

## UNIT AUDIT INTERNAL

Unit Audit Internal (UAI) dibentuk sesuai dengan ketentuan POJK No. 56/POJK.04/2015 ("POJK 56/2015") tentang Pembentukan dan Pedoman Penyusunan Piagam Unit Audit Internal. Keberadaan organ UAI bertujuan untuk membantu manajemen dalam mengelola Perseroan dengan memantau dan mengevaluasi efektivitas sistem pengendalian internal Perseroan. Dalam menjalankan tugas dan tanggung jawabnya, UAI berperan sebagai mitra strategis bagi manajemen terutama dalam memberikan keyakinan (*assurance*) yang independen dan objektif serta menyediakan jasa konsultasi yang dapat memberikan nilai tambah bagi unit-unit kerja *counterpart* dan meningkatkan kinerja operasional Perseroan.

### Piagam Unit Audit Internal

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

### Tugas dan Tanggung Jawab

Aktivitas audit internal yang dilakukan oleh UAI mencakup area kantor pusat dan di cabang-cabang. Agar pelaksanaan audit di semua objek senantiasa berjalan efektif, maka UAI dibantu oleh 2 (dua) divisi di bawahnya yang masing-masing menjalankan tugas dan tanggung jawab sebagai berikut:

#### 1. Divisi Independent Control Unit (ICU)

Divisi ICU bertugas dan bertanggung jawab untuk melakukan pemeriksaan harian atas pelaksanaan kegiatan operasional di kantor-kantor cabang. Oleh karenanya, Divisi ICU menempatkan sekurang-kurangnya satu orang staff-nya di setiap kantor cabang. Untuk memastikan objektivitas hasil pengawasan, Divisi ICU melakukan rotasi staf antar-cabang secara berkala.

#### 2. Divisi Internal Audit

Divisi ini bertugas melakukan pemeriksaan secara berkala terhadap transaksi yang sedang berjalan maupun yang sudah selesai dilakukan beserta dokumen dan data pendukungnya. Ruang lingkup pemeriksaan Divisi Internal Audit mencakup seluruh kegiatan operasional Perseroan, kepatuhan terhadap Pedoman Standar Operasional Perseroan (SOP) dan peraturan-peraturan yang ditetapkan oleh Pemerintah (yang berlaku umum).

## INTERNAL AUDIT UNIT

The Internal Audit Unit (IAU) was established in accordance with the provisions of Financial Services Authority Regulation No. 56/POJK.04/2015 ("POJK 56/2015"), which governs the establishment and preparation of the Internal Audit Unit Charter. The IAU's presence aims to assist management in managing the Company by monitoring and evaluating the effectiveness of its internal control system. In carrying out its duties and responsibilities, the IAU acts as a strategic partner to management, particularly in providing independent and objective assurance and consulting services that add value to counterpart units and improve the Company's operational performance.

### 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. In general, the Charter of the Company's Internal Audit Unit contains the principles and professional practices of internal auditors, the structure and position within the organization, authority, duties and responsibilities, functions, and the scope of assignments.

### Duties and Responsibilities

The Internal Audit Unit (IAU) conducts internal audits at both the headquarters and branch offices. To ensure the effective implementation of audits across all entities, the IAU is supported by two (2) divisions under its purview, each with the following tasks and responsibilities:

#### 1. Independent Control Unit (ICU) Division

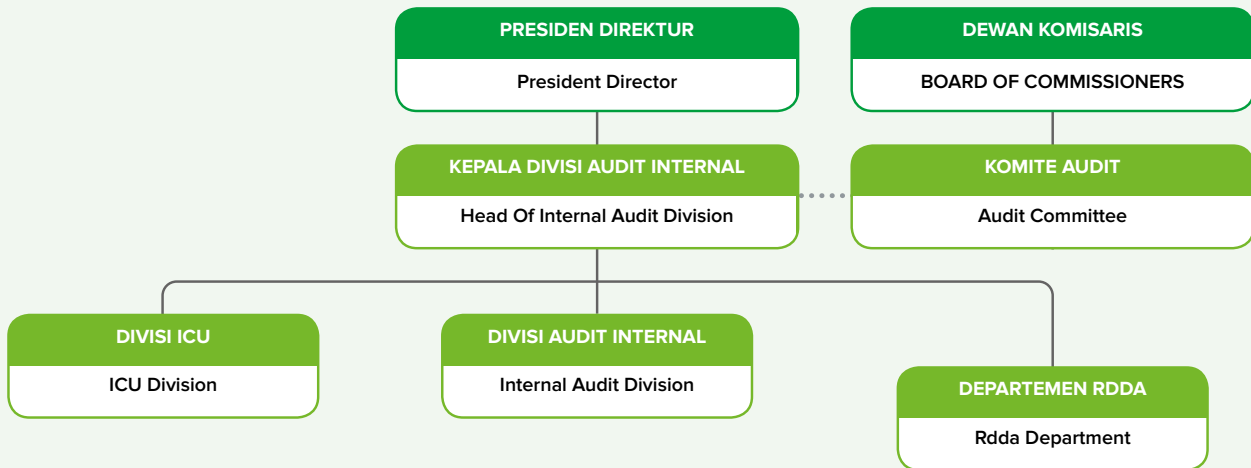
The ICU division is in charge and responsible for conducting daily inspections over the implementation of operational activities at branch offices. Therefore, the ICU Division places a minimum of one staff member in each branch office. Then, in order to ensure the objectivity of surveillance results, the ICU Division regularly rotates staff between branches.

#### 2. Internal Audit Division

This division is in charge of conducting periodic examinations of ongoing and completed transactions, along with supporting documents and data. The scope of the Internal Audit Division's examinations covers all of the Company's operational activities, compliance with the Company's Standard Operating Guidelines (SOP) and regulations set by the Government (which are generally accepted).

## Struktur dan Kedudukan UAI Dalam Organisasi

## UAI's Structure and Position in the Organization



Secara struktural, Divisi ICU dan Divisi Internal Audit mempertanggungjawabkan realisasi pelaksanaan auditnya kepada Kepala Unit Audit Internal. Sedangkan, Kepala Unit Audit Internal bertanggung jawab langsung kepada Presiden Direktur. Kendati begitu, Kepala Unit Audit Internal tetap dapat berkomunikasi dengan Dewan Komisaris melalui Komite Audit untuk berkoordinasi terkait implementasi audit dan temuan hasil audit internal maupun eksternal.

### Pihak yang Mengangkat/Memberhentikan Kepala Unit Audit Internal

Kepala Unit Audit Internal diangkat dan diberhentikan oleh Presiden Direktur atas persetujuan Dewan Komisaris. Presiden Direktur dapat sewaktu-waktu memberhentikan Kepala Unit Audit, setelah mendapat persetujuan Dewan Komisaris, apabila yang bersangkutan tidak lagi cakap dan/atau tidak kompeten dalam menjalankan tugasnya sebagaimana diatur dalam Piagam Unit Audit Internal.

### Profil Kepala Audit Internal

#### Eko Rudy Suprpto

Warga Negara Indonesia, 55 tahun, domisili di Jakarta

#### Dasar Penunjukkan:

Surat Keputusan Direksi Perseroan No. 008/KOM-OTO/XII/2018 tertanggal 1 Februari 2019

#### Riwayat Pendidikan:

Sarjana Ekonomi, jurusan Akuntansi dari Fakultas Ekonomi Universitas Merdeka, Malang (1993)

#### Riwayat Karier:

- Anti-Fraud Working Unit PT Oto Multiartha (2019-sekarang)
- ICU & Audit Division Head PT Summit Oto Finance (2019-sekarang)
- ICU & Audit Division Head PT Oto Multiartha (2019-sekarang)
- Deputy Internal Audit Division Head PT Summit Oto Finance (2012-2019)

Structurally, the Internal Control Division (Divisi ICU) and the Internal Audit Division report to the Head of the Internal Audit Unit for the completion of their audit implementations. Meanwhile, the Head of the Internal Audit Unit reports directly to the President Director. However, the Head of the Internal Audit Unit can continue to communicate with the Board of Commissioners through the Audit Committee to coordinate the implementation of internal and external audit findings.

### The Party Appointing/Dismissing the Head of Internal Audit Unit

The President Director appoints and dismisses the Head of the Internal Audit Unit, with approval from the Board of Commissioners. The President Director may terminate the Head of the Internal Audit Unit at any time, with the approval of the Board of Commissioners, if the individual is no longer capable and/or competent in carrying out their duties as outlined in the Internal Audit Unit Charter.

### Head of Internal Audit Profile

#### Eko Rudy Suprpto

Indonesian citizen, 55 years old, domiciled in Jakarta

#### Basis of Appointment:

Decree of the Company's Board of Directors No. 008/KOM-OTO/XII/2018 dated February 1, 2019

#### Educational Background:

Bachelor of Economics, majoring in Accounting from the Faculty of Economics, Merdeka University, Malang (1993)

#### Career History:

- Anti-Fraud Working Unit at PT Oto Multiartha (2019-present)
- ICU & Audit Division Head at PT Summit Oto Finance (2019-present)
- ICU & Audit Division Head at PT Oto Multiartha (2019-present)
- Deputy Internal Audit Division Head at PT Summit Oto Finance (2012-2019)

- Deputy Internal Audit Division Head PT Oto Multiartha (2012-2019)
- Internal Audit Department Head PT Summit Oto Finance (2003-2011)
- Internal Audit Department Head PT Oto Multiartha (2003-2011)
- Internal Audit Team Leader PT Oto Multiartha (1999-2002)
- Audit Staff PT Oto Multiartha (1997-1999)
- Merchandiser Staff PT Toko Gunung Agung (1995-1997)
- Dosen di STIH Zainul Hasan (1994-1995)

**Rangkap Jabatan:**

- Anti-Fraud Working Unit PT Oto Multiartha (2019-sekarang)
- ICU & Audit Division Head PT Summit Oto Finance (2019-sekarang)

**Kualifikasi/Sertifikasi Profesi Auditor Internal**

Perseroan mendorong keterlibatan aktif seluruh auditor internal untuk mengikuti program sertifikasi yang relevan dengan ruang lingkup audit internal dan/atau manajemen risiko guna mendorong peningkatan kualitas personel audit internal agar senantiasa memenuhi standar profesi auditor internal yang terus meningkat seiring dengan berkembangnya ilmu pengetahuan dan kompleksitas bisnis, serta dalam rangka meningkatkan kemampuannya dalam melaksanakan tugas dan tanggung jawab sebagai auditor internal Perseroan.

Sepanjang tahun 2023, tidak ada kegiatan sertifikasi yang diikuti oleh auditor internal Perseroan.

**Laporan Pelaksanaan Tugas dan Tanggung Jawab UAI Tahun 2023**

**Divisi Independent Control Unit**

Berdasarkan rencana kerja tahun 2023, Divisi Independent Control Unit telah melakukan pemeriksaan di 49 kantor cabang yang meliputi pemeriksaan kegiatan operasional dan kunjungan konsumen kepada 15.001 konsumen.

**Divisi Internal Audit**

Berdasarkan rencana kerja tahun 2023, Divisi Internal Audit telah melakukan kegiatan pemeriksaan yang meliputi 52 kantor cabang, 8 Departemen pada 7 Divisi dan 2 Unit Kerja di Kantor Pusat, wilayah, gudang (*Pool*) dan fungsional lainnya serta kunjungan kepada sebanyak 3.410 konsumen. Sementara kegiatan pemeriksaan yang dilakukan pada sistem informasi telah dilakukan di 31 kantor cabang/regional 3 objek pemeriksaan di kantor pusat yang meliputi pemeriksaan pada *hardware*, *software* dan kepatuhan terhadap aturan yang berlaku di perusahaan.

- Deputy Internal Audit Division Head at PT Oto Multiartha (2012-2019)
- Internal Audit Department Head at PT Summit Oto Finance (2003-2011)
- Internal Audit Department Head at PT Oto Multiartha (2003-2011)
- Internal Audit Team Leader at PT Oto Multiartha (1999-2002)
- Audit Staff at PT Oto Multiartha (1997-1999)
- Merchandiser Staff at PT Toko Gunung Agung (1995-1997)
- Lecturer at STIH Zainul Hasan (1994-1995)

**Concurrent Position:**

- Anti-Fraud Working Unit at PT Oto Multiartha (2019-present)
- ICU & Audit Division Head at PT Summit Oto Finance (2019-present)

**Internal Auditor Professional Qualification/Certification**

The Company encourages all internal auditors to actively participate in relevant certification programs related to internal auditing and/or risk management. This initiative aims to improve the quality of internal audit personnel by ensuring that they consistently meet the evolving standards of the internal auditor profession as knowledge advances and business complexity increases. It also serves the purpose of improving their abilities to perform their duties and responsibilities as internal auditors for the Company.

Throughout 2023, there were no certification activities participated by the Company's internal auditors.

**Report on the Implementation of the UAI's Duties for 2023**

**Independent Control Unit Division**

Based on the 2023 work plans, the Independent Control Unit Division has conducted inspections in 49 branch offices, including inspections of operational activities and customer visits to 15,001 customers.

**Internal Audit Division**

According to the 2023 work plans, the Internal Audit Division has carried out inspection activities that covered 52 branch offices, 8 Departments in 7 divisions, and 2 Work Units at the Head Office, regions, warehouses (*Pool*), and other functional areas as well as visits to as many as 3,410 customers. Meanwhile, inspection activities conducted on information systems have been executed in 31 branch/regional offices, 3 audited objects at the head office, which include inspections on hardware, software, and compliance with applicable regulations in the Company.



## Program Pengembangan Kompetensi UAI Tahun 2023

## UAI Competency Development Program 2023

TANGGAL Date	PENYELENGGARA-TEMPAT Provider – Location	WORKSHOP/TRAINING/SEMINAR
6 & 16 Juli 2023	Inhouse Training	Effective Communication In Audit & Komunikasi Hasil Audit By BPK Effective Communication In Audit & Communication Audit Result by BPK
5 Juli 2023	The Institute of Internal Auditors Indonesia	Fundamentals of Cybersecurity Auditing Fundamentals of Cybersecurity Auditing
12 Juni 2023	The Institute of Internal Auditors Indonesia	Advanced Risk-based Auditing Advanced Risk-based Auditing
12 Oktober 2023	OJK - Zoom Online	Penguatan Internal Audit Strengthening of Internal Audit

### SISTEM PENGENDALIAN INTERNAL (SPI)

Sistem pengendalian internal adalah suatu mekanisme pengawasan yang ditetapkan oleh manajemen Perseroan secara berkesinambungan (*on-going basis*) dan melibatkan seluruh elemen Perseroan. Sebagai sebuah proses yang dijalankan oleh seluruh level organisasi Perseroan, maka sistem pengendalian internal wajib diterapkan di seluruh unit kerja dan didesain untuk dapat mengidentifikasi kemungkinan terjadinya suatu kejadian yang dapat mempengaruhi perusahaan, dan untuk mengelola risiko agar tetap berada dalam batas toleransi (*risk appetite*) Perseroan.

Perseroan terus berupaya untuk menerapkan sistem pengendalian internal yang efektif dan menyeluruh baik pada aspek keuangan maupun operasional dengan tujuan untuk meningkatkan efektivitas dan efisiensi pengendalian kelayakan atas laporan keuangan, operasional, serta kepatuhan terhadap peraturan perundang-undangan yang berlaku di Indonesia. Terbentuknya lingkungan pengendalian yang kuat dipercaya akan mampu menciptakan budaya organisasi yang positif.

Ruang lingkup aktivitas pengendalian internal Perseroan meliputi serangkaian aturan, kebijakan, dan prosedur yang dirancang untuk mencapai tujuan dan sasaran strategis sebagai berikut:

- Efektivitas dan efisiensi operasional Perseroan;
- Pengamanan aset Perseroan;
- Menjamin keandalan dan ketersediaan laporan yang akurat; dan
- Meningkatkan kepatuhan/kesesuaian terhadap peraturan-peraturan dan ketentuan yang berlaku.

### Pengawasan oleh Manajemen dan Budaya Pengendalian

Dalam kerangka kerja pengendalian internal Perseroan, Dewan Komisaris menjalankan fungsi pengawasan dan pemberian nasihat kepada Direksi terkait efektivitas pelaksanaan sistem pengendalian internal. Selain itu, Dewan Komisaris juga berperan aktif untuk memastikan adanya perbaikan terhadap permasalahan Perseroan yang dapat mengurangi efektivitas sistem pengendalian internal.

### INTERNAL CONTROL SYSTEM

The internal control system is an ongoing supervisory mechanism established by the Company's management that includes all aspects of the Company. The internal control system, as a process implemented across the Company's organizational levels, must be applied in all work units and designed to identify the possibility of events that could affect the company and manage risks in order to remain within the Company's risk appetite.

The Company continues to work on implementing an effective and comprehensive internal control system, both in financial and operational aspects, with the goal of improving the effectiveness and efficiency of controls over the suitability of financial reports, operations, and compliance with applicable Indonesian regulations. Establishing a strong control environment is thought to foster a positive organizational culture.

The Company's internal controls include a series of rules, policies, and procedures designed to achieve the following strategic goals and objectives:

- The effectiveness and efficiency of the Company's operations;
- Safeguarding the Company's assets;
- Ensure the reliability and availability of accurate reports; and
- Improve compliance/conformity with the applicable regulations and provisions.

### Supervision by Management and Control Culture

Within the framework of the Company's internal control, the Board of Commissioners performs the oversight function and provides advice to the Board of Directors regarding the effectiveness of the implementation of the internal control system. Additionally, the Board of Commissioners actively ensures the resolution of Company issues that may diminish the effectiveness of the internal control system.