



**PIAGAM KOMITE AUDIT
PT BANK MUAMALAT INDONESIA Tbk**

A. PENDAHULUAN

Sesuai dengan Peraturan Bank Indonesia dan Otoritas Pengawas, 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. Keputusan Ketua BAPEPAM-LK No.Kep-643/BL/2012 tanggal 7 Desember 2012 tentang Pembentukan dan Pedoman Pelaksanaan Kerja Komite Audit.
4. Anggaran Dasar PT Bank Muamalat Indonesia Tbk mengenai tugas dan wewenang Dewan Komisaris.



**AUDIT COMMITTEE CHARTER
PT BANK MUAMALAT INDONESIA Tbk**

A. INTRODUCTION

In accordance with Bank Indonesia Regulation and the supervisory authority, 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 rules of work, that must be known and is binding for every member of the Committee.

B. OBJECTIVE

The Audit Committee is established by the Board Of Commissioner in evaluating 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. REGULATION

1. Bank Indonesia Regulation Number 11/33/PBI/2009 on 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 on Implementation of Good Corporate Governance for Sharia Commercial Banks and Sharia Business Units.
3. Decree of Chairman of BAPEPAM-LK Number: Kep-643/BL/2012 dated 7 December 2012 regarding Establishment and Job Guidelines of the Audit Committee.
4. Articles of Association of PT Bank Muamalat Indonesia Tbk related duties and authorities of the Board of Commissioners.

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

D. ORGANIZATION STRUCTURE AND MEMBERSHIP

1. The appointment of Audit Committee members are conducted by Board of Directors based on 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 professionals.
4. Members of Audit Committee shall at least consist of :
 - a. one Independent Commissioner;
 - b. one independent individual with expertise in finance accounting; and
 - c. one independent individual with expertise in islamic banking.
5. Audit Committee shall be headed by an Independent Commissioner.
6. The majority of the Board of Commissioners members who are appointed as Audit Committee must 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 only hold another position concurrently as the head of a maximum of 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

<p>pekerjaannya, serta mampu berkomunikasi dengan baik;</p> <ol style="list-style-type: none"> 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; 4. Wajib mematuhi kode etik Komite Audit yang ditetapkan oleh Bank; 5. Bersedia meningkatkan kompetensi secara terus menerus melalui pendidikan dan pelatihan; 6. Wajib memiliki paling kurang satu anggota yang berlatar belakang pendidikan dan keahlian di bidang akuntansi dan/atau keuangan; 7. Wajib memiliki paling kurang satu anggota yang memiliki keahlian di bidang perbankan syariah. 8. Bukan merupakan orang dalam Kantor Akuntan Publik, Kantor Konsultan Hukum, Kantor Jasa Penilai Publik atau pihak lain yang memberi jasa assurance, jasa non-assurance, jasa penilai dan/atau jasa konsultasi lain kepada Emiten atau Perusahaan Publik yang bersangkutan dalam waktu 6 (enam) bulan terakhir; 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; 10. Tidak mempunyai saham langsung maupun tidak langsung pada Bank; 11. Tidak mempunyai hubungan Afiliasi dengan anggota Dewan Komisaris, anggota Direksi, atau Pemegang Saham Utama Emiten atau Perusahaan Publik tersebut; dan 12. Tidak mempunyai hubungan usaha baik langsung maupun tidak langsung yang berkaitan dengan kegiatan usaha Emiten atau Perusahaan Publik tersebut. 	<p>communicate well.</p> <ol style="list-style-type: none"> 3. Shall understand financial reports, the company's business, particularly related to services or activities of the Bank's business, process audit, risk management, and regulations in the capital market as well as related legislation. 4. Shall comply with the code of conduct of the Audit Committee that established by Bank. 5. Willing to continuously improve competences through education and training. 6. Shall have at least one member of the educational background and expertise in accounting and / or finance. 7. Shall have at least one member with expertise in islamic banking. 8. Not being a person who works in public accounting firm, office konsultan law, 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. 9. Not being a person who work or has the authority and responsibility for planning, directing, controlling, or supervise the activities of the Bank within 6 (six) months unless the Independent Commissioner. 10. Shall have no direct or indirect share in Bank Muamalat. 11. Shall have no affiliation with Board of Commissioners members, Board of Directors members or main share holders of Bank Muamalat. 12. Shall have no direct or indirect business relationship relating to the business of Bank Muamalat.
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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. Melakukan koordinasi dengan Kantor Akuntan Publik dalam rangka efektivitas pelaksanaan audit ekstern.
3. Melakukan evaluasi terhadap pelaksanaan tugas yang dilaksanakan oleh fungsi audit intern, yang meliputi perencanaan audit, ruang lingkup audit, proses audit dan pelaporan hasil audit.
4. Melakukan evaluasi terhadap pelaksanaan tindak lanjut oleh Direksi atas hasil temuan audit dan/atau rekomendasi dari hasil pengawasan Otoritas Jasa Keuangan, auditor intern, Dewan Pengawas Syariah, dan/atau auditor ekstern, guna memberikan rekomendasi kepada Dewan Komisaris.
5. 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.
6. Melakukan penelaahan atas kepatuhan terhadap peraturan perundang-undangan yang berhubungan dengan kegiatan Bank.
7. Memberikan pendapat independen dalam hal terjadi perbedaan pendapat antara manajemen dan Akuntan atas jasa yang diberikannya.
8. Memberikan rekomendasi kepada Dewan Komisaris mengenai penunjukan Akuntan yang didasarkan pada independensi, ruang lingkup penugasan, dan *fee*.
9. Menelaah pengaduan yang berkaitan dengan proses akuntansi dan pelaporan keuangan Bank.

F. TASKS AND RESPONSIBILITIES

The tasks and responsibilities of Audit Committee at least includes :

1. Evaluate the implementation of the internal audit in assessing the adequacy of internal control including adequacy in the process of financial reporting;
2. Establish coordination with a Public Accountant Firm to ensure effectiveness of the implementation of external audit.
3. Evaluate the iperformance of the internal audit, including audit planning, the audit scope, the audit process and reporting audit results.
4. Evaluate the implementation of audit follow-up by the Board of Directors upon the audit finding and/or recommendations from Financial Services Authority Supervisory result, internal auditor, Sharia Supervisory Board and/or external auditor to give recommendations to Board of Commissioners.
5. Analyze to financial information that will be issued by Bank to the public and/or authorities, such as financial statements, projections, and other statements related to the Bank's financial information.
6. Analyze the compliance with the laws and regulations relating to the activities of the Bank.
7. Provide independent opinion in case of disagreement between the management and the Accountants for its services.
8. Provide recommendations to the Board on the appointment of Accountants that is based on independence, the scope of the assignment, and fees.
9. Analyze complaints related to accounting process and Bank financial reporting.
10. Analyze and provide advice to the Board of

<p>10. Menelaah dan memberikan saran kepada Dewan Komisaris terkait dengan adanya potensi benturan kepentingan Bank.</p> <p>11. Menjaga kerahasiaan dokumen, data dan informasi Bank.</p>	<p>Commissioners related to the potential conflict of interest of Bank.</p> <p>11. Maintain the confidentiality of documents, data and information of Bank.</p>
<p>G. WEWENANG</p>	<p>G. AUTHORITY</p>
<p>Dalam melaksanakan tugasnya Komite Audit mempunyai wewenang sebagai berikut :</p>	<p>In performing its duties the Audit Committee has authority, as follows :</p>
<ol style="list-style-type: none"> 1. Mengakses dokumen, data, dan informasi Bank tentang karyawan, dana, aset, dan sumber daya perusahaan yang diperlukan. 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. 3. Melibatkan pihak independen di luar anggota Komite Audit yang diperlukan untuk membantu pelaksanaan tugasnya. 4. Melakukan kewenangan lain yang diberikan oleh Dewan Komisaris. 	<ol style="list-style-type: none"> 1. To access documents, data, and information of Bank about the employees, funds, assets and resources of the company are required. 2. To communicate directly with employees, including the Board of Directors and the parties carrying out the functions of internal audit, risk management, and Accountants related tasks and responsibilities of the Audit Committee. 3. To involve the independent party outside members of the Audit Committee that are required to assist the implementation of the duties. 4. Perform other authorities that are given by the Board of Commissioners.
<p>H. RAPAT</p>	<p>H. MEETING</p>
<ol style="list-style-type: none"> 1. Komite Audit mengadakan rapat secara berkala paling kurang satu kali dalam 3 (tiga) bulan. 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. 3. Komite Audit dapat mengundang Direktur Kepatuhan atau Kepala Satuan Kerja Audit Intern atau pejabat eksekutif lainnya yang terkait dengan agenda meeting. 4. Komite Audit dapat mengambil keputusan jika dihadiri oleh paling kurang 51% (lima puluh persen) dari anggota Komite Audit termasuk seorang Komisaris Independen dan Anggota yang berasal dari Pihak Independen. 5. Keputusan rapat Komite Audit diambil 	<ol style="list-style-type: none"> 1. The Audit Committee held regular meetings at least once every 3 (three) months. 2. Meetings of the Audit Committee may only be carried out if attended by more than 1/2 (one half) the number of members including an Independent Commissioner and Members from an independent party. 3. The Audit Committee may be able to invite the Compliance Director or the Head of Internal Audit or other executive officers related to the meeting agenda. 4. The Audit Committee can make decisions if attended by at least 51% (fifty percent) of the members of the Audit Committee including an Independent Commissioner and Members from an independent party. 5. The decision of Audit Committee meeting is made by consensus. If consensus could not be reached, the decision is reached by

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 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 kepada OJK informasi 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

voting.

6. Each meeting of the Audit Committee stated in the minutes of the meeting, including if there is a difference of opinion (*dissenting opinions*), which was signed by all members of the Audit Committee who were present and it is delivered to the Board of Commissioners.

I. PERIOD OF DUTY

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

J. TIME WORK

The Audit Committee must provide sufficient time to carry out their duties and responsibilities optimally.

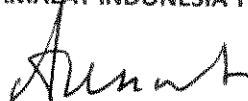
K. REPORTING

1. The Audit Committee must make a report to the Board on any given assignment.
2. The Audit Committee must submit to the Board of Commissioners:
 - a. activity report regularly at least once in 3 (three) months.
 - b. annual activity report.
3. The Audit Committee shall provide an annual report of the implementation of its activities in the Annual Report of Bank.
4. Banks must submit to OJK information 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 website exchanges and/or the website of Bank.

<p>laman (<i>website</i>) Emiten atau Perusahaan Publik.</p> <p>L. PENUTUP</p> <ol style="list-style-type: none"> 1. Piagam Komite Audit ini berlaku efektif sejak tanggal ditetapkan 2. Piagam Komite Audit ini secara berkala akan dievaluasi untuk disesuaikan dengan perkembangan peraturan yang berlaku dan dipublikasikan di <i>website</i> Bank. 3. Ketentuan yang belum tercantum dalam charter ini, jika diperlukan, akan ditetapkan dalam keputusan Dewan Komisaris secara terpisah. 	<p>L. CONCLUSION</p> <ol style="list-style-type: none"> 1. The Audit Committee Charter is effective since the date of establishment. 2. The Audit Committee Charter will periodically be evaluated to conform with the new regulations and will be published in the <i>website</i> of the Bank. 3. The provisions that have not been stated in this charter, if necessary, will be set out in a separate the Board of Commissioners decision separately.
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Jakarta, 30 Juni 2015 M/ 13 Ramadhan 1436 H

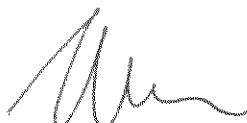
 **KOMITE AUDIT/AUDIT COMMITTEE**
PT BANK MUAMALAT INDONESIA TBK



Anwar Nasution

Ketua/Chairman

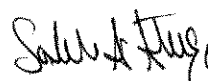
Komisaris Independen/Independent Commissioner



Iggi H. Achsien

Anggota/Member

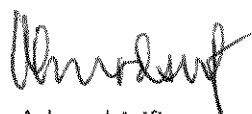
Komisaris Independen/
Independent Commissioner



Saleh Al-Ateegi

Anggota/Member

Komisaris/Commissioner

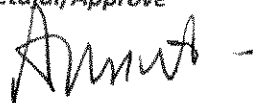


Achmad Arifin

Anggota/Member

Pihak Independen/ Independent Party

Menyetujui/Approve



Anwar Nasution

Komisaris Utama/
President Commissioner