

PIAGAM AUDIT INTERNAL PT BANK CHINA CONSTRUCTION BANK INDONESIA TBK.	INTERNAL AUDIT CHARTER PT BANK CHINA CONSTRUCTION BANK INDONESIA TBK.
I. PENDAHULUAN	I. PREFACE
<p>Dalam melaksanakan secara efektif fungsi Audit internal, Satuan Kerja Audit Internal berpedoman pada persyaratan dan tata cara sebagaimana diatur dalam:</p> <ol style="list-style-type: none"> Peraturan Otoritas Jasa Keuangan No 1/POJK/.03/2019 tentang Penerapan Fungsi Audit Intern Pada Bank Umum. Peraturan Otoritas Jasa Keuangan No 56/POJK/.04/2015 tentang Pembentukan dan Pedoman Penyusunan Piagam Unit Audit Internal. Peraturan Otoritas Jasa Keuangan No 55/POJK/.03/2016 tentang Penerapan Tata Kelola bagi Bank Umum. <i>The International Professional Practice Framework (IPPF), The Institute of Internal Auditors (IIA).</i> 	<p>In order for the Internal Audit Unit to function effectively, the Internal Audit Unit is guided by the conditions and procedures as stipulated in:</p> <ol style="list-style-type: none"> Regulations of the Financial Services Authority No. 1/POJK/.03/2019 concerning Application of Internal Audit Functions at Commercial Banks. Regulations of the Financial Services Authority No. 56/POJK/.04/2015 concerning Establishment and Guidelines for Preparation of the Internal Audit Unit Charter. Regulations of the Financial Services Authority No. 55/POJK/.03/2016 concerning the Implementation of Governance for Commercial Banks. The International Profesional Practice Framework (IPPF), The Institute of Internal Auditors (IIA)
II. VISI DAN MISI	II. VISION AND MISSION
<p>VISI Menjadi partner manajemen yang andal dalam rangka melaksanakan misi dan mewujudkan visi perusahaan untuk menjadi bank bertaraf internasional.</p> <p>MISI Membantu manajemen dalam mencapai tujuan dan sasaran perusahaan dengan melaksanakan kegiatan <i>assurance</i> dan konsultasi yang independen dan objektif untuk memberikan nilai tambah dalam mengevaluasi dan meningkatkan efektivitas <i>risk management, control, and governance process</i>.</p>	<p>VISION Become a reliable management partner in conducting the mission and achieving the vision of the company to become an international bank.</p> <p>MISSION To assist the management in achieving the company goals and objectives by conducting independent and objective assurance and consultation activities to provide added value in evaluating and improving the effectiveness of risk management, control, and governance process.</p>
III. FUNGSI	III. FUNCTIONS
<ol style="list-style-type: none"> Membantu manajemen dalam mencapai tujuan perusahaan dengan memberikan <i>assurance</i> dan <i>consulting</i> yang independen dan obyektif. 	<ol style="list-style-type: none"> To assist the management in achieving the company goals by providing independent and objective assurance and consulting.

<ol style="list-style-type: none"> 2. Mengevaluasi efektivitas <i>control, risk management</i> dan <i>governance process</i> melalui penerapan <i>risk based audit</i>. 3. Mengelola aktivitas audit internal secara efektif dan efisien. 4. Mengembangkan kompetensi auditor internal dan mengoptimalkan penggunaan teknologi informasi. 	<ol style="list-style-type: none"> 2. Evaluating the appropriateness of design and operational effectiveness of control, risk management and governance process through the application of a risk based audit. 3. Manage internal audit activities effectively and efficiently. 4. Develop the competence of internal auditors and optimize the use of information and technology.
IV. RUANG LINGKUP	IV. SCOPE
<p>Ruang lingkup kegiatan audit internal mencakup seluruh aspek dan kegiatan operasional bank sesuai dengan <i>governance</i> untuk mengevaluasi dan menentukan ketepatan desain dan efektivitas operasional <i>control, risk management, dan governance process</i> dengan memastikan:</p> <ol style="list-style-type: none"> 1. Risiko telah teridentifikasi dan dikelola secara memadai. 2. Informasi yang signifikan terkait aspek keuangan, manajerial, dan operasional telah disajikan secara akurat, andal dan tepat waktu. 3. Operasional perbankan telah sesuai dengan kebijakan, standar, prosedur, serta peraturan perundang-undangan yang berlaku. 4. Program, rencana, dan tujuan dapat tercapai secara efektif dan efisien. 5. Kualitas dan perbaikan proses yang berkesinambungan selalu terpelihara dengan tetap memperhatikan proses pengendalian internal. 6. Permasalahan signifikan yang berdampak pada Bank diketahui dan ditangani dengan tepat dan cepat. 	<p>The scope of internal audit activities covers all aspects and bank operational activities in accordance with the governance to evaluate and set the appropriateness of design and operational effectiveness of control, risk management, and governance processes by ensuring:</p> <ol style="list-style-type: none"> 1. Risks have been identified and managed adequately. 2. Significant information related to financial, managerial and operational aspects, has been presented accurately, reliably, and on time. 3. Banking operational are in accordance with the policies, standards, procedures, and applicable laws and regulations. 4. Programs, plans and objectives could be achieved effectively and efficiently. 5. Continuous improvement of quality and process are always maintained while taking into account the internal control process. 6. Significant problems that affect the Bank are acknowledged and handled appropriately and quickly.
V. KEDUDUKAN DALAM ORGANISASI	V. POSITION IN THE ORGANIZATION
<ol style="list-style-type: none"> 1. SKAI dipimpin oleh Kepala Satuan Kerja Audit Internal. 2. Kepala SKAI diangkat dan diberhentikan oleh Direktur Utama atas persetujuan Dewan Komisaris. 	<ol style="list-style-type: none"> 1. The Internal Audit Unit is led by a Head of Internal Audit Unit. 2. The Head of the Internal Audit Unit is appointed and dismissed by the President Director with the approval of the Board of

<p>3. Kepala SKAI bertanggung jawab secara langsung kepada Direktur Utama.</p> <p>4. Kepala SKAI bertanggung jawab secara fungsional kepada Dewan Komisaris melalui Komite Audit. Hal ini untuk mendukung independensi, menjamin kelancaran tugas tanggung jawab Kepala SKAI, dan menjamin tindak lanjut atas rekomendasi audit.</p> <p>5. Semua auditor internal bertanggungjawab secara berjenjang kepada Kepala SKAI.</p>	<p>Commissioners.</p> <p>3. The Head of the Internal Audit Unit is directly responsible to the President Director.</p> <p>4. The Head of the Internal Audit Unit is functionally responsible to the Board of Commissioners through the Audit Committee. This is to support independencies, to ensure the fluency of the duties and responsibilities of the Head of the Internal Audit Unit, and to ensure to follow-up on audit recommendations.</p> <p>5. All internal auditors are responsible in stages to the Head of the Internal Audit Unit.</p>
VI. INDEPENDENSI DAN OBJEKTIVITAS	VI. INDEPENDENCE AND OBJECTIVITY
<p>Auditor internal harus independen, objektif dan profesional dalam menjalankan tugasnya sehingga mampu mengungkapkan pandangan dan pemikirannya tanpa pengaruh ataupun tekanan dari pihak lain. Oleh karena itu auditor internal perlu dukungan sepenuhnya dari Direksi dan Komite Audit harus mengawasi dan membimbing pelaksanaannya.</p>	<p>Internal auditors have to be independent, objective and professional in conducting their duties to be able to express their point of views and thoughts without any influence or pressure from other parties. Therefore, the internal auditors need full support from the Board of Directors, and have to be supervised by the Audit Committee.</p>
<p>Independensi</p> <p>Auditor internal memiliki independensi dalam melakukan aktivitas audit internal, mengemukakan pandangan serta pemikiran sesuai dengan profesi dan standar yang berlaku. Dalam menegakkan independensinya :</p> <ul style="list-style-type: none"> 1. Auditor internal tidak melakukan kegiatan yang bersifat operasional di luar aktivitas audit internal. 2. Auditor internal mampu mengungkapkan pandangan dan pemikirannya tanpa pengaruh ataupun tekanan dari pihak lain manapun. 3. Auditor internal memiliki kebebasan dalam menetapkan metode, ruang lingkup, cara, teknik dan pendekatan audit disertai dengan keahlian yang memadai dan kecermatan profesional. <p>Objektivitas</p> <ul style="list-style-type: none"> 1. Auditor internal harus objektif dalam 	<p>Independence</p> <p>Internal Auditors have to be independence in conducting internal audit activities, expressing point of views and thoughts in accordance with their profession and applicable standards. In upholding their independencies :</p> <ul style="list-style-type: none"> 1. Internal Auditors does not conduct any operational activities outside of internal audit activities. 2. The Internal Auditors are able to express their point of views and thoughts without any influence or pressure from any other parties. 3. The Internal Auditors have the freedom to set their own methods, scope, manners, techniques and audit approaches accompanied by adequate expertise and professional accuracy. <p>Objectivity</p> <ul style="list-style-type: none"> 1. The Internal Auditors have to be objective in

<p>melaksanakan pekerjaan profesionalnya. Hal ini tercermin dari laporan yang lengkap, objektif serta berdasarkan analisis yang cermat dan tidak memihak.</p> <p>2. Auditor internal bebas dari benturan kepentingan (<i>conflict of interest</i>) atas objek atau kegiatan yang diperiksa.</p> <p>3. Auditor Internal harus menjalankan pembatasan penugasan secara berkala dan masa tunggu (<i>cooling-off period</i>) yang memadai.</p>	<p>conducting their professional works. This is reflected in complete and objective reports in accordance with accurate and impartial analysis.</p> <p>2. The Internal Auditors is free from conflict of interest over the objects or activities being examined.</p> <p>3. Internal auditors must carry out periodic limitation of assignments and adequate cooling-off period.</p>
VII. TUGAS DAN TANGGUNG JAWAB <ul style="list-style-type: none"> 1. Membuat rencana audit tahunan dengan metodologi berbasis risiko yang tepat, termasuk risiko dan pengendalian yang diidentifikasi oleh manajemen, dan menyerahkan rencana tersebut kepada Direktur Utama dan Dewan Komisaris melalui Komite Audit untuk dievaluasi dan disetujui setiap tahun. 2. Mengimplementasikan rencana audit tahunan yang telah disetujui, baik rencana audit secara individual maupun audit terintegrasi, termasuk tugas khusus atau proyek yang diminta oleh manajemen dan Dewan Komisaris melalui Komite Audit. 3. Mengevaluasi dan menguji ketepatan desain dan efektivitas operasional, pengendalian internal, manajemen risiko, dan tata kelola. 4. Mengevaluasi efisiensi dan efektivitas operasional cabang dan divisi kantor pusat. 5. Memberikan informasi dan rekomendasi perbaikan yang objektif tentang kegiatan yang diperiksa pada semua tingkatan manajemen. 6. Menyiapkan laporan hasil audit dan menyampaikan laporan tersebut kepada Direktur Utama dan Dewan Komisaris melalui Komite Audit dengan tembusan kepada Direksi. 7. Memantau, menganalisis, dan melaporkan pelaksanaan tindak lanjut perbaikan yang telah disepakati. 	VII. DUTIES AND RESPONSIBILITIES <ul style="list-style-type: none"> 1. Make an annual audit plan with appropriate risk-based methodologies, including risks and controls identified by the managements, and submit the plan to the President Directors and the Board of Commissioners through the Audit Committee to be evaluated and approved every year. 2. Implement the approved annual audit plan, both the individual audit plan and the integrated audit, including special task or projects requested by management and the Board of Commissioners through the Audit Committee. 3. Evaluate and test the appropriateness of design and operational effectiveness of internal control, risk management, and governance. 4. Evaluate the efficiency and effectiveness of branch operational and head office division. 5. Providing information and recommendations for objective improvement on the activities examined at all levels of management. 6. Prepare the audit report and submit the report to the President Director and the Board of Commissioners through the Audit Committee with a copy to the Board of Directors. 7. Monitor, analyze, and report on the implementation of the follow-up on the

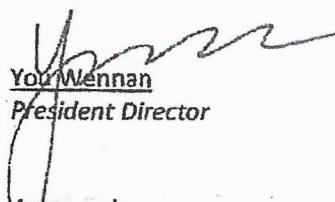
<ol style="list-style-type: none"> 8. Bekerjasama dengan Komite Audit. 9. Menyusun audit program untuk memandu kegiatan audit internal. 10. Berkoordinasi dengan fungsi pengawasan lainnya, yaitu Manajemen Risiko, Kepatuhan, serta auditor eksternal termasuk OJK dalam melaksanakan tugas dan tanggung jawab audit internal. 	<p>agreed improvements.</p> <p>8. Cooperate with the Audit Committee.</p> <p>9. Compile the audit programs to guide the internal audit activities.</p> <p>10. Coordinate with other supervisory functions, such as Risk Management, Compliance, and external auditors such as Financial Service Authority in conducting the duties and responsibilities of internal audit.</p>
VIII. WEWENANG	VIII. AUTHORITIES
<ol style="list-style-type: none"> 1. Berwenang dalam mengakses seluruh informasi Bank termasuk akses terhadap data dan rekening karyawan dan sumber daya serta asset bank lainnya yang terkait dengan tugas dan fungsinya. 2. Berwenang dalam melakukan komunikasi secara langsung dengan Direksi, Dewan Komisaris, dan Komite Audit. 3. Berwenang dalam mengadakan rapat secara berkala dan insidental dengan Direksi, Dewan Komisaris, dan Komite Audit. 4. Berwenang dalam melakukan koordinasi dengan auditor eksternal. 	<ol style="list-style-type: none"> 1. Authorized to access all Bank information including access to employee data and accounts and other bank resources and asset related to their duties and functions. 2. Authorized in communicating directly with the Board of Directors, Board of Commissioners and Audit Committee. 3. Authorized to hold regular and incidental meetings with the Directors, Board of Commissioners and Audit Committee. 4. Authorized in coordinating with external auditors.
IX. PERSYARATAN AUDITOR INTERNAL	IX. REQUIREMENTS OF THE INTERNAL AUDITORS

<p>internal.</p> <p>6. Berkemampuan dalam mematuhi kode etik audit internal.</p> <p>7. Berkomitmen dalam menjaga kerahasiaan informasi dan data Perusahaan yang terkait dengan pelaksanaan tugas dan tanggung jawab audit internal, kecuali yang diwajibkan berdasarkan perintah Direksi.</p> <p>8. Berkemampuan dalam memahami prinsip tata kelola perusahaan yang baik dan manajemen risiko.</p> <p>9. Berkomitmen dalam meningkatkan pengetahuan, keahlian, dan kemampuan profesional secara berkelanjutan.</p>	<p>6. Able to comply with the internal audit code of ethics.</p> <p>7. Commit to maintain the confidentiality of the Company information and data related to the implementation of internal audit duties and responsibilities, except those required under the directive of the Board of Directors.</p> <p>8. Able to understand the principle of good corporate governance and risk management.</p> <p>9. Commit to continuously improve the knowledge, expertise, and professional skills.</p>
X. PENGGUNAAN TENAGA AHLI EKSTERN	X. USE OF EXTERNAL EXPERT
<p>1. Fungsi Audit Intern tidak boleh diserahkan pelaksanaannya secara keseluruhan kepada pihak ekstern (<i>outsourced</i>), kecuali untuk beberapa pekerjaan tertentu yang memerlukan keahlian khusus tertentu.</p> <p>2. Bank dapat menggunakan jasa pihak ekstern dalam pelaksanaan audit intern yang memerlukan keahlian khusus dan bersifat sementara, dengan memperhatikan ketentuan berikut ini :</p> <ul style="list-style-type: none"> a. Harus dibuatkan sebelumnya <i>terms of reference</i> yang dengan jelas berisi reputasi yang dituntut dari pihak ketiga, ruang lingkup pekerjaan yang ditugaskan, dan jadwal penyelesaian pekerjaan. b. Harus dijelaskan kepada Otoritas Jasa Keuangan alasan pelaksanaan pekerjaan audit intern oleh pihak ekstern. c. Harus dipastikan oleh bank tentang independensi pihak eksternal dalam melaksanakan pekerjaan audit intern. d. Harus dipantau oleh Auditor Intern pekerjaan yang dilaksanakan oleh pihak ekstern berdasarkan perjanjian kerja yang telah disepakati. 	<p>1. The Internal Audit Function should not be entirely outsourced to external parties, except for certain particular jobs that require specialized skills.</p> <p>2. Banks can use external services in carrying out internal audits that require special expertise and are temporary, taking into account the following provisions:</p> <ul style="list-style-type: none"> a. Term of reference should clearly stated information such as reputation of external third party, that fulfills satisfy requirement the scope of work assigned, and the schedule for completion of work. b. Reasons on why internal audit work is outsourced to external party should be explained to the Financial Service Authority. c. Bank has to ensure the independency of external parties when carrying out internal audit work. d. Internal audit should monitor work carried out by an external party based on agreed contract.

<p>3. Penggunaan jasa pihak ekstern yang bersifat sementara dapat dikecualikan untuk:</p> <ol style="list-style-type: none"> 1. Penggunaan jasa pihak ekstern terkait teknologi informasi; dan/atau 2. Penggunaan jasa ekstern untuk hal lain berdasarkan persetujuan Otoritas Jasa Keuangan. 	<p>3. The use of temporary external services can be excluded for:</p> <ol style="list-style-type: none"> a. Use of external services related to information technology; and / or b. Use of external services for other matters based on the approval of the Financial Services Authority.
XI. PENUTUP	XII. CLOSING
<p>1. Audit internal akan melakukan review terhadap Piagam Audit Internal paling sedikit sekali dalam 3 (tiga) tahun. Perubahan Piagam Audit Internal ditetapkan oleh Direksi setelah mendapat persetujuan dari Dewan Komisaris.</p> <p>2. Piagam Audit Internal ini berlaku efektif sejak ditandatangani oleh Direksi dan Dewan Komisaris. Piagam Audit Internal yang diterbitkan sebelumnya, dinyatakan tidak berlaku lagi.</p>	<p>1. Internal audit will review the Internal Audit Charter at least once in 3 (three) years. Amendments to the Internal Audit Charter are stipulated by the Board of Directors after the approval from the Board of Commissioners.</p> <p>2. This Internal Audit Charter is valid effectively since it was signed by the Board of Directors and the Board of Commissioners. The previous Internal Audit Charter will be invalid.</p>

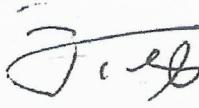
Jakarta, 03 Juli 2019
PT. CHINA CONSTRUCTION BANK INDONESIA, Tbk

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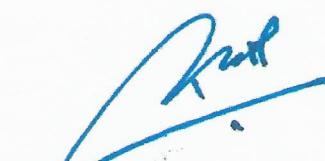

You Wennan
President Director

Approve by
Board of Commissioners


Sun Jianzheng
President Commissioner


Qi Jiangong
Commissioner


Mohamad Hasan
Independent Commissioner


Yudo Sutanto Nyoo
Independent Commissioner