



7. OJK Regulation No 39/ POJK.03/2019 dated December 19, 2019, concerning the implementation of Anti-Fraud Strategies for Commercial Banks.
8. OJK Regulation Number 9 of 2023 concerning the Use of Public Accounting Services and Public Accounting Firms in Financial Services Activities.
9. OJK Regulation Number 17 of 2023 concerning Implementation of Governance for Commercial Banks.
10. OJK Circular Letter Number 35/SEOJK.03/2017 concerning Standard Guidelines for Internal Control Systems for Commercial Banks.
11. The Company's Articles of Association as stated in the Deed of Decree of the Annual GMS of PT Bank Tabungan Negara (Persero) Tbk Number 28 dated March 28, 2023.
12. Decree of the Board of Commissioners Number 05/KOM/ BTN/2023 dated December 13, 2023 concerning Guidelines and Work Rules for the Board of Commissioners of PT Bank Tabungan Negara (Persero) Tbk.

Duties and Responsibilities of the Audit Committee

In carrying out its functions, the Audit Committee shall perform the following duties and responsibilities:

A. Internal and External Audit

1. Assisting the Board of Commissioners to ensure the effectiveness of the internal control system;
2. Monitoring, reviewing, and assessing the effectiveness of the implementation of Internal Audit and External Audit, including WBS management.
3. Providing recommendations to the Board of Commissioners regarding: appointment and removal of the Head of the Internal Audit Work Unit, and provision of annual remuneration for the Internal Audit Work Unit as a whole as well as performance awards.
4. Monitoring and evaluating audit planning, audit implementation and follow-up monitoring of audit results, to assess the adequacy of internal control including the adequacy of the financial reporting process in accordance with the provisions of laws and regulations, the articles of association and/or GMS/Ministerial decisions.
5. Providing recommendations to the Board of Commissioners regarding the preparation of the audit plan, scope and budget of the Internal Audit Work Unit.
6. Ensuring that the Internal Audit Work Unit communicates with the Board of Directors, Board of Commissioners, Sharia Business Unit Supervisory Board, External Auditor and Financial Services Authority.
7. Reviewing and evaluating internal auditor reports periodically, recommending and ensuring that the Board of Directors takes corrective action to overcome control weaknesses, fraud, compliance issues with policies and laws and regulations or other problems identified and reported by the Internal Audit Work Unit.
8. Evaluating the performance of the Internal Audit Work Unit.
9. Ensuring the objectivity and independence of internal auditors and external auditors.

10. Ensuring that the Internal Audit Work Unit upholds integrity in carrying out its duties.
11. Reviewing the implementation of audits by internal auditors and supervising the implementation of follow-up actions by the Board of Directors regarding the findings of internal and external auditors.
12. Providing recommendations to the Board of Commissioners regarding the issuance of the Internal Audit Charter.
13. Providing recommendations to the Board of Commissioners regarding the appointment of an independent quality controller from an external party to conduct a review of SKAI's performance.
14. Carrying out monitoring and evaluation used to provide recommendations kepada Dewan Komisaris paling sedikit terhadap:
 - Implementation of the duties of the internal audit work unit.
 - Conformity of financial reports with financial accounting standards.
 - Implementation of follow-up actions by the Board of Directors regarding the findings of the Bank's internal audit work unit, external auditors, results of supervision by the Financial Services Authority, and/or results of supervision by other authorities and institutions.

B. Financial Reporting

1. Carrying out the procurement process for prospective public accounting firms in accordance with the provisions for procurement of bank goods and services, and if necessary, request assistance from the Board of Directors in the procurement process.
2. Providing recommendations to the Board of Commissioners regarding the appointment of Accountants/Public Accountants/Public Accounting Firms based on independence, scope of assignment and compensation for services.
3. Evaluating the implementation of audit services for annual financial information carried out by Accountants/ Public Accountants/Public Accounting Firms.
4. Monitoring and reviewing the financial reporting process audited by the External Auditor.
5. Ensuring the credibility and objectivity of the Bank's financial reports to be issued to external parties and supervisory bodies, including following up on complaints and/or notes of irregularities in the report during the Audit Committee review period.
6. Carrying out monitoring and evaluation used to provide recommendations to the Board of Commissioners regarding the conformity of financial reports with financial accounting standards.
7. 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 the bank's financial information.
8. Providing an independent opinion in the event of a difference of opinion between management and the Accountant regarding the services provided.
9. Reviewing complaints related to the bank's accounting and financial reporting processes.

C. Others

1. Providing evaluations/recommendations to the Board of Commissioners regarding the appointment, re-appointment and removal of Rating Companies to carry out Sound Level Assessments (Company Ratings) based on independence, scope of assignment and service fees.
2. Providing recommendations regarding improvements to the management control system and its implementation.
3. Ensuring that there are satisfactory evaluation procedures for all information issued by the bank.
4. Identifying matters that require the attention of the Board of Commissioners as well as other duties of the Board of Commissioners.
5. Carrying out tasks related to risk management as regulated in statutory regulations.
6. Carrying out other authorities, duties and responsibilities related to its functions.
7. Reviewing compliance with laws and regulations relating to bank activities.
8. Reviewing and providing advice to the Board of Commissioners regarding potential conflicts of interest of the bank.

9. Maintaining the confidentiality of documents, data and bank information.
10. Carrying out other duties of the Board of Commissioners in accordance with the Audit Committee's field of duties.

Audit Committee Charter

The Audit Committee holds an Audit Committee Charter based on the Board of Commissioners' Decision of Bank BTN number 06/KOM/BTN/2023 dated December 13, 2023, regarding Guidelines and Procedures for the Work of the Audit Committee of PT Bank Tabungan Negara (Persero) Tbk. The Guidelines and Procedures for the Work or the Audit Committee Charter serve as a reference for the Audit Committee in carrying out its duties effectively. The Audit Committee Charter is created with the aim of being the basis and guidance for the Audit Committee in carrying out its duties, including monitoring and evaluating the implementation of the internal control system, assessing the implementation of audit results carried out by the Internal Audit Unit and external Auditors, reviewing financial information to be issued by the Company, and reviewing the compliance with regulations relating to the Company's activities.

The contents of the Audit Committee Guidelines and Work Rules (Charter) include, among others:

Chapter I	General Provisions, the Purpose of Establishing the Audit Committee Charter	Article 1	General Provisions
		Article 2	Definition, Purpose, and Objectives of the Guidelines and Procedures for the Work of the Audit Committee.
Chapter II	Duties, Responsibilities, and Authorities of the Audit Committee	Article 3	Audit Committee Responsibilities and Authorities
		Article 4	Audit Committee Obligations
Chapter III	Working Procedures, Information Access and Confidentiality, Composition, Structure, and Membership Requirements	Article 5	Procedures and Working Methods of the Audit Committee
		Article 6	Access to and Confidentiality of Information
		Article 7	Structure, Appointment, and Termination of the Audit Committee
		Article 8	Membership Requirements of the Audit Committee
Chapter IV	Meeting, Reporting, Work Plan, Budget, Income, and Audit Committee Service Period	Article 9	Audit Committee Meetings
		Article 10	Audit Committee Reporting
		Article 11	Work Plan and Budget of the Audit Committee
		Article 12	Compensation for Audit Committee Members
		Article 13	Term of Office
Chapter V	Education, Support Personnel, and Complaints Handling	Article 14	Enhancement of Professionalism for Audit Committee Members and the Use of Support Staff
		Article 15	Handling Complaints or Reports of Alleged Violations Related to Financial Reports
Chapter VI	Evaluation and closing	Article 16	Evaluation
		Article 17	Conclusion

Authorities of the Audit Committee

The Audit Committee is granted authority by the Board of Commissioners to:

1. Access Bank documents, data, and information regarding the Bank's employees, funds, assets, and required resources.
2. Communicate directly with employees including the Board of Directors and those who carry out the internal audit, risk management, and accountants regarding the responsibilities of the Audit Committee.
3. Involve independent parties outside the members of the Audit Committee who are needed to assist them in carrying out their duties (if needed).
4. Do other authorities assigned by the Board of Commissioners.