



NAMA Name	JABATAN Title	TANGGAL Date	PENYELENGGARA Organizer	WORKSHOP/TRAINING/SEMINAR
Dian Ramdhiana	Anggota Komite Nominasi dan Remunerasi Member of Nomination and Remuneration Committee	27 Januari 2022 January 27, 2022	OJK	Online Seminar "The Impact of ESG on the Performance of the Financial Services Industry"
		3 Februari 2022 February 3, 2022	OJK	Online Seminar "Strengthening The Financial Services Industry Through State Defence"
		17 Juni 2022 June 17, 2022	BTPN & Daya.id	Online Seminar "Jenius Way of Working HR Digital Transformation"
		21 Oktober 2022 October 21, 2022	BTPN & Daya.id	Online Seminar "Dissecting the Job Creation Law and its impact on company productivity"
		16 November 2022 November 16, 2022	BTPN & Gadjian	Online Seminar "Sustainability HR Manager Capability Improvement Program (PPK): Introduction To Human Capital"
		23 November 2022 November 23, 2022	BTPN & Gadjian	Online Seminar "Sustainability PPK HR Manager: Indonesian Labor Law"
		7 Desember 2022 December 7, 2022	BTPN & Gadjian	Online Seminar "Sustainability PPK HR Manager: Designing Organization"
		21 Desember 2022 December 21, 2022	BTPN & Gadjian	Online Seminar "Sustainability PPK HR Manager: Recruitment"

KOMITE PEMANTAU RISIKO

Komite Pemantau Risiko pertama kali dibentuk dengan nama Komite Manajemen Risiko berdasarkan Keputusan Rapat Umum Pemegang Saham pada tanggal 5 Juni 2003. Selanjutnya berdasarkan Keputusan Rapat Dewan Komisaris No. 006/KOM-OTO/XII/2017 tanggal 12 Desember 2017, Komite Manajemen Risiko resmi berganti nama menjadi Komite Pemantau Risiko.

Komite Pemantau Risiko merupakan organ pendukung di bawah Dewan Komisaris yang dibentuk oleh dan bertanggung jawab langsung kepada Dewan Komisaris untuk membantu pelaksanaan tugas dan fungsi terkait pemantauan pelaksanaan manajemen risiko di Perseroan.

Pedoman Kerja dan Tata Tertib Komite Pemantau Risiko

Dalam menjalankan tugas dan tanggung jawabnya, Komite Pemantau Risiko wajib berpedoman pada Pedoman Kerja dan Tata Tertib Komite Pemantau Risiko yang sudah diperbaharui dan diratifikasi oleh Dewan Komisaris pada tanggal 27 Januari 2021.

Tugas dan Tanggung Jawab Komite Pemantau Risiko

Tugas dan tanggung jawab Komite Pemantau Risiko, antara lain sebagai berikut:

1. Memberikan pendapat profesional yang independen kepada Dewan Komisaris atas laporan atau hal-hal yang disampaikan oleh Direksi kepada Dewan Komisaris serta mengidentifikasi hal yang memerlukan perhatian Dewan Komisaris sehubungan dengan manajemen risiko Perseroan;
2. Mengamati kecukupan proses identifikasi, pengukuran, pemantauan, pengendalian dan sistem informasi manajemen risiko;
3. Mengkaji cakupan, efektivitas dan objektivitas manajemen risiko;
4. Mengevaluasi kebijakan manajemen risiko Perseroan;

RISK MONITORING COMMITTEE

The Risk Monitoring Committee was first established as the Risk Management Committee based on the Resolution of the General Meeting of Shareholders on June 5, 2003. Furthermore, based on the Decision of the Board of Commissioners Meeting No. 006/KOM-OTO/XII/2017, dated December 12, 2017, the Risk Management Committee officially changed its name to the Risk Monitoring Committee.

The Risk Monitoring Committee is the supporting organ under the Board of Commissioners formed by and reporting directly to the Board of Commissioners to assist in the implementation of duties and functions related to monitoring the implementation of risk management in the Company.

Work Guidelines and Rules of Conduct for Nomination and Remuneration

In discharging its duties and responsibilities, the Risk Monitoring Committee shall be referred to the Work Guidelines and Code of Conduct of the Risk Monitoring Committee which has been updated and ratified by the Board of Commissioners on January 27, 2021.

Duties and Responsibilities of the Risk Monitoring Committee

Duties and responsibilities of the Risk Monitoring Committee, among others, are as follows:

- 1) Provide professional and independent opinion to the Board of Commissioners upon report or issues presented by the Board of Directors to the Board of Commissioners as well as identify issue that requires attention from the Board of Commissioners related to the Company's risk management;
- 2) Observe the adequacy of the process of identification, measurement, monitoring, control and risk management information system;
- 3) Review the scope, effectiveness and objectivity of risk management;
- 4) Evaluate the Company's risk management policy;

5. Mengevaluasi kesesuaian kebijakan manajemen risiko Perseroan dengan pelaksanaannya dalam rangka memberikan rekomendasi kepada Dewan Komisaris;
6. Memantau dan mengevaluasi Satuan Kerja Manajemen Risiko (SKMR);
7. Melaporkan kepada Dewan Komisaris berbagai risiko yang dihadapi oleh Perseroan dan penerapan manajemen risiko oleh Direksi;
8. Mengevaluasi pertanggungjawaban Direksi atas pelaksanaan kebijakan manajemen risiko;
9. Menjaga kerahasiaan seluruh dokumen, data, dan informasi Perseroan yang dimilikinya;
10. Membuat, mengkaji, dan memperbaharui Pedoman dan Tata Tertib Komite Pemantau Risiko;
11. Menyelenggarakan dan memberikan kewenangan untuk melakukan investigasi dalam ruang lingkup tugasnya;
12. Melakukan evaluasi kepatuhan Perseroan terhadap Anggaran Dasar, peraturan Otoritas Jasa Keuangan, serta peraturan-peraturan lainnya yang terkait dengan manajemen risiko;
13. Mengevaluasi kesesuaian antara kebijakan manajemen risiko Perseroan dan Kebijakan Manajemen Risiko Terintegrasi Konglomerasi Keuangan OTO Group dengan pelaksanaan kebijakan tersebut;
14. Pemantauan dan evaluasi pelaksanaan tugas Komite Manajemen Risiko Terintegrasi (KMRT) dan Satuan Kerja Manajemen Risiko Terintegrasi (SKMR Terintegrasi) Konglomerasi Keuangan OTO Group; dan
15. Tugas-tugas lain yang diberikan oleh Dewan Komisaris.

Keanggotaan dan Masa Jabatan

Masa tugas Komite Pemantau Risiko yang merupakan anggota Dewan Komisaris adalah sama atau tidak boleh lebih lama dari masa jabatannya sebagai Dewan Komisaris.

Berikut ini adalah komposisi keanggotaan Komite Pemantau Risiko Perseroan per 31 Desember 2022:

- 5) Evaluate the conformity of the Company's risk management policy with its implementation in order to provide recommendation to the Board of Commissioners;
- 6) Monitor and evaluate Risk Management Work Unit (SKMR);
- 7) Report to the Board of Commissioners on the various risks encountered by the Company and risk management implementation by the Board of Directors;
- 8) Evaluate Board of Directors' accountability on the implementation of risk management policy;
- 9) Protect confidentiality of all corporate documents, data and information;
- 10) Prepare, review and revise the Risk Monitoring Committee Charter;
- 11) Organize and delegate authority to do investigation under its scope of duty;
- 12) Evaluate the Company's compliance to the Articles of Association, Financial Service Authority, and other regulations related to risk management;
- 13) Evaluate the sustainability between risk management policy and Integrated Risk Management Policy of OTO Group Financial Conglomeration and its policy implementation;
- 14) Monitor and evaluate the implementation of duties of the Integrated Risk Management Committee (KMRT) and Integrated Risk Management Work Unit (Integrated SKMR) at OTO Group Financial Conglomeration; and
- 15) Other duties as assigned by the Board of Commissioners.

Membership and Terms of Office

The term of office of the Risk Monitoring Committee who serves as a member of the Board of Commissioners shall be the same or may not be longer than the term of office of the Board of Commissioners.

The following is the composition of the Company's Risk Monitoring Committee membership as of 31 December 2022:

No.	NAMA Name	JABATAN Position	RANGKAP JABATAN Concurrent Position	DASAR PENGANGKATAN Basis of Appointment	MASA JABATAN Term of Office
1.	Murniaty Santoso	Ketua Chairman	- Komisaris Independen - Ketua Komite Nominasi dan Remunerasi - Independent Commissioner - Chairman of the Nomination and Remuneration Committee	Keputusan Rapat Dewan Komisaris No. 025/KOM-OTO/XI/2022 Board of Commissioners Meeting Resolutions No. 025/KOM-OTO/XI/2022	12 Desember 2022 – 12 Desember 2027
2.	Masataka Takanishi	Anggota Member	- Komisaris - Anggota Komite Nominasi dan Remunerasi - Commissioner - Member of the Nomination and Remuneration Committee	Keputusan Rapat Dewan Komisaris No. 025/KOM-OTO/XI/2022 Board of Commissioners Meeting Resolutions No. 025/KOM-OTO/XI/2022	12 Desember 2022 – 12 Desember 2027
3.	Hirohiko Taniguchi	Anggota Member	Komisaris Commissioner	Keputusan Rapat Dewan Komisaris No. 024/KOM-OTO/XII/2019 Board of Commissioners Meeting Resolutions No.024/KOM-OTO/XII/2019	31 Januari 2020 – 31 Januari 2025 31 January 2020 – 31 January 2025
4.	Imam Pramudji	Anggota Member	- Anggota Komite Audit Member of Audit Committee	Keputusan Rapat Dewan Komisaris No. 001/KOM-OTO/I/2021 Board of Commissioners Meeting Resolutions No. 001/KOM-OTO/I/2021	27 Januari 2021 – 27 Januari 2026 27 January 2021 – 27 January 2026



Profil Keanggotaan Komite Pemantau Risiko

Profil lengkap anggota Komite Pemantau Risiko Perseroan yang merupakan anggota Dewan Komisaris dapat dilihat pada bab Profil Perusahaan, sub-bab Profil Dewan Komisaris, halaman 52-59.

Sementara itu, profil anggota Komite Pemantau Risiko yang bukan merupakan anggota Dewan Komisaris, adalah sebagai berikut:

NAMA Name	USIA Age	RIWAYAT PENDIDIKAN Education History	RIWAYAT KARIER Career History
Imam Pramudji	55 tahun/years old	Sarjana Muda Manajemen Perbankan, STIE Perbanas Jakarta (1989) Bachelor of Banking Management, STIE Perbanas Jakarta (1989)	<ul style="list-style-type: none"> ▪ Finance Manager, PT Immunotec Profarmasia (Apotek Roxy Group) (2014 – 2020) ▪ Director, PT Sari Pusaka (Apotek Roxy Group) (2016 – 2017) ▪ HRD Manager, PT Kreanova Pharamanet (Apotek Roxy Group) (2014 – 2014) ▪ Audit IT Dept Head, PT Oto Multiartha (2008 – 2011) ▪ Research & Development, PT Oto Multiartha (2003 – 2008) ▪ TL Coordinator ICU, PT Oto Multiartha (2000 – 2003) ▪ Internal Audit Officer & Team Leader ICU (Internal Control Unit), PT Oto Multiartha (1999 – 2000) ▪ Administration Head, PT Oto Multiartha (1996 – 1999) ▪ Collection Head, PT Oto Multiartha (1995 – 1996) ▪ Supporting & AR Control, PT Oto Multiartha (1995 – 1996) ▪ Accounting Staff, Bank Tamara (1994 – 1995) ▪ Accounting Staff, Bank Shinta (1993 – 1994) ▪ Accounting Staff & System Operator Computer, Bank Summa (1989 – 1993)

Membership Profile of the Risk Monitoring Committee

The full profile of the Company's Risk Monitoring Committee members who concurrently serve as the Board of Commissioners can be seen in the Company Profile chapter, sub-chapter Profile of the Board of Commissioners, page 52-59.

Meanwhile, profiles of members of the Risk Monitoring Committee who are not members of the Board of Commissioners

Independensi Komite Pemantau Risiko

Seluruh anggota Komite Pemantau Risiko Perseroan menjalankan tugas, tanggung jawab dan wewenang secara profesional serta senantiasa bertindak secara independen tanpa campur tangan dari pihak manapun yang tidak sesuai dengan peraturan perundang-undangan.

Rapat Komite Pemantau Risiko

Rapat Komite Pemantau Risiko wajib diselenggarakan paling sedikit 1 (satu) kali dalam 6 (enam) bulan. Hal ini telah diatur dalam Tata Tertib Komite Pemantau Risiko.

Sepanjang 2022, Komite Pemantau Risiko telah melaksanakan 2 kali rapat internal dengan uraian sebagai berikut:

NAMA Name	JABATAN Position	JUMLAH PERTEMUAN Number of Meetings	KEHADIRAN Attendance	TINGKAT KEHADIRAN (%) Attendance Rate (%)
Murniaty Santoso	Ketua Chairman	2	2	100
Masataka Takanishi	Anggota Member	2	2	100
Hirohiko Taniguchi	Anggota Member	2	2	100
Imam Pramudji	Anggota Member	2	2	100

Independence of the Risk Monitoring Committee

All members of the Company's Risk Monitoring Committee carry out their duties, responsibilities, and authorities professionally and always act independently without interference from any party that is not in accordance with the laws and regulations.

Risk Monitoring Committee Meeting

As stipulated in the Risk Monitoring Committee Charter, the Risk Monitoring Committee meeting shall be held at least once every 6 (six) months. This has been regulated in the Code of Conduct of the Risk Monitoring Committee.

Throughout 2022, the Risk Monitoring Committee has held two internal meetings with the following descriptions:

Laporan Pelaksanaan Tugas Komite Pemantau Risiko Tahun 2022

Selama tahun 2022, Komite Pemantau Risiko memiliki tugas dan tanggung jawab sesuai dengan Pedoman dan Tata Tertib Komite Pemantau Risiko, salah satunya adalah dengan mengevaluasi penerapan manajemen risiko per bulan Maret 2022 dan per bulan September 2022.

Report on the Implementation of the Risk Monitoring Committee's Duties for 2022

During 2022, the Risk Monitoring Committee has duties and responsibilities in accordance with the Risk Monitoring Committee Charter, one of which is to evaluate risk management implementation as of March 2022 and September 2022.

**Program Pengembangan Kompetensi Komite Pemantau Risiko
Tahun 2022**
**Risk Monitoring Committee Competency Development Program
2022**

NAMA Name	JABATAN Title	TANGGAL Date	PENYELENGGARA Organizer	WORKSHOP/TRAINING/SEMINAR
Murniaty Santoso	Ketua Komite Pemantau Risiko Chairperson of Risk Monitoring Committee	27 Januari 2022 January 27, 2022	OJK	Online Seminar "The Impact of ESG on the Performance of the Financial Services Industry"
Masataka Takanishi	Anggota Komite Pemantau Risiko Member of Risk Monitoring Committee	14 Juli 2022 July 14, 2022	OJK	Online Seminar "Banking Agility – Building resilience and Growing from Failure"
Hirohiko Taniguchi	Anggota Komite Pemantau Risiko Member of Risk Monitoring Committee	27 Juli 2022 July 22, 2022	APPI	Online Seminar "Managing Risk Amidst Uncertainty"
Imam Pramudji	Anggota Komite Pemantau Risiko Member of Risk Monitoring Committee	-	-	-

SEKRETARIS PERUSAHAAN

Sekretaris Perusahaan adalah organ pendukung di bawah Direksi yang berperan penting dalam membangun komunikasi yang efektif antara Perseroan dan pemegang saham, regulator, serta pemangku kepentingan lainnya. Sekretaris Perusahaan juga bertanggung jawab atas pelaksanaan GCG, transparansi informasi perusahaan, serta memastikan kepatuhan kegiatan usaha Perseroan terhadap peraturan dan perundang-undangan yang berlaku. Keberadaan dan fungsi Sekretaris Perusahaan di Perseroan telah memenuhi ketentuan POJK No. 35/POJK.04/2014 ("POJK 35/2014") tentang Sekretaris Perusahaan Emiten atau Perusahaan Publik.

Profil Sekretaris Perusahaan
Silvia Ayuningsih

Warga Negara Indonesia, 42 tahun, domisili di Jakarta

Dasar Penunjukkan:

Surat Keputusan Direksi Perseroan No. 24/HRD/VI/2020 tanggal 1 Juli 2020

Riwayat Pendidikan:

Magister Manajemen dari Universitas Atmajaya

CORPORATE SECRETARY

The Corporate Secretary is the supporting organ under the Board of Directors that has an important role in building effective communication between the Company and shareholders, regulators, and other stakeholders. The Corporate Secretary is also responsible for implementing GCG, transparency of corporate information, and ensuring compliance of the Company's business activities with prevailing laws and regulations. The existence and function of the Corporate Secretary in the Company have fulfilled the provisions of POJK No. 35/POJK.04/2014 ("POJK 35/2014") concerning the Corporate Secretary of Issuers or Public Companies.

Profile of Corporate Secretary
Silvia Ayuningsih

Indonesian citizen, 42 years old, domiciled in Jakarta

Basis of Appointment:

Decree of the Company's Board of Directors No. 24/HRD/VI/2020 July 1, 2020

Educational background:

Master of Management from Atmajaya University



Riwayat Karier:

- Chairperson of Customer Protection Working Unit (2022-saat ini)
- *Chairperson of Education & Financial Inclusion Working Unit* (2020-2022)
- Corporate Secretary PT Oto Multiartha (2020-saat ini)
- Deputy Financial Resources Division Head PT Summit Oto Finance (2018-saat ini)
- *Structured Finance Department Head* PT Summit Oto Finance (2011-2018)
- *Deputy Loan and Bond Origination Department Head* PT Summit Oto Finance (2009-2011)
- *Structured Finance Section Head* PT Summit Oto Finance (2007-2009)
- *Structured Finance Officer* PT Summit Oto Finance (2005-2007)
- *Structured Finance Officer* PT Oto Multiartha (2004-2005)
- *Assistant Sales Manager* PT Niaga Sukses Retailindo (*solely distributor of Uni-President Limited Thailand*) (2003-2004)
- *Research and Development Staff* PT Griya Miesejati (Bakmi GM) (2002-2003)

Rangkap Jabatan:

- *Deputy Financial Resources Division Head* PT Summit Oto Finance (2018-sekarang)
- *Chairperson of Customer Protection Working Unit* (2022-saat ini)

Tugas dan Tanggung Jawab Sekretaris Perusahaan

Tugas utama Sekretaris Perusahaan adalah mengikuti perkembangan peraturan-peraturan dari Otoritas Jasa Keuangan (OJK) dan juga ketentuan perundang-undangan yang berlaku. Dalam melaksanakan tugasnya, Sekretaris Perusahaan bertanggung jawab langsung kepada Presiden Direktur.

Laporan Pelaksanaan Tugas dan Tanggung Jawab Tahun 2022

Aktivitas kerja yang telah dilaksanakan oleh Sekretaris Perusahaan selama tahun 2022, antara lain:

- 1) Menyampaikan laporan berkala dan laporan insidental kepada Otoritas Jasa Keuangan secara tepat waktu;
- 2) Menghadiri setiap pelaksanaan Rapat Dewan Komisaris dan Rapat Direksi, serta membuat minuta hasil Rapat Dewan Komisaris dan Rapat Direksi;
- 3) Mengoordinasikan penyelenggaraan Rapat Umum Pemegang Saham Tahunan dan Luar Biasa yang dilaksanakan secara sirkuler;
- 4) Mengoordinasikan penyelenggaraan kegiatan Tanggung Jawab Sosial Lingkungan (ESR);
- 5) Mengikuti perkembangan Pasar Modal khususnya peraturan perundang-undangan yang berlaku di bidang Pasar Modal;
- 6) Memberikan masukan kepada Direksi dan Dewan Komisaris Emiten atau Perusahaan Publik untuk mematuhi ketentuan peraturan perundang-undangan di bidang Pasar Modal;

Career History:

- Chairperson of Customer Protection Working Unit (2022-present)
- Chairperson of Education & Financial Inclusion Working Unit (2020-2022)
- Corporate Secretary of PT Oto Multiartha (2020-present)
- Deputy Financial Resources Division Head of PT Summit Oto Finance (2018-present)
- Structured Finance Department Head of PT Summit Oto Finance (2011-2018)
- Deputy Loan and Bond Origination Department Head of PT Summit Oto Finance (2009-2011)
- Structured Finance Section Head of PT Summit Oto Finance (2007-2009)
- Structured Finance Officer of PT Summit Oto Finance (2005-2007)
- Structured Finance Officer of PT Oto Multiartha (2004-2005)
- Assistant Sales Manager of PT Niaga Sukses Retailindo (*solely distributor of Uni-President Limited Thailand*) (2003-2004)
- Research and Development Staff of PT Griya Miesejati (Bakmi GM) (2002-2003)

Concurrent Position:

- Deputy Financial Resources Division Head of PT Summit Oto Finance (2018-present)
- Chairperson of Customer Protection Working Unit (2022-present)

Duties and Responsibilities of Corporate Secretary

The main task of the Corporate Secretary is to follow the development of regulations from the Financial Services Authority (OJK) as well as the applicable laws and regulations. In carrying out his duties, the Corporate Secretary is directly responsible to the President Director.

Report on the Implementation of Duties for 2022

The work activities that have been carried out by the Corporate Secretary during 2022 include:

- 1) Submitted periodic reports and incidental reports to the Financial Services Authority in a timely manner;
- 2) Attended every meeting of the Board of Commissioners and Board of Directors, and made minutes of the results of the Board of Commissioners' Meeting and the Board of Directors' Meeting;
- 3) Coordinated the implementation of the Annual and Extraordinary General Meetings of Shareholders which are held in a circular manner;
- 4) Coordinated the implementation of Corporate Social Lingkungan (ESR) activities;
- 5) Followed the Capital Market development, especially the prevailing laws and regulations in the Capital Market sector;
- 6) Provided input to the Board of Directors and Board of Commissioners of Issuers or Public Companies to comply with the provisions of the laws and regulations in the Capital Market sector;

PT OTO MULTIARTHA

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| <p>7) Membantu Direksi dan Dewan Komisaris dalam pelaksanaan tata kelola perusahaan yang meliputi:</p> <p>a) Keterbukaan informasi kepada masyarakat, termasuk ketersediaan informasi pada Situs Web Emiten atau Perusahaan Publik;</p> <p>b) Pelaksanaan program orientasi terhadap perusahaan bagi Direksi dan/atau Dewan Komisaris.</p> <p>8) Sebagai penghubung antara Emiten atau Perusahaan Publik dengan pemegang saham Emiten atau Perusahaan Publik, Otoritas Jasa Keuangan, dan pemangku kepentingan lainnya.</p> <p>9) Sebagai Pejabat Penanggung Jawab Keuangan Berkelanjutan dan Produk Keuangan Berkelanjutan.</p> | <p>7) Assisted the Board of Directors and the Board of Commissioners in the implementation of corporate governance which includes:</p> <p>a) Information disclosure to the public, including the availability of information on the Issuer's or Public Company's Website;</p> <p>b) Implementation of an orientation program towards the company for the Board of Directors and/or the Board of Commissioners.</p> <p>8) As a liaison between the Issuer or Public Company and the shareholders of the Issuer or Public Company, the Financial Services Authority, and other stakeholders.</p> <p>9) As Responsible Officer for Sustainable Finance and Sustainable Finance Products.</p> |
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Program Pengembangan Kompetensi Sekretaris Perusahaan Tahun 2022

Corporate Secretary Competency Development Program 2022

TANGGAL Dated	PENYELENGGARA Organizer	WORKSHOP/TRAINING/SEMINAR
27 Januari 2022	OJK	The Impact of ESG on the Performance of the Financial Services Industry
14 Juli 2022	OJK	Banking Agility – Building Resilience and Growing From Failure
6 Oktober 2022	OJK	Consumer Protection in Digital Era

UNIT AUDIT INTERNAL

Pelaksanaan fungsi pengendalian internal di Perseroan dilakukan oleh Unit Audit Internal (UAI) yang dalam menjalankan tugasnya bertanggung jawab langsung kepada Presiden Direktur. UAI berperan sebagai mitra strategis bagi manajemen sehubungan dengan kegiatan pemberian keyakinan (*assurance*) dan jasa konsultasi yang disediakan kepada unit-unit kerja di Perseroan. Selain itu, UAI juga bertugas memberikan penilaian secara independen atas kecukupan dan efektivitas sistem pengendalian internal Perseroan melalui pemeriksaan dan evaluasi berkala.

Seluruh aktivitas audit internal di Perseroan bertujuan untuk meningkatkan nilai tambah dan memperbaiki operasional Perseroan melalui pendekatan yang sistematis dengan cara mengevaluasi dan meningkatkan efektivitas manajemen risiko, pengendalian internal, dan proses tata kelola perusahaan.

Pembentukan dan keberadaan Unit Audit Internal (UAI) di Perseroan telah sesuai dengan ketentuan POJK No. 56/POJK.04/2015 ("POJK 56/2015") tentang Pembentukan dan Pedoman Penyusunan Piagam Unit Audit Internal.

Piagam Unit Audit Internal

Dalam melaksanakan tugas-tugasnya, seluruh auditor internal Perseroan wajib berpedoman pada Piagam Audit Internal yang telah disahkan oleh Direksi atas persetujuan Dewan Komisaris berdasarkan surat keputusan No. 026/SOP/III/2017 tanggal 17 Maret 2017. Piagam Audit Internal memuat prinsip-prinsip dan praktik profesional auditor internal, struktur dan kedudukan di dalam organisasi, wewenang, tugas dan tanggung jawab, fungsi dan ruang lingkup penugasan. Penyusunan Piagam Audit Internal telah mengindahkan ketentuan POJK 56/2015.

INTERNAL AUDIT UNIT

The implementation of the internal control function in the Company is carried out by the Internal Audit Unit (UAI), which is directly responsible to the President Director. UAI acts as a strategic partner for management in connection with assurance activities and consulting services provided to work units in the Company. In addition, UAI is also tasked with providing an independent assessment of the adequacy and effectiveness of the Company's internal control system through periodic checks and evaluations.

All of the internal audit activities aim to increase added value and improve the Company's operations through a systematic approach, namely by evaluating and improving the effectiveness of risk management, internal control, and corporate governance processes.

The establishment and existence of the Internal Audit Unit (UAI) in the Company is in accordance with the provisions of POJK No. 56/POJK.04/2015 ("POJK 56/2015") regarding the Establishment and Guidelines for the Preparation of the Internal Audit Unit Charter.

Internal Audit Unit Charter

In discharging their duties, all internal auditors of the Company shall be guided by the Internal Audit Charter that was approved by the Board of Directors upon the Board of Commissioners' approval based on Decree No. 026/SOP/III/2017 dated March 17, 2017. The Internal Audit Charter contains the principles and professional practices of internal auditors, structure, position in the organization, authorities, duties and responsibilities, functions, and scope of assignments. The Internal Audit Charter preparation has complied with the provisions of POJK 56/2015.