

PIAGAM AUDIT INTERN
(INTERNAL AUDIT CHARTER)
PT BANK PEMBANGUNAN DAERAH JAWA TIMUR, Tbk

BAB I
PENDAHULUAN

Dalam rangka mendukung sistem perbankan yang sehat dan berkelanjutan serta pembentukan Kelompok Usaha Bank (KUB), Bank wajib menerapkan tata kelola dan manajemen risiko yang baik melalui penerapan *the three lines model*. Audit Internal sebagai lini ketiga berperan memberikan asurans dan konsultasi yang independen dan objektif, sehingga diperlukan penetapan Piagam Audit Internal sebagai landasan pelaksanaan tugas dan kewenangan auditor.

Dasar hukum penyusunan mengacu pada ketentuan peraturan perundang-undangan dan standar berikut:

1. Undang-Undang.
UU Perbankan, UU Perseroan Terbatas, UU Perbankan Syariah, serta UU Pengembangan dan Penguatan Sektor Keuangan (termasuk perubahan terakhir melalui UU Cipta Kerja).
2. Peraturan Bank Indonesia (PBI).
Mengatur sistem pembayaran, penyedia jasa pembayaran, kebijakan data dan informasi, serta keamanan sistem informasi dan ketahanan siber.
3. Peraturan Otoritas Jasa Keuangan (POJK).
Mengatur tata kelola bank dan konglomerasi keuangan, audit internal, manajemen risiko, teknologi informasi, APU-PPT-PPPSPM, anti-fraud, tata kelola syariah, serta konsolidasi bank.
4. Surat Edaran OJK (SEOJK).
Pedoman pelaksanaan manajemen risiko, pengendalian intern, penggunaan TI, serta ketahanan dan keamanan siber bank.
5. Standar Profesi.
Global Internal Audit Standards (GIAS) 2024 yang diterbitkan oleh *The Institute of Internal Auditors (IIA)*.

CHAPTER I
INTRODUCTION

In order to support a sound and sustainable banking system as well as the establishment of a Bank Business Group (Kelompok Usaha Bank – KUB), the Bank is required to implement sound governance and risk management through the application of the Three Lines Model. Internal Audit, as the third line, plays a role in providing independent and objective assurance and consulting services. Accordingly, it is necessary to establish an Internal Audit Charter as the foundation for the execution of the duties and authorities of internal auditors.

The legal basis for the preparation of this Charter refers to the following laws, regulations, and standards:

1. Laws
Banking Law, Limited Liability Company Law, Islamic Banking Law, and the Law on the Development and Strengthening of the Financial Sector (including the latest amendments through the Job Creation Law).
2. Bank Indonesia Regulations (PBI).
Governing payment systems, payment service providers, data and information policies, as well as information system security and cyber resilience.
3. Financial Services Authority Regulations (POJK).
Governing bank governance and financial conglomerates, internal audit, risk management, information technology, AML-CFT-CPF, anti-fraud, sharia governance, and bank consolidation.
4. Financial Services Authority Circular Letters (SEOJK).
Guidelines for the implementation of risk management, internal control, use of information technology, and bank cyber resilience and security.
5. Professional Standards.
Global Internal Audit Standards (GIAS) 2024 issued by The Institute of Internal Auditors (IIA)

BAB II VISI, MISI, TUJUAN DAN CAKUPAN

Visi

Menjadi Audit Internal yang terpercaya, independen, dan bernilai tambah sebagai *strategic business partner* dalam meningkatkan dan melindungi nilai organisasi.

Misi

1. Memberikan asurans dan konsultasi yang independen dan objektif;
2. Menilai pengendalian internal, manajemen risiko, dan tata kelola berbasis risiko;
3. Meningkatkan efektivitas dan efisiensi Audit Internal;
4. Mengembangkan kompetensi dan pemanfaatan teknologi;
5. Meningkatkan sinergi dengan Audit Eksternal.

Tujuan

Fungsi Audit Internal mendukung penciptaan dan perlindungan nilai organisasi melalui pemberian asurans dan konsultasi yang independen, objektif, dan berbasis risiko kepada Direksi dan Dewan Komisaris, serta meningkatkan pencapaian tujuan, efektivitas tata kelola dan pengendalian, kualitas pengambilan keputusan, reputasi, dan akuntabilitas public.

Cakupan Jasa Audit Internal

Meliputi seluruh aktivitas Bank, termasuk kantor pusat, kantor cabang, anak perusahaan, KUB, serta kegiatan yang dialihdayakan. Kegiatan Audit Internal mencakup asurans atas pengendalian internal, manajemen risiko, tata kelola, sistem informasi, kepatuhan, dan kinerja Bank; jasa konsultasi; audit tematik berbasis proses bisnis *end-to-end*; audit klarifikasi atas indikasi fraud dan pelanggaran; serta monitoring offsite untuk mengidentifikasi peningkatan risiko.

BAB III STRUKTUR, TUGAS, TANGGUNG JAWAB DAN WEWENANG.

Struktur dan Kedudukan.

Audit Internal merupakan unit kerja yang mendukung fungsi pengawasan Direksi, Dewan Komisaris, dan Dewan Pengawas Syariah. Audit Internal dipimpin oleh Kepala SKAI yang bertanggung jawab kepada Direktur Utama dan berkoordinasi dengan Dewan Komisaris, diangkat dan diberhentikan sesuai ketentuan yang berlaku. Mandat Audit Internal dituangkan dalam Piagam Audit Internal, serta auditor internal bertanggung jawab kepada Kepala SKAI.

CHAPTER II VISION, MISSION, OBJECTIVES, AND SCOPE

Vision

To become a trusted, independent, and value-adding Internal Audit function as a strategic business partner in enhancing and protecting organizational value.

Mission

1. To provide independent and objective assurance and consulting services;
2. To assess risk-based internal control, risk management, and governance;
3. To enhance the effectiveness and efficiency of the Internal Audit function;
4. To develop competencies and leverage technology;
5. To strengthen synergy with External Auditors.

Objectives

The Internal Audit function supports the creation and protection of organizational value by providing independent, objective, and risk-based assurance and consulting services to the Board of Directors and the Board of Commissioners, and by enhancing the achievement of objectives, governance and control effectiveness, decision-making quality, reputation, and public accountability.

Scope of Internal Audit Services

The scope covers all Bank activities, including the Head Office, Branch Offices, subsidiaries, the KUB, and outsourced activities. Internal Audit activities include assurance over internal control, risk management, governance, information systems, compliance, and Bank performance; consulting services; thematic audits based on end-to-end business processes; clarification audits related to indications of fraud and violations; and offsite monitoring to identify increasing risk exposures

CHAPTER III STRUCTURE, DUTIES, RESPONSIBILITIES, AND AUTHORITY

Structure and Position

Internal Audit is a work unit that supports the supervisory functions of the Board of Directors, the Board of Commissioners, and the Sharia Supervisory Board. Internal Audit is led by the Head of SKAI, who is accountable to the President Director and coordinates with the Board of Commissioners, and is appointed and dismissed in accordance with applicable regulations. The mandate of Internal Audit is stipulated in the Internal Audit Charter, and internal auditors are accountable to the Head of SKAI.

Independensi dan Objektivitas

Independensi Audit Internal dijamin melalui akses komunikasi langsung dengan Direksi, Dewan Komisaris, dan Dewan Pengawas Syariah, serta dukungan penuh tanpa intervensi. Auditor Internal dilarang memiliki kepentingan maupun peran operasional, wajib menerapkan *cooling-off period* untuk menjaga objektivitas, dan Kepala SKAI secara berkala mengonfirmasi independensi pelaksanaan audit.

Tugas dan Tanggung Jawab

1. Divisi Audit Internal.

Bertugas membantu pengawasan Direksi dan Dewan Komisaris melalui penilaian tata kelola, manajemen risiko, pengendalian internal, efisiensi penggunaan sumber daya, serta kinerja seluruh aktivitas Bank. Audit Internal menyusun rencana dan laporan audit berbasis risiko, memberikan rekomendasi perbaikan, memantau tindak lanjut, menyediakan jasa asurans dan konsultasi, berkoordinasi dengan fungsi pengendalian lain, serta melaksanakan audit khusus dan audit teknologi informasi sesuai kebutuhan.

2. Kepala SKAI.

Bertanggung jawab memastikan fungsi Audit Internal berjalan secara independen, objektif, dan sesuai standar profesional, didukung sumber daya, kompetensi, metodologi, dan anggaran yang memadai. Kepala SKAI menyusun dan melaksanakan rencana audit berbasis risiko, melaporkan hasil dan tindak lanjut kepada Direksi dan Dewan Komisaris, menjaga independensi, berkoordinasi dengan Komite Audit serta pihak internal dan eksternal, dan memastikan peningkatan mutu serta kinerja Audit Internal secara berkelanjutan

3. Direktur Utama.

Bertanggung jawab memastikan terselenggaranya pengendalian internal yang efektif, mendukung pelaksanaan Audit Internal melalui penyediaan informasi, sumber daya, dan anggaran yang memadai, serta memastikan tindak lanjut temuan audit dilakukan secara tepat waktu dan efektif.

4. Dewan Komisaris.

Memastikan Direksi menyelenggarakan sistem pengendalian internal yang memadai, menilai efektivitasnya secara berkala berdasarkan laporan Audit Internal, serta menunjuk pengendali mutu independen dari pihak eksternal untuk melakukan kaji ulang kinerja Audit Internal.

Independence and Objectivity

Internal Audit independence is ensured through direct communication access with the Board of Directors, the Board of Commissioners, and the Sharia Supervisory Board, as well as full support without interference. Internal Auditors are prohibited from having conflicts of interest or operational roles, are required to observe a cooling-off period to maintain objectivity, and the Head of SKAI periodically confirms the independence of audit activities.

Duties and Responsibilities

1. Internal Audit Division.

Assists the Board of Directors and the Board of Commissioners in oversight through assessments of governance, risk management, internal control, efficiency in the use of resources, and the performance of all Bank activities. Internal Audit prepares risk-based audit plans and reports, provides improvement recommendations, monitors follow-up actions, delivers assurance and consulting services, coordinates with other control functions, and conducts special audits and information technology audits as required.

2. Head of SKAI.

Responsible for ensuring that the Internal Audit function operates independently, objectively, and in accordance with professional standards, supported by adequate resources, competencies, methodologies, and budget. The Head of SKAI prepares and implements the risk-based audit plan, reports audit results and follow-up actions to the Board of Directors and the Board of Commissioners, safeguards independence, coordinates with the Audit Committee and internal and external parties, and ensures continuous quality and performance improvement of Internal Audit.

3. President Director.

Responsible for ensuring the implementation of effective internal control, supporting the execution of Internal Audit through the provision of adequate information, resources, and budget, and ensuring that audit findings are followed up in a timely and effective manner.

4. Board of Commissioners.

Ensures that the Board of Directors implements an adequate internal control system, periodically assesses its effectiveness based on Internal Audit reports, and appoints an independent external quality reviewer to conduct a review of Internal Audit performance.

5. Komite Audit.

Memantau dan mengevaluasi efektivitas serta kinerja Audit Internal, memastikan independensi dan komunikasi dengan pemangku kepentingan terkait, menelaah laporan audit dan tindak lanjut Direksi, serta memberikan rekomendasi kepada Dewan Komisaris terkait rencana, anggaran, remunerasi, dan integritas pelaksanaan Audit Internal.

Wewenang.

Audit Internal berwenang memperoleh akses penuh terhadap seluruh informasi dan sumber daya Bank, menetapkan metodologi audit sesuai standar, serta berkomunikasi dan berkoordinasi langsung dengan Direksi, Dewan Komisaris, Dewan Pengawas Syariah, Komite Audit, auditor eksternal, serta Audit Internal Anak Perusahaan dan KUB. Audit Internal juga berwenang mengikuti rapat strategis tanpa hak suara dan melaksanakan audit klarifikasi atas indikasi fraud dan pelanggaran kode etik.

Persyaratan Auditor Internal.

Auditor Internal wajib memiliki integritas, profesionalisme, independensi, dan objektivitas, didukung pengetahuan audit, regulasi perbankan, serta tata kelola, manajemen risiko, dan pengendalian internal. Auditor Internal harus mampu berkomunikasi secara efektif, meningkatkan kompetensi secara berkelanjutan, dan tidak merangkap fungsi operasional Bank maupun Anak Perusahaan.

BAB IV

ETIKA DAN PROFESIONALISME.

Kepala SKAI dan Auditor Internal wajib mematuhi etika dan profesionalisme yang mencakup integritas, objektivitas, kompetensi, kecermatan profesional, dan kerahasiaan dalam seluruh pelaksanaan tugas audit internal.

BAB V

PENGGUNAAN JASA PIHAK EKSTERNAL DALAM PELAKSANAAN AUDIT.

Dalam hal terdapat keterbatasan kompetensi atau untuk meningkatkan efektivitas audit, fungsi asurans dan konsultasi dapat dilaksanakan oleh pihak eksternal secara penuh atau *joint audit*. Penggunaan pihak eksternal dilakukan secara selektif, independen, berkompeten, menjaga kerahasiaan, memenuhi ketentuan *cooling-off period*, dilandasi perjanjian kerja sama, serta dilaporkan kepada Otoritas Jasa Keuangan dan dievaluasi kualitasnya sesuai ketentuan.

5. Audit Committee.

Monitors and evaluates the effectiveness and performance of Internal Audit, ensures independence and communication with relevant stakeholders, reviews audit reports and management follow-up, and provides recommendations to the Board of Commissioners regarding plans, budget, remuneration, and the integrity of Internal Audit implementation.

Authority

Internal Audit has the authority to obtain full access to all Bank information and resources, establish audit methodologies in accordance with standards, and communicate and coordinate directly with the Board of Directors, the Board of Commissioners, the Sharia Supervisory Board, the Audit Committee, External Auditors, and Internal Audit functions of Subsidiaries and the KUB. Internal Audit is also authorized to attend strategic meetings without voting rights and to conduct clarification audits related to indications of fraud and ethical violations.

Internal Auditor Requirements

Internal Auditors must possess integrity, professionalism, independence, and objectivity, supported by knowledge of auditing, banking regulations, governance, risk management, and internal control. Internal Auditors must be able to communicate effectively, continuously enhance their competencies, and must not hold operational roles within the Bank or its Subsidiaries

CHAPTER IV

ETHICS AND PROFESSIONALISM

The Head of SKAI and Internal Auditors are required to comply with ethical and professional principles, including integrity, objectivity, competence, due professional care, and confidentiality in all Internal Audit activities.

CHAPTER V

USE OF EXTERNAL PARTIES IN AUDIT ACTIVITIES

In the event of limited competencies or to enhance audit effectiveness, assurance and consulting services may be performed by external parties, either fully or through joint audits. The use of external parties is conducted selectively, independently, and competently, with confidentiality safeguards, compliance with cooling-off period requirements, supported by cooperation agreements, reported to the Financial Services Authority, and subject to quality evaluation in accordance with regulations

BAB VI KOORDINASI AUDIT INTERNAL DENGAN AHLI HUKUM ATAU AUDIT EKSTERNAL

Koordinasi dengan Auditor Eksternal.
Audit Internal berkoordinasi dengan Auditor Eksternal melalui unit kerja terkait, berperan sebagai *liaison officer*, serta melakukan pertukaran informasi dan koordinasi kegiatan audit secara periodik untuk memperoleh hasil audit yang komprehensif, dengan persetujuan Direktur Utama.

Koordinasi dengan Ahli Hukum.
Audit Internal berkoordinasi dengan ahli hukum melalui unit kerja terkait, melakukan koordinasi dan memperoleh persetujuan Direktur Utama atas permintaan laporan audit oleh pihak eksternal, serta penugasan auditor sebagai saksi ahli dilakukan dengan persetujuan Kepala SKAI berdasarkan kompetensi dan pengalaman yang relevan.

BAB VII KOMUNIKASI DAN PELAPORAN.

Audit Internal melaksanakan komunikasi dan pelaporan yang efektif, objektif, dan tepat waktu kepada Direksi, Dewan Komisaris, Dewan Pengawas Syariah, serta pemangku kepentingan terkait guna mendukung pengawasan risiko, tata kelola, dan pengendalian internal. Hasil audit dikomunikasikan secara berkala dan insidental, termasuk pelaporan kepada regulator sesuai ketentuan.

BAB VIII PROGRAM ASURANS DAN PENINGKATAN KUALITAS

Kepala SKAI bertanggung jawab mengembangkan dan memelihara program *assurance* dan peningkatan kualitas Audit Internal yang mencakup *assurances* internal dan eksternal sesuai standar yang berlaku. Kaji ulang eksternal dilakukan minimal sekali dalam 3 (tiga) tahun oleh pihak independen, sedangkan *assurances* internal dilakukan melalui pemantauan berkelanjutan dan asesmen periodik, dengan hasil dilaporkan kepada manajemen, Dewan Komisaris, Komite Audit, dan regulator sesuai ketentuan.

CHAPTER VI COORDINATION OF INTERNAL AUDIT WITH LEGAL COUNSEL OR EXTERNAL AUDIT

Coordination with External Auditors
Internal Audit coordinates with External Auditors through relevant work units, acts as a liaison officer, and conducts periodic information exchange and audit coordination to obtain comprehensive audit results, subject to the approval of the President Director.

Coordination with Legal Counsel
Internal Audit coordinates with legal counsel through relevant work units, coordinates and obtains approval from the President Director for audit report requests by external parties, and assigns auditors as expert witnesses with the approval of the Head of SKAI based on relevant competencies and experience

CHAPTER VII COMMUNICATION AND REPORTING

Internal Audit conducts effective, objective, and timely communication and reporting to the Board of Directors, the Board of Commissioners, the Sharia Supervisory Board, and relevant stakeholders to support risk oversight, governance, and internal control. Audit results are communicated on a periodic and incidental basis, including reporting to regulators in accordance with applicable regulations.

CHAPTER VIII ASSURANCE AND QUALITY IMPROVEMENT PROGRAM

The Head of SKAI is responsible for developing and maintaining an Internal Audit assurance and quality improvement program, including internal and external assessments in accordance with applicable standards. External assessments are conducted at least once every three (3) years by an independent party, while internal assessments are conducted through ongoing monitoring and periodic reviews, with results reported to management, the Board of Commissioners, the Audit Committee, and regulators as required

BAB IX HUBUNGAN DIVISI AUDIT INTERNAL DENGAN FUNGSI AUDIT INTERNAL KUB DAN ANAK PERUSAHAAN.

Struktur Audit Internal dalam Kelompok Usaha Bank (KUB).

Fungsi Audit Internal terintegrasi KUB dan Anak Perusahaan dilaksanakan oleh Divisi Audit Internal untuk memastikan pelaksanaan audit sesuai Standar Profesional Audit Internal. Audit Internal terintegrasi bertanggung jawab kepada Direktur Utama Perusahaan Induk dan berkomunikasi dengan Dewan Komisaris Perusahaan Induk dan Komite Tata Kelola Terintegrasi, termasuk berkomunikasi dengan Direktur Utama KUB/Anak Perusahaan dan Dewan Komisaris KUB/Anak Perusahaan.

Tugas dan Tanggung Jawab Audit Internal dalam Kelompok Usaha Bank (KUB).

Audit Internal Terintegrasi berperan mendukung pengawasan Perusahaan Induk, menetapkan prinsip dan metodologi audit KUB dan Anak Perusahaan, memantau dan mengkaji pelaksanaan audit, menyusun laporan audit terintegrasi, serta melaksanakan audit atau *joint audit* secara independen dan profesional sesuai persetujuan yang berlaku.

Wewenang Audit Internal dalam Kelompok Usaha Bank (KUB).

Audit Internal Terintegrasi berwenang mengakses laporan dan informasi KUB dan Anak Perusahaan, melakukan koordinasi dan rapat dengan fungsi audit terkait, mengevaluasi serta memberikan masukan atas pelaksanaan audit, menetapkan metode pemantauan, serta mendukung penerapan Manajemen Risiko dan Kepatuhan Terintegrasi.

BAB X PENUTUP

Piagam Audit Internal ini berlaku sejak ditetapkan, menggantikan ketentuan sebelumnya, menjadi acuan pelaksanaan aktivitas Audit Internal, serta dapat diakses oleh pemangku kepentingan internal dan eksternal Bank

CHAPTER IX RELATIONSHIP BETWEEN THE INTERNAL AUDIT DIVISION AND INTERNAL AUDIT FUNCTIONS OF THE KUB AND SUBSIDIARIES

Internal Audit Structure within the Bank Business Group (KUB)

The integrated Internal Audit function for the KUB and Subsidiaries is carried out by the Internal Audit Division to ensure audit activities comply with Internal Audit Professional Standards. Integrated Internal Audit is accountable to the President Director of the Parent Company and communicates with the Parent Company's Board of Commissioners and Integrated Governance Committee, as well as with the President Directors and Boards of Commissioners of the KUB and Subsidiaries.

Duties and Responsibilities of Internal Audit within the KUB

Integrated Internal Audit supports the oversight of the Parent Company by establishing audit principles and methodologies for the KUB and Subsidiaries, monitoring and reviewing audit implementation, preparing integrated audit reports, and conducting audits or joint audits independently and professionally in accordance with applicable approvals.

Authority of Internal Audit within the KUB

Integrated Internal Audit is authorized to access reports and information of the KUB and Subsidiaries, coordinate and hold meetings with relevant audit functions, evaluate and provide input on audit implementation, establish monitoring methods, and support the implementation of Integrated Risk Management and Compliance.

CHAPTER X CLOSING

This Internal Audit Charter shall take effect as of the date of its stipulation, supersedes previous provisions, serves as a reference for the execution of Internal Audit activities, and is accessible to the Bank's internal and external stakeholders