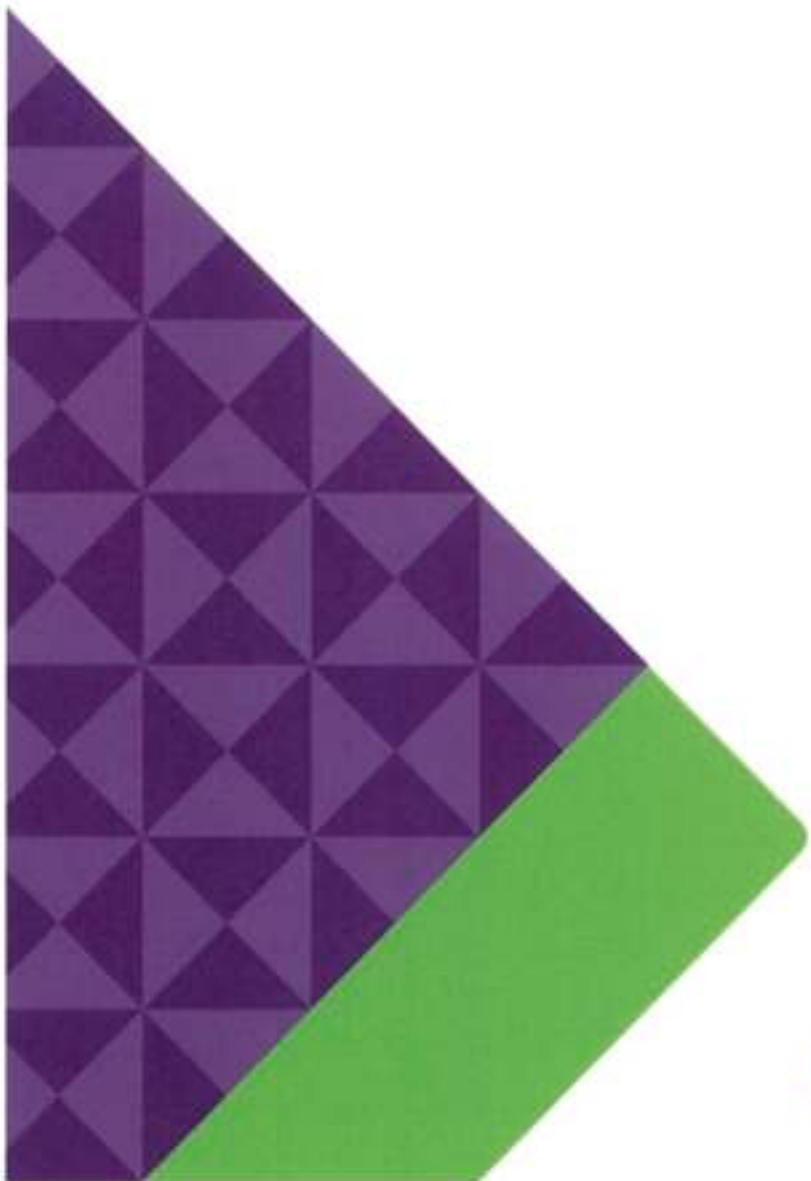
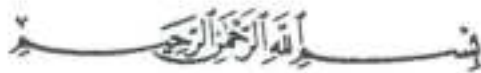


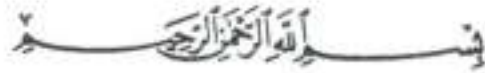
**PIAGAM KOMITE AUDIT
(AUDIT COMMITTEE CHARTER)
2021**



**Bank
Muamalat**



**PIAGAM KOMITE AUDIT
PT Bank Muamalat Indonesia Tbk
("Bank Muamalat")**



**AUDIT COMMITTEE CHARTER
PT Bank Muamalat Indonesia Tbk
("Bank Muamalat")**

A. PENDAHULUAN

Bahwa dengan semakin kompleksnya tugas dan fungsi Dewan Komisaris dalam melakukan pengawasan terhadap PT Bank Muamalat Indonesia, Tbk ("Bank"), maka diperlukan Komite Audit yang dibentuk oleh dan bertanggung jawab kepada Dewan Komisaris dalam membantu melaksanakan tugas dan tanggung jawabnya. Komite Audit wajib memiliki kebijakan internal yang meliputi pedoman kerja dan tata tertib kerja yang bersifat mengikat bagi setiap anggota Komite.

B. TUJUAN

Komite Audit dibentuk dalam Bank dengan tujuan untuk membantu Dewan Komisaris dalam melaksanakan kewenangannya untuk mengawasi jalannya dan atau pengelolaan Bank sehingga dapat menunjang kondisi pengelolaan Bank sesuai dengan prinsip *Good Corporate Governance* dalam rangka pencapaian tujuan Bank dan memenuhi harapan para pemangku kepentingan yang optimal.

C. DASAR HUKUM

1. Undang-Undang No.21 Tahun 2008 tanggal 16 Juli 2008 tentang Perbankan Syariah.
2. Peraturan Bank Indonesia No.11/33/PBI/2009 tanggal 7 Desember 2009 tentang Pelaksanaan *Good Corporate Governance* bagi Bank Umum Syariah dan Unit Usaha Syariah.
3. Surat Edaran Bank Indonesia No.12/13/DPbS tanggal 30 April 2010 perihal Pelaksanaan *Good Corporate Governance* bagi Bank Umum Syariah dan Unit Usaha Syariah.
4. Peraturan Otoritas Jasa Keuangan Nomor 33/POJK.04/2014 tentang Direksi dan Dewan Komisaris Emiten atau Perusahaan Publik.
5. Peraturan Otoritas Jasa Keuangan No.55/POJK.04/2015 tanggal 29 Desember 2015 tentang Pembentukan dan Pedoman Pelaksanaan Kerja Komite Audit.

A. INTRODUCTION

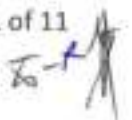
Related to the complexity of the duties and functions of the Board of Commissioners in supervising PT Bank Muamalat Indonesia, Tbk ("Bank"), an Audit Committee is required to be established by the Board of Commissioners and responsible for assisting in carrying out its duties and responsibilities. The Audit Committee shall have an internal policy that includes binding work guidelines and a code of conduct for each member of the Committee.

B. OBJECTIVE

The establishment of an audit committee in banking aims to assist the Board of Commissioners in carrying out its authority to oversee the bank's management so that it can support banking management conditions in accordance with the principles of *Good Corporate Governance* to achieve the bank's objectives and optimally meet the expectations of stakeholders.

C. REGULATIONS

1. Undang-Undang No. 21 of 2008 dated 16 July 2008 concerning Sharia Banking.
2. Bank Indonesia Regulation No.11/33/PBI/2009 dated 7 December 2009 concerning Implementation of *Good Corporate Governance* for Sharia Commercial Banks and Sharia Business Units.
3. Bank Indonesia Circular Letter No.12/13/DPbS dated 30 April 2010 concerning Implementation of *Good Corporate Governance* for Sharia Commercial Banks and Sharia Business Units.
4. Otoritas Jasa Keuangan Regulation No. 33/POJK.04/2014 concerning Board of Directors and Board of Commissioners of Issuers or Public Companies.
5. Otoritas Jasa Keuangan Regulation No.55/POJK.04/2015 dated 29 December 2015 concerning the Formation and Guidelines for the Work Implementation of the Audit Committee.



6. Surat Edaran Otoritas Jasa Keuangan No. 36/SEOJK.03/2017 tentang Tata Cara Penggunaan Jasa Akuntan Publik dan Kantor Akuntan Publik dalam Kegiatan Jasa Keuangan.
7. Peraturan Otoritas Jasa Keuangan No.1/POJK.03/2019 tanggal 8 Januari 2019 tentang Penerapan Fungsi Audit Intern pada Bank Umum.
8. Anggaran Dasar PT Bank Muamalat Indonesia Tbk mengenai tugas dan wewenang Dewan Komisaris.

D. PEMBENTUKAN KOMITE AUDIT

1. Dalam rangka mendukung efektifitas pelaksanaan tugas dan tanggung jawabnya, Dewan Komisaris wajib membentuk Komite Audit.
2. Komite Audit bertanggung jawab langsung kepada Dewan Komisaris.
3. Pengangkatan anggota Komite Audit ditetapkan oleh Direksi berdasarkan keputusan rapat Dewan Komisaris.
4. Anggota Komite Audit diangkat dan diberhentikan oleh Dewan Komisaris.
5. Dewan Komisaris wajib memastikan bahwa komite yang telah dibentuk menjalankan tugasnya secara efektif.
6. Dewan Komisaris harus memastikan setiap komite memiliki pedoman dan tata tertib kerja.
7. Pedoman dan tata tertib kerja komite harus dievaluasi dan dilakukan pengkinian secara berkala

E. STRUKTUR DAN KEANGGOTAAN

Struktur dan keanggotaan Komite Audit adalah sebagai berikut:

1. Keanggotaan 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.
2. Komite Audit diketuai oleh Komisaris Independen.
3. Anggota Komite Audit bukan merupakan anggota Direksi Bank atau bank lain.

6. Otoritas Jasa Keuangan (OJK) Circular Letter No. 36 / SEOJK.03 / 2017 concerning Procedures for the Use of Public Accountant Services (AP) and Public Accounting Firms (KAP) in Financial Service Activities.
7. Otoritas Jasa Keuangan Regulation No.1/POJK.03/2019 dated 8 January 2019 concerning the Implementation of the Internal Audit Function in Commercial Banks.
8. Anggaran Dasar PT Bank Muamalat Indonesia Tbk regarding the duties and powers of the Board of Commissioners.

D. ESTABLISHMENT OF AUDIT COMMITTEE

1. In order to support the effectiveness of the implementation of their tasks and responsibilities, the Board of Commissioners must establish Audit Committee.
2. Audit Committee is directly responsible to the Board of Commissioners.
3. Members of Audit Committee shall be appointed by the Board of Directors based on the decision of the Board of Commissioners' meeting.
4. Members of the Audit Committee are appointed and dismissed by the Board of Commissioners.
5. The Board of Commissioners shall ensure that the committee which have been established perform their tasks effectively.
6. Board of Commissioners need to ensure each committee has its own guidelines and work rules.
7. Audit Committee guidelines and work rules must be evaluasted and updated periodically.

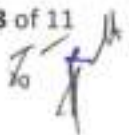
E. STRUCTURE AND MEMBERSHIP

The structure and membership of the Audit Committee are as follows:

1. The Audit Committee membership consists of at least:
 - a. An Independent Commissioner;
 - b. An independent party who has expertise in financial accounting; and
 - c. An independent party with expertise in sharia banking.
2. The Audit Committee is chaired by an Independent Commissioner.
3. Audit Committee members are not members of the Board of Directors of the Bank or other bank.

E-R

<p>4. Mantan anggota Direksi Bank tidak dapat menjadi pihak independen pada Bank sebelum menjalani masa tunggu (<i>cooling off</i>) paling kurang selama 6 (enam) bulan.</p> <p>5. Ketua Komite Audit hanya dapat merangkap jabatan sebagai ketua komite paling banyak pada 1 (satu) komite lainnya pada Bank.</p> <p>6. Jika ada anggota Komite Audit yang mengundurkan diri dan atau dengan alasan apapun berhenti menjadi anggota dengan akibat jumlah para anggota berkurang dari jumlah minimum, maka Dewan Komisaris dalam waktu tiga (3) bulan dari peristiwa tersebut harus menunjuk anggota baru sebagaimana diperlukan.</p>	<p>4. Former members of the Board of Directors of the Bank cannot become independent parties at the Bank before undergoing a waiting period (<i>cooling off</i>) of at least 6 (six) months.</p> <p>5. The Chairman of the Audit Committee may only hold concurrent positions as committee chairman in at most 1 (one) another committee at the Bank.</p> <p>6. If any member of the Audit Committee resigns for any reason to stops being a member which causes the number of members to decrease from the minimum number then the Board of Commissioners within three (3) months from the event must appoint a new member as required.</p>
<p>F. PERSYARATAN KEANGGOTAAN</p> <ol style="list-style-type: none"> 1. Wajib memiliki integritas, akhlak, moral dan reputasi keuangan yang baik. 2. Wajib memiliki kemampuan, pengetahuan, pengalaman sesuai dengan bidang pekerjaannya, serta mampu berkomunikasi dengan baik. 3. Wajib memahami laporan keuangan khususnya yang terkait dengan layanan jasa atau kegiatan usaha Bank, proses audit, manajemen risiko, dan peraturan perundang-undangan terkait lainnya. 4. Bersedia meningkatkan kompetensi secara terus menerus melalui pendidikan dan pelatihan. 5. Wajib memiliki paling kurang satu anggota yang berlatar belakang pendidikan dan keahlian di bidang akuntansi dan keuangan. 6. Wajib memiliki paling kurang satu anggota yang memiliki keahlian di bidang perbankan Syariah. 7. Tidak mempunyai saham langsung maupun tidak langsung pada Bank. 8. Dalam hal anggota Komite Audit memperoleh saham Emiten atau Perusahaan Publik baik langsung maupun tidak langsung akibat suatu peristiwa hukum, saham tersebut wajib dialihkan kepada pihak lain dalam jangka waktu paling lama 6 (enam) bulan setelah diperolehnya saham tersebut. 9. Tidak mempunyai hubungan afiliasi dengan anggota Dewan Komisaris, anggota Direksi, atau Pemegang Saham Utama Bank. 10. 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 penilaian dan/atau jasa konsultasi lain kepada Emiten atau Perusahaan Publik yang bersangkutan dalam waktu 6 (enam) bulan terakhir. 	<p>F. MEMBERSHIP REQUIREMENTS</p> <ol style="list-style-type: none"> 1. Must have good integrity, character, morals, and financial reputation. 2. Must have the ability, knowledge, experience by the field of work, and be able to communicate well. 3. Must understand financial reports, especially those related to services or business activities of the Bank, the audit process, risk management, and other relevant laws and regulations. 4. Willing to continuously improve competence through education and training. 5. Must have at least one member with educational background and expertise in accounting and finance. 6. Must have at least one member who has expertise in Sharia banking. 7. Do not have direct or indirect shares in the Bank. 8. When a member of the Audit Committee acquires shares of the Issuer or a Public Company either directly or indirectly due to a legal event, the shares shall be transferred to another party within a period of not later than 6 (six) months after the obtaining of the shares. 9. Has no affiliation with members of the Board of Commissioners, members of the Board of Directors, or the main shareholders of the Bank. 10. Not a person in a Public Accounting Firm, Legal Consulting Firm, Public Appraisal Service Office, or any other party that provides assurance, non-assurance services, appraisal services, and/or other consulting services to the Issuer or Public Company concerned within 6 (six) months.



<p>11. 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.</p> <p>12. Tidak mempunyai hubungan usaha baik langsung maupun tidak langsung yang berkaitan dengan kegiatan usaha Bank.</p> <p>G. 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.</p> <p>H. TUGAS DAN TANGGUNG JAWAB Anggota Komite Audit bertindak secara independen dalam menjalankan tugas dan tanggung jawabnya yang meliputi kegiatan sebagai berikut:</p> <ol style="list-style-type: none"> 1. Melakukan pemantauan dan evaluasi atas perencanaan dan pelaksanaan audit serta pemantauan atas tindak lanjut hasil audit dalam rangka menilai kecukupan pengendalian intern, termasuk kecukupan proses pelaporan keuangan. 2. Menelaah dan memberikan saran kepada Dewan Komisaris terkait dengan adanya potensi benturan kepentingan Bank. 3. Melakukan penelaahan atas ketaatan terhadap peraturan perundang-undangan yang berhubungan dengan kegiatan Bank. 4. Menjaga kerahasiaan dokumen, data dan informasi Bank. 5. Dalam rangka melaksanakan tugas sebagaimana dimaksud ayat 1 di atas, Komite Audit wajib melakukan pemantauan dan evaluasi paling sedikit terhadap: <ol style="list-style-type: none"> a. Pelaksanaan tugas satuan kerja audit intern; b. Kesesuaian pelaksanaan audit oleh Kantor Akuntan Publik dengan standar audit; c. Kesesuaian laporan keuangan dengan standar akuntansi keuangan; dan d. Pelaksanaan tindak lanjut oleh Direksi atas hasil temuan satuan kerja audit intern, akuntan publik, dan hasil pengawasan Otoritas Jasa Keuangan, guna memberikan rekomendasi kepada Dewan Komisaris. 	<p>11. Not a person who works or has the authority and responsibility to plan, lead, control, or supervise bank activities within the last 6 (six) months, except for an Independent Commissioner.</p> <p>12. Does not have a business relationship, either directly or indirectly, related to the Bank's business activities.</p> <p>G. PERIOD OF DUTY The term of office of the members of the Audit Committee must not be longer than the term of office of the Board of Commissioners as stipulated in the Articles of Association and can be re-elected only for one subsequent term.</p> <p>H. TASK AND RESPONSIBILITY Audit Committee members act independently in carrying out their duties and responsibilities which include the following activities:</p> <ol style="list-style-type: none"> 1. Monitoring and evaluating the planning and implementation of audits as well as monitoring the follow-up of audit results to assess the adequacy of internal control, including the adequacy of the financial reporting process. 2. Reviewing and providing advice to the Board of Commissioners regarding potential conflicts of interest in the Bank. 3. Reviewing compliance with laws and regulations related to Bank activities. 4. Maintain the confidentiality of Bank documents, data, and information. 5. To carry out its duties outline in point 1, the Audit Committee is obliged to monitor and evaluate at least: <ol style="list-style-type: none"> a. Implementation of duties of the internal audit work unit; b. The conformity of the audit implementation by the Public Accounting Firm with the audit standards; c. The conformity of financial reports with financial accounting standards; and d. Implementation of follow-up actions by the Board of Directors on the findings of the internal audit work unit, public accountants, and results of supervision by the Otoritas Jasa Keuangan (OJK), to provide recommendations to the Board of Commissioners.
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<p>6. Dalam pemantauan dan evaluasi pelaksanaan tugas Satuan Kerja Audit Intern (SKAI), Komite Audit bertanggung jawab antara lain:</p> <ul style="list-style-type: none"> a. Memantau dan mengkaji efektivitas pelaksanaan audit intern Bank; b. Mengevaluasi kinerja SKAI Bank; c. Memastikan SKAI berkomunikasi dengan Direksi, Dewan Komisaris, Dewan Pengawas Syariah, auditor ekstern, dan Otoritas Jasa Keuangan; d. Memastikan SKAI bekerja secara independen serta menjunjung tinggi integritas dalam pelaksanaan tugas; e. Memberikan rekomendasi kepada Dewan Komisaris terkait penyusunan rencana audit, ruang lingkup dan anggaran SKAI; f. Meninjau laporan audit dan memastikan Direksi mengambil tindakan perbaikan yang diperlukan secara cepat dan akurat; g. Memberikan rekomendasi kepada Dewan Komisaris terkait pemberian remunerasi tahunan SKAI secara keseluruhan serta penghargaan kinerja; h. Memberikan rekomendasi kepada Dewan Komisaris terkait persetujuan pengangkatan dan pemberhentian kepala SKAI, penetapan piagam audit intern dan penunjukkan pengendali mutu independen dari pihak ekstern untuk melakukan kaji ulang terhadap kinerja SKAI. <p>7. Dalam pemantauan dan evaluasi pelaksanaan audit oleh Kantor Akuntan Publik, Komite Audit bertanggung jawab antara lain:</p> <ul style="list-style-type: none"> a. Memberikan rekomendasi kepada Dewan Komisaris mengenai penunjukkan Akuntan Publik yang didasarkan pada independensi, ruang lingkup penugasan, dan imbalan jasa; b. Memberikan pendapat independen dalam hal terjadi perbedaan pendapat antara manajemen dan Akuntan atas jasa yang diberikannya. 	<p>6. In monitoring and evaluating the implementation of the duties of the Internal Audit Work Unit, the Audit Committee is responsible for, among others:</p> <ul style="list-style-type: none"> a. Monitor and review the effectiveness of the Bank's internal audit; b. Evaluating the performance of the Internal Audit Work Unit; c. Ensure that Internal Audit Work Unit communicates with the Board of Directors, Board of Commissioners, Sharia Supervisory Board, external auditors, and the Otoritas Jasa Keuangan (OJK); d. Ensuring that Internal Audit Work Unit works independently and upholds integrity in the implementation of its duties; e. Provide recommendations to the Board of Commissioners regarding the preparation of the audit plan, scope, and budget of the Internal Audit Unit; f. Review audit reports and ensure that the Board of Directors takes the necessary corrective actions quickly and accurately; g. Provide recommendations to the Board of Commissioners regarding the provision of Internal Audit Work Unit annual remuneration as a whole as well as performance awards; h. Provide recommendations to the Board of Commissioners regarding the approval of the appointment and dismissal of the head of Internal Audit Work Unit, the establishment of an internal audit charter and the appointment of an independent quality controller from an external party to review the Internal Audit Work Unit's performance. <p>7. In monitoring and evaluating the implementation of the audit by the Public Accounting Firm, the Audit Committee is responsible for, among others:</p> <ul style="list-style-type: none"> a. Provide recommendations to the Board of Commissioners regarding the appointment of an public accountant based on independence, the scope of works, and service fees; b. Provide independent opinion in the event of disagreements between management and accountants for the services rendered.
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<p>c. Melakukan evaluasi terhadap pelaksanaan pemberian jasa audit atas informasi keuangan historis tahunan oleh Akuntan Publik dan/atau Kantor Akuntan Publik paling kurang melalui:</p> <ol style="list-style-type: none"> (1) kesesuaian pelaksanaan audit oleh Akuntan Publik dan/atau Kantor Akuntan Publik dengan standar audit yang berlaku; (2) kecukupan waktu pekerjaan lapangan; (3) pengkajian cakupan jasa yang diberikan dan kecukupan uji petik; dan (4) rekomendasi perbaikan yang diberikan oleh Akuntan Publik dan/atau KAP. <p>8. Dalam pemantauan dan evaluasi pelaporan keuangan, Komite Audit bertanggung jawab antara lain:</p> <ol style="list-style-type: none"> a. 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; b. Menelaah pengaduan yang berkaitan dengan proses akuntansi dan pelaporan keuangan Bank. <p>I. WEWENANG</p> <p>Dalam rangka melaksanakan tugas dan tanggung jawabnya, Komite Audit mempunyai wewenang sebagai berikut:</p> <ol style="list-style-type: none"> 1. Mengakses dokumen, data, dan informasi Bank tentang karyawan, dana, asset, 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. Menerima tembusan Laporan Hasil Audit Intern yang disampaikan ke Direktur Utama. 5. Melakukan kewenangan lain yang diberikan oleh Dewan Komisaris. 	<p>c. Evaluating the implementation of the provision of audit services on annual historical financial information by Public Accountant Services and / or Public Accounting Firms at least through:</p> <ol style="list-style-type: none"> (1) The conformity of the audit implementation by Public Accountant Services and/or Public Accounting Firms with the applicable auditing standards; (2) Sufficient time for field work; (3) An assessment of the scope of services provided and the adequacy of sampling; and (4) Recommendations for improvement provided by Public Accountant Services and/or Public Accounting Firms. <p>8. In monitoring and evaluating financial reporting, the Audit Committee is responsible for, among others:</p> <ol style="list-style-type: none"> a. Reviewing financial information that will be issued by the Bank to the public and/or authorities, including financial reports, projections, and other reports related to Bank financial information; b. Review complaints relating to the accounting process and financial reporting of the Bank. <p>I. AUTHORITY</p> <p>To carry out its duties and responsibilities, the Audit Committee has the following powers:</p> <ol style="list-style-type: none"> 1. Access Bank documents, data, and information regarding the required employees, funds, assets, and company resources. 2. Communicate directly with employees, including the Board of Directors and those who carry out the internal audit function, risk management, and accountants regarding the duties and responsibilities of the Audit Committee. 3. Involving independent parties outside the members of the Audit Committee who are needed to assist in carrying out their duties. 4. Receiving a copy of the Internal Audit Report submitted to the President Director. 5. Perform other powers assigned by the Board of Commissioners.
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<p>J. KODE ETIK KOMITE AUDIT</p> <ol style="list-style-type: none"> 1. Mempunyai integritas, akhlak dan moral yang baik. 2. Anggota Komite Audit berkewajiban untuk patuh kepada <i>Code of Conduct</i> dan seluruh ketentuan yang telah ditetapkan oleh Bank termasuk Anggaran Dasar dan perubahannya di kemudian hari. 3. Anggota Komite Audit dilarang memanfaatkan Bank untuk kepentingan pribadi, keluarga dan atau pihak lain yang dapat merugikan Bank. 4. Anggota Komite Audit dilarang menerima keuntungan pribadi dari Bank. <p>K. TATA CARA DAN PROSEDUR PENYELENGGARAAN RAPAT</p> <ol style="list-style-type: none"> 1. Komite Audit mengadakan rapat secara berkala paling sedikit 1 (satu) kali dalam 3 (tiga) bulan. 2. Rapat Komite Audit hanya dapat dilaksanakan apabila dihadiri oleh paling kurang 51% (lima puluh satu persen) dari anggota termasuk seorang Komisaris Independen dan anggota yang berasal dari Pihak Independen. 3. Komite Audit dapat mengundang narasumber dari anggota Dewan Komisaris, Direksi atau pejabat eksekutif lainnya terkait agenda rapat. Pertemuan diantara Komite Audit dan SKAI dilaksanakan minimal 1 kali dalam setahun atau sesuai kebutuhan. 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. 5. Keputusan rapat Komite Audit diambil berdasarkan musyawarah untuk mufakat. Jika mufakat tidak tercapai, keputusan diperoleh dengan pemungutan suara. 6. Setiap hasil rapat Komite Audit dituangkan dalam risalah rapat, termasuk apabila terdapat perbedaan pendapat (<i>dissenting opinion</i>), yang ditandatangani oleh seluruh anggota Komite Audit yang hadir dan disampaikan kepada Dewan Komisaris. <p>L. PELAPORAN</p> <ol style="list-style-type: none"> 1. Komite Audit wajib membuat laporan kepada Dewan Komisaris atas setiap penugasan yang diberikan. 	<p>J. AUDIT COMMITTEE CODE OF CONDUCT</p> <ol style="list-style-type: none"> 1. Have good integrity, character, and morals. 2. Members of the Audit Committee are obliged to comply with the Code of Conduct and all provisions stipulated by the Bank including the Articles of Association and its amendments at a later date. 3. Audit Committee members are prohibited from using the Bank for personal, family, and/or other party interests that may harm the Bank. 4. Audit Committee members are prohibited from receiving personal benefits from the Bank. <p>K. MEETING PROCEDURE</p> <ol style="list-style-type: none"> 1. The Audit Committee holds regular meetings at least 1 (one) time in 3 (three) months. 2. Audit Committee Meetings can only be held if attended by at least 51% (fifty-one percent) of the members including an Independent Commissioner and members from an Independent Party. 3. The Audit Committee can invite resource persons from members of the Board of Commissioners, Directors, or other executive officers regarding the meeting agenda. Meetings between the Audit Committee and Internal Audit Working Unit are held at least once a year or as needed. 4. The Audit Committee can make decisions if it is attended by at least 51% (fifty-one percent) of the members of the Audit Committee including an independent commissioner and members from independent parties. 5. Decisions of Audit Committee meetings are made based on deliberation to reach a consensus. If consensus is not reached, a decision is reached by voting. 6. Each result of the Audit Committee meeting is outlined in the minutes of the meeting, including any dissenting opinions, which are signed by all members of the Audit Committee who are present and submitted to the Board of Commissioners. <p>L. REPORTING</p> <ol style="list-style-type: none"> 1. The Audit Committee is obliged to make a report to the Board of Commissioners on each given assignment.
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<p>2. Komite Audit wajib menyampaikan laporan berikut ini kepada Dewan Komisaris:</p> <ol style="list-style-type: none"> a. Laporan kegiatan secara berkala paling kurang sekali dalam 3 (tiga) bulan; b. Laporan kegiatan tahunan. <p>3. Komite Audit wajib membuat laporan tahunan pelaksanaan kegiatan Komite Audit yang diungkapkan dalam Laporan Tahunan Bank.</p> <p>4. Bank wajib menyampaikan informasi kepada Otoritas Jasa Keuangan mengenai pengangkatan dan pemberhentian Komite Audit dalam jangka waktu paling lama 2 (dua) hari kerja setelah pengangkatan atau pemberhentian.</p> <p>5. Bank wajib menyampaikan hasil evaluasi Komite Audit terhadap pelaksanaan pemberian jasa audit atas informasi keuangan historis tahunan oleh Akuntan Publik dan/atau KAP, kepada OJK paling lama 6 (enam) bulan setelah tahun buku berakhir.</p> <p>6. Informasi mengenai pengangkatan dan pemberhentian Komite Audit wajib dimuat dalam Situs Web bursa dan atau Situs Web Bank.</p>	<p>2. The Audit Committee is required to submit the following reports to the Board of Commissioners:</p> <ol style="list-style-type: none"> a. Regular activity reports at least once in 3 (three) months; b. Annual activity report. <p>3. The Audit Committee is required to prepare an annual report on the implementation of the Audit Committee activities which is disclosed in the Bank's Annual Report.</p> <p>4. Banks are required to submit information to the Otoritas Jasa Keuangan regarding the appointment and dismissal of the Audit Committee within 2 (two) working days after the appointment or dismissal.</p> <p>5. Banks are required to submit the results of the Audit Committee evaluation on the implementation of the provision of audit services on annual historical financial information by Public Accountant Services and/or Public Accounting Firms, to the OJK no later than 6 (six) months after the financial year ends.</p> <p>6. Information regarding the appointment and dismissal of the Audit Committee must be posted on the exchange's website and or the bank's website.</p>
<p>M. PENANGANAN PENGADUAN ATAU PELAPORAN SEHUBUNGAN DUGAAN PELANGGARAN TERKAIT PELAPORAN KEUANGAN</p> <p>Komite audit wajib menelaah pengaduan atau pelaporan sehubungan dugaan pelanggaran terkait pelaporan keuangan dan memberikan rekomendasi kepada Dewan Komisaris atas hasil penelaahan tersebut.</p>	<p>M. HANDLING OF COMPLAINTS OR REPORTS RELATED TO SUSPECTED VIOLATIONS RELATED TO FINANCIAL REPORTING</p> <p>The audit committee is obliged to review complaints or reports in connection with suspected violations related to financial reporting and provide recommendations to the Board of Commissioners on the results of the review.</p>
<p>N. SEKRETARIAT</p> <ol style="list-style-type: none"> 1. Untuk mengaktifkan fungsi dari Komite Audit, sekretariat komite wajib: <ol style="list-style-type: none"> a. Menyiapkan pelaksanaan rapat Komite Audit; b. Menyiapkan risalah rapat Komite Audit; c. Mendistribusikan keputusan rapat Komite Audit kepada Dewan Komisaris dan Direksi; dan d. Mengumpulkan dan mengarsipkan dokumen Komite Audit. 2. Fungsi sekretariat bersama-sama dapat dikelola dengan fungsi sekretariat komite lain di Dewan Komisaris Bank Muamalat 	<p>N. SECRETARIAT</p> <ol style="list-style-type: none"> 1. To enable a proper function of Audit Committee, a Committee Secretariat is required to: <ol style="list-style-type: none"> a. Prepare the implementation of Audit Committee Meeting; b. Prepare minutes of the Audit Committee Meeting; c. Distribute the meeting decision of the Audit Committee to the Board of Commissioners and the Board of Directors; and d. Compile and files all documents of the Audit Committee. 2. The secretariat function can jointly be managed by secretariat function of another committee in the Board of Commissioners of Bank Muamalat Indonesia.

O. PENUTUP

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 laman Bank.
3. Ketentuan yang belum tercantum dalam piagam ini jika diperlukan akan ditetapkan dalam keputusan Dewan Komisaris secara terpisah.

O. CLOSING

1. This Audit Committee Charter is effective from the date of its enactment.
2. The Audit Committee Charter will be periodically evaluated to confirm developments in applicable regulations and published on the Bank's website.
3. The provisions that have not been stated in this charter will be stipulated in a separate decision of the Board of Commissioners if necessary.

LEMBAR PERSETUJUAN / APPROVAL SHEET
PIAGAM KOMITE AUDIT / AUDIT COMMITTEE CHARTER
PT BANK MUAMALAT INDONESIA TBK
("Bank Muamalat")

Diajukan oleh / Submitted by :

Tindomora Siregar
Member of Audit Committee



Dwi Sasongko
Member of Audit Committee



Iggi H. Achsien
Chairman of Audit Committee



LEMBAR PERSETUJUAN / APPROVAL SHEET
PIAGAM KOMITE AUDIT / AUDIT COMMITTEE CHARTER
PT BANK MUAMALAT INDONESIA TBK
("Bank Muamalat")

Disetujui oleh / Approved by :

Iggi H. Achsien
Commissioner (Independent)



Edy Setiadi
Commissioner



Ilham A. Habibie
President Commissioner (Independent)



Berikut beberapa pengkinian dalam Piagam Komite Audit diantaranya:

- Penambahan landasan hukum POJK 1 tahun 2019 tentang Penerapan Fungsi Audit Intern pada Bank Umum
- Penyesuaian tugas dan tanggung jawab komite audit sesuai POJK 1 tahun 2019 tersebut
- Penambahan subab D - Pembentukan Komite
- Penambahan subab J - Kode Etik Komite Audit
- Penambahan subab M - Penanganan Pengaduan Sehubungan Dugaan Pelanggaran Terkait Pelaporan Keuangan
- Penambahan subab N - Sekretariat