilities of Chief Audit Executive

- a. Chief Audit Executive shall evaluate the performance of internal audit staff in written and transparent manner.
- b. Chief Audit Executive will receive the performance evaluation from President Director and Audit Committee in written and transparent manner.
- c. Chief Audit Executive responsible to:
 - 1) To have communication with OJK at least once a year.
 - 2) Make sure implementation of the internal audit function in

- Standar Profesional Audit Intern (GIAS) dan Kode Etik Audit Intern.
- 3) Memilih sumber daya manusia yang kompeten sesuai dengan kebutuhan dalam pelaksanaan tugas Audit Intern.
 - 4) Memastikan anggota Audit Intern mengikuti perkembangan profesional berkelanjutan serta pelatihan lain sesuai dengan perkembangan kompleksitas dan kegiatan usaha Bank.
 - 5) Menyusun dan mengkaji Piagam Audit Intern secara periodik, minimal tiga tahun sekali atau sesuai kebutuhan.
 - 6) Menyusun rencana audit tahunan dan alokasi anggaran untuk pelaksanaan fungsi Audit Intern.
 - 7) Memastikan pelaksanaan Audit Intern sesuai dengan rencana Audit Intern.
 - 8) Melaporkan hasil audit (temuan yang signifikan) kepada Direksi untuk dilakukan tindakan perbaikan dalam waktu yang cepat, dengan tembusan kepada Dewan Komisaris, Komite Audit dan Direktur yang membawahi fungsi kepatuhan.
 - 9) Memantau tindakan perbaikan atas temuan yang signifikan.
 - 10) Melaporkan hasil pemantauan tindak lanjut perbaikan atas temuan yang signifikan kepada Direksi dan Dewan Komisaris, dengan tembusan kepada Komite Audit dan Direktur yang membawahi fungsi kepatuhan
 - 11) Memastikan dalam hal terdapat penggunaan jasa pihak ekstern untuk aktivitas Audit Intern: accordance with Standards for the Professional Practice of Internal Auditing (GIAS) and Code of Ethics.
- 3) Recruit competent resource in accordance with the needs in carrying out the task of Audit Intern.
 - 4) Ensure all auditor have continuous professional development and other training in accordance with development of complexity and business activities of the Bank.
 - 5) Prepare and review the Internal Audit Charter periodically at least once in three years or as needed.
 - 6) Prepare internal audit annual plan and budget for implementation of the Internal Audit function.
 - 7) Ensure the implementation of Internal Audit in accordance with the Internal Audit plan.
 - 8) Report audit results (significant findings) to Board of Director for corrective action to be taken as soon as possible, with copied to Board of Commissioner, Audit Committee and Compliance Director.
 - 9) Monitor corrective action for significant findings.
 - 10) To report follow up correction action for significant findings to Board of Director and Board of Commissioner with copied to Audit Committee and Compliance Director.
 - 11) When external services for Internal Audit activities being used, ensure:

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| <p>a) Terselenggara transfer pengetahuan antara pihak ekstern kepada anggota Audit Intern, dengan mempertimbangkan penggunaan jasa ahli pihak ekstern.</p> <p>b) Penggunaan jasa pihak ekstern tidak memengaruhi independensi dan objektivitas fungsi Audit Intern.</p> <p>c) Pihak ekstern mematuhi Piagam Audit Intern Bank.</p> <p>12) Bagi bank yang merupakan perusahaan induk:</p> <p>a) Menentukan strategi pelaksanaan Audit Intern Entitas Anak.</p> <p>b) Merumuskan prinsip-prinsip Audit Intern yang mencakup metodologi audit dan langkah-langkah pelaksanaan pengendalian mutu.</p> <p>13) Bertanggung jawab menyampaikan temuan audit terkait pelaksanaan pemenuhan prinsip syariah kepada Direksi dan Dewan Komisaris, dengan tembusan kepada Komite Audit dan Direktur yang membawahi fungsi kepatuhan serta ke Dewan Pengawas Syariah.</p> | <p>a) Transfer knowledge from external parties to internal auditor, considering using external service.</p> <p>b) The use of external services does not affect the independence and objectivity of the Internal Audit function.</p> <p>c) External parties abide to Bank's Internal Audit Charter.</p> <p>12) For a Bank as a main entity:</p> <p>a) To determine the strategy for Internal Audit implementation of Subsidiaries.</p> <p>b) To determine the Internal Audit principles which include audit methodology and activities for quality assurance implementation.</p> <p>13) Responsible to report audit findings related to the implementation of sharia principles compliance to Board of Director and Board of Commissioner with copied to Audit Committee and Compliance Director and also to Sharia Supervisory Board.</p> |
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13. Kode Etik

Dalam melaksanakan tugasnya, Kepala Audit Intern dan seluruh staf Audit Intern harus mentaati Kode Etik Bank dan Kode Etik Audit Intern Bank CIMB Niaga.

13. Code of Ethics

In performing its duties, the Chief Audit Executive and Internal Audit staff should abide to the Code of Ethics of the Bank and Internal Audit Code of Ethics of Bank CIMB Niaga.

Kode Etik Audit Intern Bank CIMB Niaga disusun sesuai dengan Kode Etik dari PFAIB dan GIAS.

a. Mendemonstrasikan integritas

Auditor Intern mendemonstrasikan integritas dalam pekerjaan dan perilaku mereka, termasuk mendemonstrasikan:

- 1) Kejujuran dan keberanian profesional.
- 2) Ekspektasi etika organisasi.
- 3) Perilaku taat hukum dan etis.

b. Mempertahankan objektivitas

Auditor intern mempertahankan sikap tidak memihak dan tidak bias ketika melakukan jasa audit intern dan mengambil keputusan, dengan memperhatikan:

- 1) Sikap objektivitas individu.
- 2) Menjaga objektivitas.
- 3) Mengungkapkan kelemahan terhadap objektivitas, jika ada.

c. Mendemonstrasikan kompetensi

Auditor intern menerapkan pengetahuan, keterampilan, dan kemampuan untuk memenuhi peran dan tanggung jawabnya dengan sukses, termasuk:

- 1) Memiliki kompetensi.
- 2) Melakukan pengembangan profesional secara berkelanjutan.

d. Menerapkan kecermatan profesional

Auditor intern menerapkan kecermatan profesional dalam merencanakan dan melaksanakan jasa audit intern, dengan memperhatikan:

- 1) Kesesuaian dengan GIAS.
- 2) Kecermatan profesional.

The Bank CIMB Niaga Internal Audit Code of Ethics is established in accordance with the Code of Ethics of PFAIB and GIAS.

a. Demonstrate integrity

Internal auditors demonstrate integrity in their work and behavior, including demonstrate:

- 1) Honesty and professional courage.
- 2) Organization's ethical expectations.
- 3) Legal and ethical behavior.

b. Maintain objectivity

Internal auditors maintain an impartial and unbiased attitude when performing internal audit services and making decisions by considering:

- 1) Individual objectivity.
- 2) Safeguarding objectivity.
- 3) Disclosing impairments to objectivity, if any.

c. Demonstrate Competency

Internal auditors apply the knowledge, skills, and abilities to fulfill their roles and responsibilities successfully, including:

- 1) Having competency.
- 2) Continuing professional development.

d. Exercise due professional care

Internal auditors apply due professional care in planning and performing internal audit services, by considering:

- 1) Conformance with GIAS.
- 2) Due professional care.

3) Skeptisisme profesional.

e. Menjaga kerahasiaan

Auditor intern menggunakan dan melindungi informasi dengan tepat. Auditor intern tidak berwenang mengungkapkan informasi tanpa kewenangan yang jelas, kecuali sesuai Kebijakan Bank terkait pemberian informasi/data/dokumen kepada pihak luar.

3) Professional skepticism.

e. Maintain confidentiality

Internal auditors use and protect information appropriately. Internal auditor must keep secrecy of any information received and have no rights to disclose without any appropriate authority unless in accordance with Bank Policy related information/data/document disclosure to the third party.

14. Penutup

a. Piagam Audit Intern ini menjadi pedoman pelaksanaan fungsi Audit Intern dan harus dapat diakses oleh:

- seluruh pemangku kepentingan intern Bank
- pemangku kepentingan ekstern Bank melalui situs web Bank untuk Bank yang sahamnya dimiliki publik.

b. Audit Intern harus melakukan reviu dan mengkinikan Piagam Audit Intern secara berkala, sesuai dengan POJK No. 1/POJK.03/2019 dan Kebijakan Manual Framework yang berlaku minimal tiga tahun sekali atau sesuai kebutuhan, terutama apabila terdapat perubahan strategi perusahaan atau perubahan regulasi eksternal dari regulator, antara lain OJK dan Bank Indonesia, atau regulator lain yang diberi kewenangan oleh Undang-Undang.

c. Kepala Audit Intern harus menyampaikan hasil reviu Piagam Audit Intern kepada Dewan Komisaris untuk mendapatkan

14. Closing

a. Internal Audit Charter should be guidance of Internal Audit function implementation and can be access for:

- All internal stakeholders
- External bank stakeholders through the Bank's website for public listed bank.

b. Internal Audit shall review and update the Internal Audit Charter periodically, in accordance with POJK No. 1/POJK.03/2019 and Framework Manual Policy which is applicable at least once in three years or as needed, especially if there is any corporate strategy changes or external regulation changes from regulator, including OJK and Bank Indonesia, or other regulators authorized by law.

c. The Chief Audit Executive shall submit the review result of Internal Audit Charter to Board of Commissioners to get approval with

persetujuan dengan
mempertimbangkan rekomendasi
Komite Audit.

considering recommendation from
Audit Committee.

Jakarta, 28 November 2024

PT Bank CIMB Niaga Tbk