

**PIAGAM KOMITE AUDIT
(AUDIT COMMITTEE CHARTER)
PT BANK MASPION INDONESIA**



2024

**PIAGAM KOMITE AUDIT
(AUDIT COMMITTEE CHARTER)
PT BANK MASPION INDONESIA, Tbk**

I. PENDAHULUAN

Komite Audit adalah komite yang dibentuk dan bertanggung jawab kepada Dewan Komisaris dan yang ditunjuk oleh Dewan Komisaris untuk membantu tugas Dewan Komisaris dalam melaksanakan fungsi pengawasan terutama dalam hal :

1. Meningkatkan kualitas dan integritas laporan keuangan
2. Memastikan efektivitas sistem pengendalian internal atas pengelolaan Perseroan
3. Mengawasi kualifikasi dan kemandirian fungsi audit internal dan eksternal untuk meningkatkan kinerja dan efektivitas fungsi audit internal maupun eksternal
4. Memantau pemenuhan / tindak lanjut Direksi hasil temuan audit internal dan eksternal
5. Mengidentifikasi hal-hal yang memerlukan perhatian Dewan Komisaris, termasuk kepatuhan Perseroan terhadap undang-undang dan peraturan yang berlaku

Sebagai landasan dan pedoman dalam pelaksanaan tugas dan tanggung jawab Komite Audit, maka dengan ini ditetapkan Piagam Komite Audit PT Bank Maspion Indonesia Tbk (selanjutnya disebut Perseroan), yang disusun berdasarkan :

- Peraturan Otoritas Jasa Keuangan nomor 55 /pojk.04/2015 tentang Pembentukan dan Pedoman Pelaksanaan Kerja Komite Audit
- Peraturan Otoritas Jasa Keuangan nomor 17 tahun 2023 tentang Penerapan Tata Kelola Bagi Bank Umum

Piagam Komite Audit akan dikaji ulang sekali dalam tiga tahun atau disesuaikan karena kondisi internal atau eksternal

I. INTRODUCTION

Audit Committee is a committee that is established and holds the responsibility to the Board of Commissioners and appointed by the Board of Commissioners to assist the duties of the Board of Commissioners in carrying out supervisory functions, especially in terms of:

1. Improving the quality and integrity of financial statements
2. Ensuring the effectiveness of the internal control system in managing the Company
3. Overseeing the qualification and the independence of internal and external audit functions to improve the performance and effectiveness of internal and external audit functions
4. Monitor the fulfillment / follow-up of the Board of Directors on the findings of internal and external audits
5. Identifying matters that require the attention of the Board of Commissioners, including the Company's compliance with applicable laws and regulations.

As a base and guideline in the implementation of the duties and responsibilities of the Audit Committee, the Audit Committee Charter of PT Bank Maspion Indonesia Tbk (furthermore referred as the Company), which is arranged based on:

- Financial Services Authority Regulation number 55 / pojk.04 / 2015 concerning the Establishment and Work Guidelines of the Audit Committee
- Financial Services Authority Regulation number 17 of 2023 concerning the Implementation of Governance for Commercial Banks.

The Audit Committee Charter will be updated at least once every three years or adjusted due to internal or external conditions

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II. PERSYARATAN KEANGGOTAAN KOMITE AUDIT dan MASA TUGAS

1. Komite Audit minimal terdiri dari 3 (tiga) orang anggota yang berasal dari Komisaris Independen dan Pihak Independen
2. Susunan Komite Audit minimal terdiri dari :
 - a. Seorang Komisaris Independen dan menjabat sebagai Ketua Komite
 - b. Seorang Pihak Independen yang memiliki keahlian dibidang keuangan atau akuntansi
 - c. Seorang Pihak independen yang memiliki keahlian dibidang hukum atau perbankan.
3. Persyaratan anggota Komite audit adalah sebagai berikut :
 - a. Komisaris Independen yang menjadi anggota Komite Audit adalah anggota Dewan Komisaris yang berasal dari luar Perseroan atau Perusahaan Publik dan telah memenuhi persyaratan sesuai Peraturan Otoritas Jasa Keuangan
 - b. Anggota Komite Audit diangkat dan diberhentikan oleh Direksi berdasarkan keputusan rapat Dewan Komisaris
 - c. Masa tugas anggota Komite Audit tidak boleh lebih lama dari masa jabatan Dewan Komisaris yang diatur dalam Anggaran Dasar Persero dan dapat dipilih kembali hanya untuk 1 (satu) periode berikutnya
 - d. Komite Audit bertindak secara independen dalam melaksanakan tugas dan tanggung jawabnya
 - e. Memiliki integritas yang tinggi, kemampuan, pengetahuan, pengalaman sesuai dengan bidang pekerjaannya, serta mampu berkomunikasi dengan baik
 - f. Wajib memahami laporan keuangan, bisnis Perseroan khususnya yang terkait dengan layanan jasa atau kegiatan usaha Perseroan, proses audit, manajemen risiko, dan peraturan perundang-undangan di bidang Pasar Modal serta peraturan perundang-undangan terkait lainnya
 - g. Wajib mematuhi kode etik yang ditetapkan oleh Perseroan
 - h. Meningkatkan kompetensi secara terus menerus melalui pendidikan dan pelatihan

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II. AUDIT COMMITTEE MEMBERSHIP REQUIREMENTS and TERM OF SERVICE

1. The Audit Committee consists of at least 3 (three) members from Independent Commissioners and Independent Parties.
2. The composition of the Audit Committee at least consists of:
 - a. An Independent Commissioner and serves as Chairman of the Committee
 - b. An Independent Party with expertise in finance or accounting
 - c. An independent party with expertise in law or banking.
3. The requirements of the members of the Audit Committee are as follows:
 - a. Independent Commissioners who are members of the Audit Committee are members of the Board of Commissioners who come from outside the Company or Public Company and have fulfilled the requirements in accordance with the Financial Services Authority Regulations
 - b. Audit Committee members are appointed and dismissed by the Board of Directors based on the descision of the Board of Commissioners meeting
 - c. The Term of Service for the Audit Committee members shall not be longer than the Term of Service of the Board of Commissioners, as in accordance to the Company's Articles of Association and might be re-elected only for the next 1 (one) period of time
 - d. The Audit Committee acts independently in carrying out their duties and responsibilities
 - e. Having high integrity, ability, knowledge, experience in accordance with their field of work, and able to communicate well
 - f. Must understand the financial statements, the Company's business, especially those related to the Company's services or business activities, audit processes, risk management, and laws and regulations in the Capital Market and other related laws and regulations
 - g. Must comply with the code of ethics set by the Company
 - h. Improve competence continuously through education and training

- i. Bukan merupakan orang dalam Kantor Akuntan Publik, Kantor Konsultan Hukum, Kantor Jasa Penilai Publik atau pihak lain yang memberi jasa asurans, jasa non-asurans, jasa penilai dan/atau jasa konsultasi lain kepada Perseroan dalam waktu 6 (enam) bulan terakhir
- j. bukan merupakan orang yang bekerja atau mempunyai wewenang dan tanggung jawab untuk merencanakan, memimpin, mengendalikan, atau mengawasi kegiatan Perseroan atau Perusahaan Publik tersebut dalam waktu 6 (enam) bulan terakhir, kecuali Komisaris Independen
- k. tidak mempunyai saham langsung maupun tidak langsung pada Perseroan
- l. Dalam hal anggota Komite Audit memperoleh saham Perseroan baik langsung maupun tidak langsung akibat suatu peristiwa hukum, saham tersebut wajib dialihkan kepada pihak lain dalam jangka waktu paling lama 6 (enam) bulan setelah diperolehnya saham tersebut
- m. Tidak mempunyai hubungan Afiliasi dengan anggota Dewan Komisaris, anggota Direksi, atau Pemegang Saham Utama Persero
- n. Tidak mempunyai hubungan usaha baik langsung maupun tidak langsung yang berkaitan dengan kegiatan usaha Perseroan.
- i. Not a person in the Public Accounting Firm, Legal Consultant Firm, Public Appraisal Service Office or other parties who provide assurance services, non-assurance services, appraisal services and/or other consulting services to the Company within the last 6 (six) months
- j. not a person who works or has the authority and responsibility to plan, lead, control, or supervise the activities of the Company or Public Company within the last 6 (six) months, except for the Independent Commissioner
- k. does not have direct or indirect shares in the Company
- l. In the event that a member of the Audit Committee acquires the Company's shares either directly or indirectly due to a legal event, the shares must be transferred to another party within a maximum period of 6 (six) months after the acquisition of the shares
- m. Has no affiliation with members of the Board of Commissioners, members of the Board of Directors, or Major Shareholders of the Company
- n. Does not have a business relationship either directly or indirectly related to the Company's business activities.

III. TUGAS dan TANGGUNG JAWAB KOMITE AUDIT

Dalam menjalankan fungsinya, Komite Audit memiliki tugas dan tanggung jawab sebagai berikut:

- 1. melakukan penelaahan atas informasi keuangan yang akan dikeluarkan oleh Perseroan kepada publik dan/atau pihak otoritas, seperti :
 - a. kesesuaian laporan keuangan, proyeksi, dan laporan lainnya terkait dengan informasi keuangan Perseroan sesuai dengan standar akuntansi yang berlaku
 - b. kesesuaian pelaksanaan audit Kantor Akuntan Publik dengan standar audit yang berlaku
- 2. melakukan penelaahan atas ketataan terhadap peraturan perundang-undangan yang berhubungan dengan kegiatan Perseroan
- 3. memberikan pendapat independen dalam hal terjadi perbedaan pendapat antara manajemen

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III. DUTIES AND RESPONSIBILITIES OF AUDIT COMMITTEE

In carrying out its functions, the Audit Committee has the following duties and responsibilities:

- 1. reviewing financial information to be released by the Company to the public and/or authorities, such as:
 - a. compatibility financial statements, projections, and other reports related to the Company's financial information in accordance with applicable accounting standards
 - b. compatibility of the audit implementation of the Public Accounting Firm with applicable audit standards
- 2. reviewing compliance with laws and regulations related to the Company's activities
- 3. providing independent opinion when the opinion between management and accountants have different outcomes

4. memberikan rekomendasi kepada Dewan Komisaris mengenai penunjukan Akuntan yang didasarkan pada independensi, ruang lingkup penugasan, dan imbalan jasa
 5. Melakukan penelaahan atas perencanaan dan pelaksanaan pemeriksaan oleh auditor internal (Satuan Kerja Audit Intern) dan melakukan pemantauan atas tindak lanjut oleh Direksi atas temuan auditor internal, akuntan publik dan hasil pengawasan otoritas / regulator
 6. menelaah pengaduan yang berkaitan dengan proses akuntansi dan pelaporan keuangan Perseroan
 7. menelaah dan memberikan saran kepada Dewan Komisaris terkait dengan adanya potensi benturan kepentingan Perseroan
 8. menjaga kerahasiaan dokumen, data dan informasi Perseroan.
4. providing recommendations to the Board of Commissioners regarding the appointment of Accountants based on independence, scope of assignment, and remuneration
 5. Reviewing the planning and implementation of audits by internal auditors (Internal Audit Work Unit) and monitoring follow-up actions by the Board of Directors on the findings of internal auditors, public accountants and the results of authority / regulatory supervision
 6. reviewing complaints related to the Company's accounting and financial reporting processes
 7. reviewing and providing advices to the Board of Commissioners related to the potential conflict of interest of the Company
 8. maintaining the confidentiality of the Company's documents, data and information.

IV. WEWENANG KOMITE AUDIT

Dalam melaksanakan tugasnya Komite Audit mempunyai wewenang sebagai berikut :

1. mengakses dokumen, data, dan informasi Perseroan tentang karyawan, dana, aset, dan sumber daya perusahaan yang diperlukan
2. berkomunikasi langsung dengan karyawan, termasuk Direksi, Satuan Kerja Audit Internal, Satuan Kerja 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 dengan persetujuan Dewan Komisaris
4. melakukan kewenangan lain yang diberikan oleh Dewan Komisaris.

IV. AUTHORITY OF AUDIT COMMITTEE

In carrying out its duties, the Audit Committee has the following authorities:

1. access the Company's documents, data, and information about employees, funds, assets, and other necessary company resources
2. communicate directly with employees, including the Board of Directors, Internal Audit Work Unit, Risk Management Work Unit and Accountants regarding the duties and responsibilities of the Audit Committee
3. involve independent parties outside the Audit Committee members who are required to assist in the implementation of their duties with the approval of the Board of Commissioners
4. execute other authorities granted by the Board of Commissioners.

V. TATA CARA DAN PROSEDUR KERJA

1. Domisili Kantor Pusat Perseroan merupakan lokasi dan tempat kerja Komite Audit.
2. Apabila diperlukan, dengan persetujuan Dewan Komisaris dan Direksi, maka setiap tempat kegiatan/kantor Bank selain Kantor Pusat Perseroan dapat menjadi pilihan lokasi kerja/tempat rapat resmi yang tidak bersifat tetap.
3. Waktu kerja dari Komite Audit dapat dilakukan setiap saat pada jam kerja kantor atau sesuai arahan Komisaris

V. WORK PROCEDURES AND PROCEDURES

1. The domicile of the Company's Head Office is the location and place of the Audit Committee's working place.
2. If necessary, with the approval of the Board of Commissioners and Board of Directors, any place with activity/ bank office other than the Company's Head Office can be a choice of work location/official meeting place that is not permanent.
3. The working time of the Audit Committee can be carried out at any time during office

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4. Setiap anggota Komite Audit wajib menyediakan waktu yang cukup untuk melaksanakan tugas dan tanggungjawab secara baik.

VI. RAPAT KOMITE AUDIT

1. Rapat Komite Audit diselenggarakan setiap bulan sekali dan dapat diadakan tambahan rapat Komite Audit di luar rapat bulanan Komite audit bila ada hal yang memerlukan masukan atau rekomendasi dari Komite Audit.
2. Rapat juga dapat diadakan atas permintaan tertulis dari Dewan Komisaris.
3. Undangan Rapat Komite Audit disampaikan kepada setiap anggota (atau dalam hal tertentu kepada peserta rapat lainnya) secara langsung atau melalui email atau surat, sekurang-kurangnya 3 (tiga) hari sebelum rapat diadakan.
4. Rapat Komite Audit dipimpin oleh Ketua Komite.
5. Dalam hal Ketua Komite Audit tidak dapat hadir, maka rapat dipimpin oleh salah seorang anggota Komite Audit yang ditunjuk sesuai kesepakatan.
6. Rapat Komite Audit dapat dilaksanakan minimal dihadiri oleh 51% (lima puluh satu perseratus) dari anggota Komite Audit.
7. Rapat Komite Audit dapat diadakan dengan virtual (online) atau diadakan pertemuan secara fisik (offsite)
8. Kehadiran peserta rapat dalam setiap rapat Komite Audit wajib dibuatkan Daftar Hadir dan dilampirkan dalam risalah rapat tersebut.
9. Rapat Komite Audit dapat dihadiri oleh anggota Dewan Komisaris yang bukan merupakan anggota Komite Audit, walaupun tanpa undangan.
10. Setiap anggota Komite Audit memiliki 1 (satu) hak suara.
11. Setiap anggota Komite Audit memiliki hak bicara dan mengutarakan pendapat dalam setiap rapat.
12. Pengambilan keputusan rapat Komite Audit berdasarkan atas dasar musyawarah mufakat.
13. Segala keputusan rapat Komite Audit bersifat mengikat seluruh anggota Komite Audit.

working hours or as directed by the Commissioner

4. Each member of the Audit Committee must provide sufficient time to carry out their duties and responsibilities properly.

VI. AUDIT COMMITTEE MEETING

1. Audit Committee meetings are held once a month and additional Audit Committee meetings may be held outside the audit committee's monthly meetings if there are matters that require input or recommendations from the Audit Committee.
2. Meetings may also be held upon written request from the Board of Commissioners.
3. Audit Committee Meeting Invitation is delivered to each member (or in certain cases to other meeting participants) in person or via email or letter, at least 3 (three) days before the meeting is held.
4. Audit Committee meetings are conducted by the Chairman of the Committee.
5. In the event that the Chairman of the Audit Committee is unable to attend, the meeting is conducted by one of the members of the Audit Committee appointed as agreed.
6. Audit Committee meetings can be held at least attended by 51% (fifty one percents) of the Audit Committee members.
7. The Audit Committee meetings can be held virtually (online) or held physically meeting (offsite)
8. The attendance of meeting participants in each meeting of the Audit Committee must be recorded in an Attendance List and attached to the minutes of the meeting.
9. Audit Committee meetings can be attended by members of the Board of Commissioners who are not members of the Audit Committee, even without invitation.
10. Each member of the Audit Committee has 1 (one) voting right.
11. Each member of the Audit Committee has the right to speak and express opinions in every meeting.
12. The decision making of the audit committee meeting is based on the principle of consensus deliberation.
13. All decision making of Audit Committee meetings are binding on all members of the Audit Committee.

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14. Setiap rapat Komite Audit wajib dibuat risalah rapat dan ditanda tangani oleh seluruh anggota Komite Audit.
15. Dalam hal terjadi perbedaan pendapat (*dissenting opinions*) dalam rapat Komite Audit, perbedaan tersebut wajib dituangkan dalam risalah rapat secara jelas berikut alasan yang mendasari perbedaan pendapat tersebut, yang wajib ditandatangani oleh seluruh anggota Komite Audit yang hadir dan disampaikan kepada Dewan Komisaris.
16. Risalah rapat sebagaimana dimaksud pada nomor 2 (dua) wajib disampaikan kepada Dewan Komisaris selambatnya 3 (tiga) hari kerja sejak tanggal risalah rapat.
17. Atas permintaan Dewan Komisaris, Komite Audit dapat menghadiri Rapat Pemegang Saham dalam rangka penjelasan dan/atau pemaparan hasil kerja Direksi.
18. Atas persetujuan Dewan Komisaris, Komite Audit dapat menghadiri undangan rapat Direksi dalam rangka penjelasan dan/atau pemaparan hasil kerja Direksi.
14. Every meeting of the Audit Committee must make minutes of meeting and signed by all members of the Audit Committee.
15. In the event of *dissenting opinions* in the Audit Committee meeting, the difference must be clearly stated in the minutes of the meeting along with the reasons underlying the dissent, which must be signed by all members of the Audit Committee present and submitted to the Board of Commissioners.
16. The minutes of meeting as referred to in number 2 (two) must be submitted to the Board of Commissioners no later than 3 (three) working days from the date of the minutes of meeting.
17. With the request of the Board of Commissioners, the Audit Committee may attend the Shareholders Meeting in order to explain and/or present the work of the Board of Directors.
18. With the approval of the Board of Commissioners, the Audit Committee may attend invitations to meetings of the Board of Directors in the context of explanation and/or presentation of the work of the Board of Directors.

VII. ETIKA dan KEPATUTAN

1. Setiap anggota Komite Audit terikat dengan masa bakti yang ditentukan oleh Dewan Komisaris.
2. Setiap anggota Komite Audit wajib menghindari kegiatan yang bertentangan dengan hukum, etika dan norma-norma yang berlaku di masyarakat serta kegiatan yang bertentangan dengan kepentingan dan tujuan Perseroan.
3. Setiap anggota Komite Audit wajib memberikan pendapat dengan menggunakan bukti yang cukup dan kompeten untuk mendukung pendapat tersebut serta tidak menggunakan informasi yang berkaitan dengan Perseroan untuk keuntungan pribadi.
4. Bila anggota Komite Audit melakukan pelanggaran atau tindakan yang dapat merugikan dan/atau membahayakan kelangsungan Perseroan, maka rapat Dewan Komisaris dapat memberhentikan sementara jabatan anggota Komite Audit atau memberhentikan yang bersangkutan dari anggota Komite Audit.

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VII. ETHICS and PROPRIETY

1. Each member of the Audit Committee is bound by the term of service determined by the Board of Commissioners.
2. Each member of the Audit Committee must avoid activities that are contrary to the law, ethics and norms prevailing in the community as well as activities that are contrary to the interests and objectives of the Company.
3. Each member of the Audit Committee must provide an opinion using sufficient and competent evidence to support the opinion and not use information related to the Company for personal gain.
4. If a member of the Audit Committee commits a violation or action that may harm and/or endanger the continuity of the Company, the Board of Commissioners meeting may suspend the position of the Audit Committee member or dismiss the relevant member from the Audit Committee member.

5. Apabila anggota Komite Audit atas inisiatif sendiri akan mengundurkan diri dari jabatannya, maka wajib memberitahukan kepada Dewan Komisaris sekurang-kurangnya 30 (tiga puluh) hari sebelum tanggal pengunduran dirinya.

VIII. PELAPORAN

1. Komite Audit wajib membuat laporan kepada Dewan Komisaris atas setiap penugasan yang diberikan.
2. Komite Audit wajib membuat laporan tahunan pelaksanaan kegiatan Komite Audit yang diungkapkan dalam Laporan Tahunan Perseroan.
3. Perseroan wajib menyampaikan kepada Otoritas Jasa Keuangan informasi mengenai pengangkatan dan pemberhentikan Komite Audit dalam jangka waktu paling lama 2 (dua) hari kerja setelah pengangkatan atau pemberhentian.
4. Informasi mengenai pengangkatan dan pemberhentian anggota Komite Audit wajib dimuat dalam laman (website) bursa dan/atau laman (website) Perseroan.
5. Komite Audit wajib melaporkan kepada Dewan Komisaris dalam hal mengetahui terjadinya pelanggaran atas peraturan di bidang perbankan, peraturan internal Perseroan, atau pelanggaran dalam pelaksanaan operasional Perseroan yang dapat merugikan atau membahayakan kelangsungan Perseroan selambat-lambatnya 7 (tujuh) hari kerja sejak ditemukannya pelanggaran.

IX. REMUNERASI DAN TUNJANGAN

1. Ketua dan semua anggota Komite Audit menerima renumerasi dan tunjangan atau fasilitas lainnya dari Perseroan yang ditetapkan oleh Dewan Komisaris dengan memperhatikan rekomendasi Komite Remunerasi dan Nominasi.
2. Anggota Dewan Komisaris yang menjadi Ketua / anggota Komite Audit tidak diberikan remunerasi tambahan dari jabatan tersebut selain remunerasi sebagai anggota Dewan Komisaris.
3. Anggota Komite Audit dilarang menerima imbalan, hadiah, sumbangan dan/atau fasilitas lainnya dalam bentuk apapun atau karena alasan apapun dari pihak manapun yang

5. If a member of the Audit Committee on his own initiative will resign from his position, he must notify the Board of Commissioners at least 30 (thirty) days before the date of his resignation.

VIII. REPORTING

1. The Audit Committee must make a report to the Board of Commissioners on each assignment given.
2. The Audit Committee is required to make an annual report on the implementation of the Audit Committee's activities which is disclosed in the Company's Annual Report.
3. The Company must inform the Financial Services Authority regarding the appointment and dismissal of the Audit Committee within a maximum period of 2 (two) working days after the appointment or dismissal.
4. Information regarding the appointment and dismissal of members of the Audit Committee must be published on the stock exchange website and/or the Company's website.
5. The Audit Committee must report to the Board of Commissioners in the event of any violation of banking regulations, the Company's internal regulations, or violations in the Company's operational implementation that may harm or endanger the continuity of the Company no later than 7 (seven) working days from the discovery of the violation.

IX. REMUNERATION AND BENEFITS

1. The Chairman and all members of the Audit Committee receive remuneration and allowances or other facilities from the Company as determined by the Board of Commissioners with due regard to the recommendations of the Remuneration and Nomination Committee
2. Members of the Board of Commissioners who become Chairmen / members of the Audit Committee are not given additional remuneration from the position other than remuneration as members of the Board of Commissioners.
3. Members of the Audit Committee are prohibited from receiving rewards, gifts, donations and/or other facilities in any form or for any reason from any party related to their

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berkaitan dengan fungsinya sebagai anggota Komite Audit baik langsung maupun tidak langsung.

- Anggota Komite Audit dilarang memanfaatkan Perseroan untuk kepentingan pribadi, keluarga, teman dan/atau pihak lain yang dapat merugikan Perseroan.

X. PERJALANAN DINAS

- Anggota Komite Audit dapat melakukan perjalanan dinas ke luar kota atau daerah lain diluar tempat kedudukan Perseroan, bilamana ditugaskan oleh Dewan Komisaris.
- Perjalanan dinas adalah perjalanan yang dilakukan anggota Komite Audit dalam melaksanakan tugas dan tanggungjawabnya semata-mata untuk kepentingan Perseroan.
- Semua biaya perjalanan dinas di atas menjadi beban Perseroan.

XI. SEKRETARIS KOMITE AUDIT

Komite audit menunjuk Kepala Satuan Kerja Audit Internal sebagai Sekretaris Komite Audit yang mempunyai tugas :

- Membuat undangan rapat Komite Audit
- Membuat notulen rapat Komite Audit
- Memberitahukan kepada Komite Audit masa tugas anggota Komite Audit minimal 6 (enam) bulan sebelum berakhir melalui media surat electronic atau media lainnya.

XII. PEMAHAMAN dan PENGUBAHAN TATA TERTIB

- Anggota Komite Audit wajib mengetahui dan memahami semua aturan dalam Piagam Komite Audit (Audit Committee Charter).
- Perubahan Piagam Komite Audit hanya dapat dibicarakan dan diputuskan dalam Rapat Dewan Komisaris.
- Dalam hal terjadi penambahan dan/atau perubahan Piagam Komite Audit, wajib disusun dalam bentuk Piagam Komite Audit baru dan dengan demikian Piagam Komite Audit lama tidak berlaku.
- Piagam Komite Audit berlaku sejak tanggal ditetapkan.

function as members of the Audit Committee either directly or indirectly.

- Members of the Audit Committee are prohibited from using the Company for personal, family, friends and/or other parties that may harm the Company.

X. BUSINESS TRAVEL

- Members of the Audit Committee may travel outside the city or other areas outside the Company's place of residence, if assigned by the Board of Commissioners.
- Official travel is a trip made by members of the Audit Committee in carrying out their duties and responsibilities solely for the benefit of the Company.
- All of the above official travel expenses are borne by the Company.

XI. SECRETARY OF AUDIT COMMITTEE

The Audit Committee appoints the Head of Internal Audit Work Unit as Secretary of the Audit Committee which has the following duties:

- Making and sending invitations for an Audit Committee meetings
- Making minutes of Audit Committee meetings
- Notify the Audit Committee of the service period of members of the Audit Committee at least 6 (six) months before it ends through electronic mail or other media.

XII. UNDERSTANDING AND CHANGING THE CODE OF CONDUCT

- Audit Committee members must know and understand all the rules in the Audit Committee Charter.
- Changes to the Audit Committee Charter can only be discussed and decided at the Board of Commissioners Meeting.
- In the event of additions and/or changes to the Audit Committee Charter, it must be drafted in the form of a new Audit Committee Charter and thus the old Audit Committee Charter does not apply.
- The Audit Committee Charter is effective from the date stipulated.

Head Office :

Jl. Basuki Rahmat No. 50-54, Surabaya 60262, Indonesia
Phone : +62 31 535 6123 | Fax : +62 31 535 6122

XIII.SANKSI-SANKSI

1. Dalam hal terjadi pelanggaran oleh anggota Komite Audit terhadap Piagam Komite Audit akan dilakukan teguran tertulis oleh Ketua Komite Audit, serta menyampaikan teguran tertulis tersebut dalam kesempatan pertama Rapat Dewan Komisaris.
2. Dalam hal terjadi pelanggaran oleh Ketua Komite Audit terhadap Piagam Komite Audit akan dilakukan teguran tertulis oleh Dewan Komisaris, serta menyampaikan teguran tertulis tersebut dalam kesempatan pertama Rapat Dewan Komisaris.
3. Dalam hal terjadi pelanggaran berat dan/atau berulang atas kasus yang sama dan/atau beberapa kasus terhadap Piagam Komite Audit, Dewan Komisaris akan menegur dan/atau menyampaikan laporan tertulis kepada Pemegang Saham.

XIV.LAIN-LAIN

Hal-hal lain yang belum diatur dalam Piagam Komite Audit akan ditentukan dalam Rapat Dewan Komisaris dan dibuatkan Piagam Komite Audit yang baru.

XIII.SANCTIONS

1. In the event of a violation by a member of the Audit Committee against the Audit Committee Charter, a written reprimand will be carried out by the Chairman of the Audit Committee, as well as reporting the written reprimand on the first occasion of the Board of Commissioners Meeting.
2. In the event of a violation by the Chairman of the Audit Committee against the Audit Committee Charter, a written reprimand will be carried out by the Board of Commissioners, and report the written reprimand on the first occasion of the Board of Commissioners Meeting.
3. In the event of serious and/or repeated violations of the same case and/or several cases against the Audit Committee Charter, the Board of Commissioners will reprimand and/or submit a written report to the Shareholders.

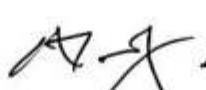
XIV.MISCELLANEOUS

Other matters that have not been regulated in the Audit Committee Charter will be determined at the Board of Commissioners Meeting and a new Audit Committee Charter will be made.

Ditetapkan di Surabaya, 17 Januari 2024

Set in Surabaya, January 17, 2024

Dewan Komisaris PT Bank Maspion Indonesia,Tbk
Board of Commissioners of PT Bank Maspion Indonesia, Tbk


Chat Luangarpa
Komisaris Utama
President
Commissioner**Diana Alim**
Komisaris
Commissioner**Alan Jeniphakul**
Komisaris Independen
Independent
Commissioner**Pardi Kendy**
Komisaris Independen
Independent
Commissioner**M. Pujiono Santoso**
Komisaris Independen
Independent
Commissioner