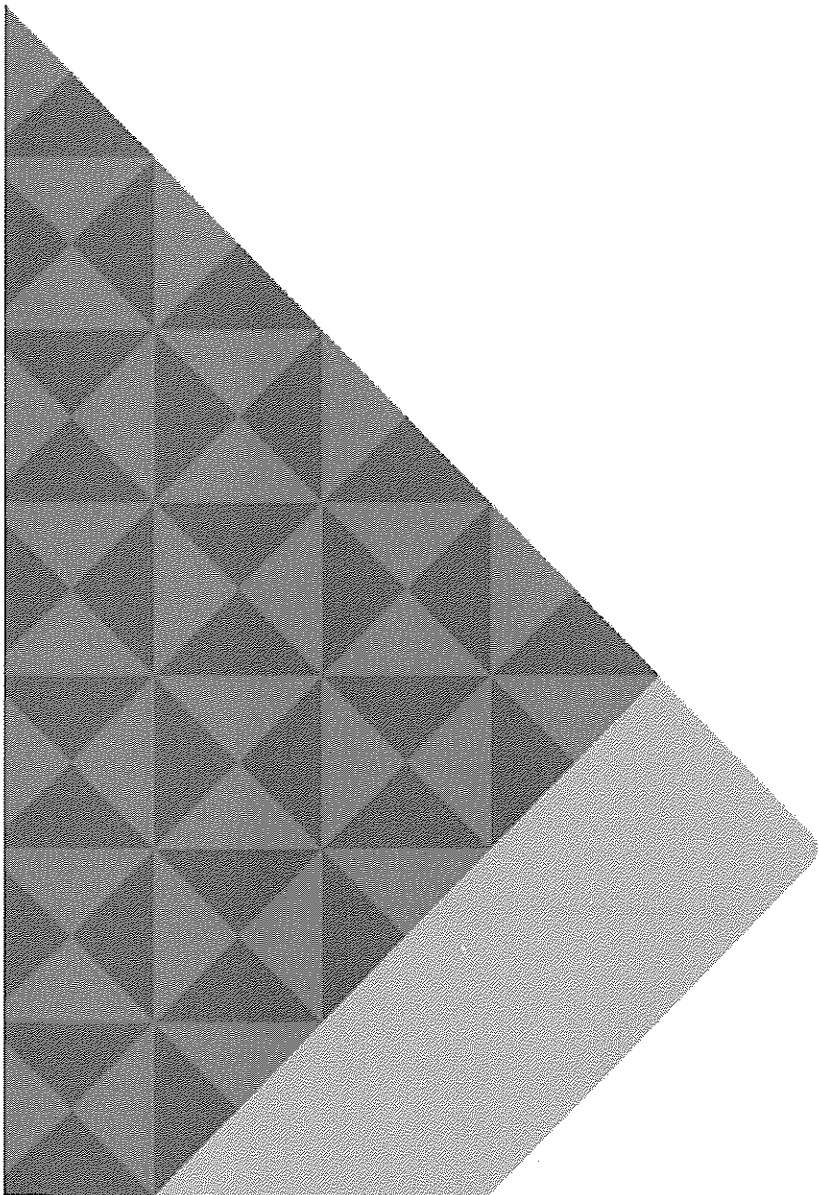


**PIAGAM KOMITE AUDIT**  
*(AUDIT COMMITTEE CHARTER)*

2017



Bank  
Muamalat



**PIAGAM KOMITE AUDIT**  
PT BANK MUAMALAT INDONESIA Tbk  
("Bank Muamalat")



**AUDIT COMMITTEE CHARTER**  
PT BANK MUAMALAT INDONESIA Tbk  
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**A. PENDAHULUAN**

Sesuai dengan Peraturan Bank Indonesia (BI) dan Otoritas Jasa Keuangan (OJK), Dewan Komisaris wajib membentuk Komite Audit dalam rangka mendukung efektivitas pelaksanaan tugas dan tanggung jawabnya. Komite Audit wajib memiliki kebijakan intern yang meliputi pedoman kerja dan tata tertib kerja yang harus diketahui dan bersifat mengikat bagi setiap anggota Komite.

**B. TUJUAN**

Komite Audit dibentuk oleh Dewan Komisaris dengan tujuan membantu Dewan Komisaris dalam melakukan evaluasi atas pelaksanaan audit intern dan pemantauan atas tindak lanjut hasil audit guna menilai kecukupan pengendalian intern termasuk kecukupan proses pelaporan keuangan Bank.

**C. DASAR HUKUM**

1. Peraturan Bank Indonesia (PBI) No.11/33/PBI/2009 tentang Pelaksanaan *Good Corporate Governance* bagi Bank Umum Syariah Dan Unit Usaha Syariah.
2. Surat Edaran Bank Indonesia (SEBI) No.12/13/DPbS tanggal 30 April 2010 Perihal Pelaksanaan *Good Corporate Governance* bagi Bank Umum Syariah dan Unit Usaha Syariah.
3. Peraturan Otoritas Jasa Keuangan (OJK) No. 55/POJK.04/2015 tanggal 29 Desember 2015 tentang Pembentukan dan Pedoman Pelaksanaan Kerja Komite Audit.
4. Anggaran Dasar PT Bank Muamalat Indonesia

**A. INTRODUCTION**

In accordance with Regulation of Bank Indonesia (BI) and Indonesia Financial Services Authority (IFSA), the Board of Commissioners shall establish the Audit Committee in order to support the effectiveness of implementation of their tasks and responsibilities. Audit Committee shall have internal policies that include guidelines and work rules that shall be known and is binding for every member of the Committee.

**B. OBJECTIVE**

The Audit Committee is established by the Board of Commissioners to help the Board of Commissioners in evaluating the implementation of internal audit and in monitoring the follow up of audit results in order to assess the adequacy of internal control including the adequacy of financial reporting process.

**C. REGULATIONS**

1. Bank Indonesia Regulation Number 11/33/PBI/2009 concerning the Implementation of *Good Corporate Governance* For Sharia Commercial Banks and Sharia Business Unit.
2. Bank Indonesia Circular Letter Number 12/13/DPbS dated 30 April 2010 concerning the Implementation of *Good Corporate Governance* for Sharia Commercial Banks and Sharia Business Units.
3. Indonesia Financial Services Authority (IFSA) Regulation No. 55/POJK.04/2015 regarding Establishment and Job Guidelines of the Audit Committee.
4. Articles of Association of PT Bank Muamalat

Tbk mengenai tugas dan wewenang Dewan Komisaris

#### D. STRUKTUR DAN KEANGGOTAAN

1. Pengangkatan anggota Komite Audit dilakukan oleh Direksi berdasarkan Keputusan Rapat Dewan Komisaris.
2. Anggota Komite Audit memperoleh penugasan dari dan bertanggungjawab kepada Dewan Komisaris.
3. Anggota Komite Audit bekerja secara kolegial dan profesional.
4. Anggota Komite Audit paling kurang terdiri dari:
  - a. seorang Komisaris Independen;
  - b. seorang pihak independen yang memiliki keahlian di bidang akuntansi keuangan; dan
  - c. seorang pihak independen yang memiliki keahlian di bidang perbankan syariah.
5. Komite Audit diketuai oleh Komisaris Independen.
6. Mayoritas anggota Komisaris yang menjadi anggota Komite Audit harus merupakan Komisaris Independen.
7. Anggota Komite Audit bukan merupakan Anggota Direksi Bank Muamalat atau bank lain.
8. Mantan anggota Direksi Bank Muamalat tidak dapat menjadi pihak independen pada Bank sebelum menjalani masa tunggu (*cooling off*) paling kurang selama 6 (enam) bulan.
9. Ketua Komite Audit hanya dapat merangkap jabatan sebagai ketua komite paling banyak pada 1 (satu) komite lainnya pada Bank Muamalat.

#### E. PERSYARATAN KEANGGOTAAN

Komite Audit:

1. Wajib memiliki integritas dan reputasi keuangan yang baik.
2. Wajib memiliki kemampuan, pengetahuan, pengalaman sesuai dengan bidang pekerjaannya, serta mampu berkomunikasi

Indonesia Tbk regarding Duties and Authorities of the Board of Commissioners.

#### D. STRUCTURE AND MEMBERSHIP

1. The appointment of Audit Committee members are conducted by Board of Directors based on the decisions of the Board of Commissioners' meeting.
2. Audit Committee members are getting the assignment from and reporting to the Board of Commissioners.
3. Audit Committee members work as collegial and professional.
4. Members of Audit Committee shall at least consists of:
  - a. one Independent Commissioner;
  - b. one independent individual who has expertise in finance accounting; and
  - c. one independent individual who has expertise in islamic banking.
5. Audit Committee shall be headed by an Independent Commissioner.
6. The majority of the Board of Commissioner members who are appointed as Audit Committee members shall be Independent Commissioners.
7. Audit Committee member is not a member of the Directors of Bank Muamalat or other banks.
8. A former member of the Board of Directors of Bank Muamalat may not become an independent individual before the completion of a cooling-off period which at least lasts for 6 (six) months.
9. The Head of Audit Committee may hold concurrent position as the head of a committee with condition of maximum 1 (one) other committee in Bank Muamalat.

#### E. MEMBERSHIP REQUIREMENTS

Audit committee:

1. Shall have integrity and good financial reputation.
2. Shall have ability, knowledge, experience in accordance with the field work, and able to communicate well.

<p>dengan baik;</p> <ol style="list-style-type: none"> <li>3. Wajib memahami laporan keuangan, bisnis perusahaan khususnya yang terkait dengan layanan jasa atau kegiatan usaha Bank, proses audit, manajemen risiko, dan peraturan perundang-undangan di bidang Pasar Modal serta peraturan perundang-undangan terkait lainnya;</li> <li>4. Wajib mematuhi kode etik Komite Audit yang ditetapkan oleh Bank;</li> <li>5. Bersedia meningkatkan kompetensi secara terus menerus melalui pendidikan dan pelatihan;</li> <li>6. Wajib memiliki paling kurang satu anggota yang berlatar belakang pendidikan dan keahlian di bidang akuntansi dan keuangan;</li> <li>7. Wajib memiliki paling kurang satu anggota yang memiliki keahlian di bidang perbankan syariah;</li> <li>8. Bukan merupakan orang dalam Kantor Akuntan Publik, Kantor Konsultan Hukum, Kantor Jasa Penilai Publik atau pihak lain yang memberi jasa <i>assurance</i>, jasa <i>non-assurance</i>, jasa penilai dan/atau jasa konsultasi lain kepada Emiten atau Perusahaan Publik yang bersangkutan dalam waktu 6 (enam) bulan terakhir;</li> <li>9. Bukan merupakan orang yang bekerja atau mempunyai wewenang dan tanggung jawab untuk merencanakan, memimpin, mengendalikan, atau mengawasi kegiatan Bank dalam waktu 6 (enam) bulan terakhir kecuali Komisaris Independen;</li> <li>10. Tidak mempunyai saham langsung maupun tidak langsung pada Bank;</li> <li>11. Tidak mempunyai hubungan Afiliasi dengan anggota Dewan Komisaris, anggota Direksi, atau Pemegang Saham Utama Bank Muamalat.</li> <li>12. Tidak mempunyai hubungan usaha baik langsung maupun tidak langsung yang berkaitan dengan kegiatan usaha Bank Muamalat.</li> </ol>	<ol style="list-style-type: none"> <li>3. Shall understand financial reports, the company's business particularly related to services or activities of the Bank's business, audit process, risk management, and regulations in the capital market as well as related legislation.</li> <li>4. Shall comply with the code of conduct of the Audit Committee that is established by Bank.</li> <li>5. Willing to continuously improve competence through education and training.</li> <li>6. Shall have at least one member who has educational background and expertise in accounting and finance.</li> <li>7. Shall have at least one member who has expertise in islamic banking.</li> <li>8. Not being a person who works in Public Accounting Firm, Law Consulting Firm, Public Appraisal Service Office or other parties who provide service assurance, non-assurance service, appraisal services and/or other consulting services to Bank Muamalat within the last 6 (six) months.</li> <li>9. Not being a person who works or has the authority and the responsibility for planning, leading, controlling, or supervising the activities of Bank within 6 (six) months except the Independent Commissioner.</li> <li>10. Shall have no direct or indirect shares in Bank.</li> <li>11. Shall have no affiliation with Board of Commissioner members, Board of Director members or main shareholders of Bank Muamalat.</li> <li>12. Shall have no direct or indirect business relationship relating to the business of Bank Muamalat.</li> </ol>
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## F. TUGAS DAN TANGGUNG JAWAB

Tugas dan Tanggung Jawab Komite Audit paling kurang meliputi:

1. Melakukan evaluasi atas pelaksanaan audit intern dalam rangka menilai kecukupan pengendalian intern termasuk kecukupan proses pelaporan keuangan.
2. Menunjuk, menetapkan fungsi – fungsi dan standar Auditor Eksternal (Kantor Akuntan Publik).
3. Melakukan koordinasi dengan Kantor Akuntan Publik dalam rangka efektivitas pelaksanaan audit ekstern.
4. Melakukan evaluasi terhadap pelaksanaan tugas yang dilaksanakan oleh fungsi audit intern, yang meliputi perencanaan audit, ruang lingkup audit, proses audit dan pelaporan hasil audit; serta memastikan independensi fungsi audit intern.
5. Melakukan evaluasi terhadap pelaksanaan tindak lanjut oleh Direksi atas hasil temuan audit dan/atau rekomendasi dari hasil pengawasan OJK, auditor intern, Dewan Pengawas Syariah, dan/atau auditor ekstern, guna memberikan rekomendasi kepada Dewan Komisaris.
6. Melakukan penelaahan atas informasi keuangan yang akan dikeluarkan Bank kepada publik dan/atau pihak otoritas antara lain laporan keuangan, proyeksi, dan laporan lainnya terkait dengan informasi keuangan Bank.
7. Melakukan penelaahan atas kepatuhan terhadap peraturan perundang-undangan yang berhubungan dengan kegiatan Bank.
8. Memberikan pendapat independen dalam hal terjadi perbedaan pendapat antara manajemen dan Akuntan atas jasa yang diberikannya.
9. Memberikan rekomendasi kepada Dewan Komisaris mengenai penunjukan Akuntan yang didasarkan pada independensi, ruang lingkup penugasan, dan *fee*.
10. Menelaah pengaduan yang berkaitan dengan proses akuntansi dan pelaporan keuangan Bank.
11. Menelaah dan memberikan saran kepada

## F. TASK AND RESPONSIBILITY

The tasks and responsibilities of Audit Committee at least includes:

1. Evaluate the implementation of internal audit in assessing the adequacy of internal control including adequacy in the process of financial reporting.
2. Make appointment, define functionality and standards of External Auditors (Public Accounting Firm).
3. Establish coordination with Public Accounting Firm to ensure effectiveness of the external audit implementation.
4. Evaluate the implementation of the internal audit assignment, including audit planning, audit scope, audit process and reporting audit results; and ensure the independency of internal audit function.
5. Evaluate the implementation of audit follow-up by the Board of Directors upon the audit findings and/or recommendations from IFSA, internal auditor, Sharia Supervisory Board and/or external auditor to give recommendations to Board of Commissioners.
6. Analyze financial information that will be issued by Bank to the public and/or the authority, such as financial statements, projections, and other statements related to the Bank's financial information.
7. Analyze the compliance of Bank activities toward the laws and regulations.
8. Provide independent opinion in case of disagreement between the management and the Accountants for its services.
9. Provide recommendations to the Board of Commissioners on the appointment of Accountants based on independency, scope of the assignment, and fee.
10. Analyze complaints related to accounting process and Bank financial reporting.
11. Analyze and provide advice to the Board of

<p>Dewan Komisaris terkait dengan adanya potensi benturan kepentingan Bank.</p> <p>12. Menjaga kerahasiaan dokumen, data dan informasi Bank.</p> <p>13. Me-review dan menyetujui Piagam Internal Audit.</p>	<p>Commissioners related to the potential conflict of interest of Bank.</p> <p>12. Maintain the confidentiality of documents, data and information of Bank.</p> <p>13. Review and approve the Internal Audit Charter.</p>
<p><b>G. WEWENANG</b></p> <p>Dalam melaksanakan tugasnya Komite Audit mempunyai wewenang sebagai berikut:</p> <ol style="list-style-type: none"> <li>1. Mengakses dokumen, data, dan informasi Bank tentang karyawan, dana, aset, dan sumber daya perusahaan yang diperlukan.</li> <li>2. Berkomunikasi langsung dengan karyawan, termasuk Direksi dan pihak yang menjalankan fungsi audit internal, manajemen risiko, dan Akuntan terkait tugas dan tanggung jawab Komite Audit.</li> <li>3. Melibatkan pihak independen di luar anggota Komite Audit yang diperlukan untuk membantu pelaksanaan tugasnya.</li> <li>4. Melakukan kewenangan lain yang diberikan oleh Dewan Komisaris.</li> </ol>	<p><b>G. AUTHORITY</b></p> <p>In performing the duties, the Audit Committee has authority as follows:</p> <ol style="list-style-type: none"> <li>1. To access documents, data, and information of Bank about the employees, funds, assets and resources of the company that are required.</li> <li>2. To communicate directly with employees, including the Board of Directors and the parties carrying out the internal audit functions, risk management, and Accountant related to the tasks and responsibilities of the Audit Committee.</li> <li>3. To involve independent party outside members of the Audit Committee that are required to assist the implementation of the duties.</li> <li>4. Perform other authorities that are given by the Board of Commissioners.</li> </ol>
<p><b>H. RAPAT</b></p> <ol style="list-style-type: none"> <li>1. Komite Audit mengadakan rapat secara berkala paling kurang satu kali dalam 3 (tiga) bulan.</li> <li>2. Rapat Komite Audit hanya dapat dilaksanakan apabila dihadiri oleh lebih dari 1/2 (satu per dua) jumlah anggota termasuk seorang Komisaris Independen dan Anggota yang berasal dari Pihak Independen.</li> <li>3. Komite Audit dapat mengundang Direktur Kepatuhan atau Kepala Satuan Kerja Audit Intern atau pejabat eksekutif lainnya yang terkait dengan agenda pertemuan minimal 1 tahun sekali atau sesuai kebutuhan.</li> <li>4. Komite Audit dapat mengambil keputusan jika dihadiri oleh paling kurang 51% (lima puluh satu persen) dari anggota Komite Audit termasuk seorang Komisaris Independen dan Anggota yang berasal dari Pihak Independen.</li> </ol>	<p><b>H. MEETING</b></p> <ol style="list-style-type: none"> <li>1. The Audit Committee hold regular meeting at least once every 3 (three) months.</li> <li>2. Meetings of the Audit Committee may only be carried out if it is attended by more than 1/2 (one half) of members including an Independent Commissioner and Members from an independent party.</li> <li>3. The Audit Committee may invite Compliance Director or the Head of Internal Audit or other executive officers related to the meeting agenda at least once a year or when necessary.</li> <li>4. The Audit Committee can make decision if the committee is attended by at least 51% (fifty one percent) of the Audit Committee members including an Independent Commissioner and Members from the independent party.</li> </ol>

5. Keputusan rapat Komite Audit diambil berdasarkan musyawarah untuk mufakat. Jika mufakat tidak tercapai, keputusan diperoleh dengan voting.

6. Setiap rapat Komite Audit dituangkan dalam risalah rapat, termasuk apabila terdapat perbedaan pendapat (*dissenting opinions*), yang ditandatangani oleh seluruh anggota Komite Audit yang hadir dan disampaikan kepada Dewan Komisaris.

#### I. MASA TUGAS

Masa tugas anggota Komite Audit tidak boleh lebih lama dari masa jabatan Dewan Komisaris sebagaimana diatur dalam Anggaran Dasar dan dapat dipilih kembali hanya untuk satu periode berikutnya.

#### J. WAKTU KERJA

Komite Audit wajib menyediakan waktu yang cukup untuk melaksanakan tugas dan tanggung jawabnya secara optimal.

#### K. PELAPORAN

1. Komite Audit wajib membuat laporan kepada Dewan Komisaris atas setiap penugasan yang diberikan.

2. Komite Audit wajib menyampaikan laporan berikut ini kepada Dewan Komisaris:

a. Laporan kegiatan secara berkala paling kurang sekali dalam 3 (tiga) bulan.

b. Laporan kegiatan tahunan.

3. Komite Audit wajib membuat laporan tahunan pelaksanaan kegiatan Komite Audit yang diungkapkan dalam Laporan Tahunan Bank.

4. Bank wajib menyampaikan informasi kepada OJK mengenai pengangkatan dan pemberhentian Komite Audit dalam jangka waktu paling lama 2 (dua) hari kerja setelah pengangkatan atau pemberhentian.

5. Informasi mengenai pengangkatan dan pemberhentian Komite Audit wajib dimuat dalam laman (*website*) bursa dan/atau Bank.

5. The decision of Audit Committee meeting is made by consensus. If consensus could not be reached, the decision is made by voting.

6. Each Audit Committee meeting is formalized in the minutes of meeting, including if there is dissenting opinion, which were signed by all of the Audit Committee members who were present and it is delivered to the Board of Commissioners.

#### I. TERM OF DUTY

The term of duty for Audit Committee members should not be longer than the term of duty for the Board of Commissioners as stipulated in the Articles of Association and they may be re-elected for only one subsequent period.

#### J. WORKING TIME

The Audit Committee shall provide sufficient time to carry out their tasks and responsibilities optimally.

#### K. REPORTING

1. The Audit Committee shall prepare a report to the Board of Commissioners on any given assignment.

2. The Audit Committee shall submit the following reports to the Board of Commissioners:

a. Regular activity report at least once in 3 (three) months.

b. Annual activity report.

3. The Audit Committee shall prepare an annual report of the implementation of Audit Committee activity which is disclosed in the Bank Annual Report.

4. Bank shall submit the information to IFSA regarding the appointment and dismissal of the Audit Committee within a maximum period of two (2) working days after the appointment or dismissal.

5. Information regarding the appointment and dismissal of the Audit Committee shall be published in the stock exchange website and/or Bank website.

L. PENUTUP	L. CONCLUSION
<ol style="list-style-type: none"> <li>1. Piagam Komite Audit ini berlaku efektif sejak tanggal ditetapkan.</li> <li>2. Piagam Komite Audit ini secara berkala akan dievaluasi untuk disesuaikan dengan perkembangan peraturan yang berlaku dan dipublikasikan di laman Bank.</li> <li>3. Ketentuan yang belum tercantum dalam piagam ini, jika diperlukan, akan ditetapkan dalam keputusan Dewan Komisaris secara terpisah.</li> </ol>	<ol style="list-style-type: none"> <li>1. The Audit Committee Charter is effective since the date of establishment.</li> <li>2. The Audit Committee Charter will be periodically evaluated to conform with the new regulations and will be published on the Bank website.</li> <li>3. The provisions that have not been stated in this charter, if necessary, will be set out in the separate Board of Commissioners decisions.</li> </ol>

Jakarta, 02 Mei 2017 M/05 Sya'ban 1438 H

**KOMITE AUDIT/AUDIT COMMITTEE  
PT BANK MUAMALAT INDONESIA Tbk**



Anwar Nasution  
Ketua/Chairman

Komisaris Independen /Independent Commissioner



Iggi H. Achsien  
Anggota/Member

Komisaris Independen/Independent Commissioner



Achmad Arifin  
Anggota/Member

Pihak Independen/Independent Party

**Menyetujui/Approve,**



Anwar Nasution

Komisaris Utama/President Commissioner