

UNIT AUDIT INTERNAL

INTERNAL AUDIT UNIT

Pelaksanaan fungsi pengendalian internal di Perseroan dilakukan oleh Unit Audit Internal (UAI) yang dalam menjalankan tugasnya bertanggung jawab langsung kepada Presiden Direktur. UAI berperan sebagai mitra strategis bagi manajemen sehubungan dengan kegiatan pemberian keyakinan (*assurance*) dan jasa konsultasi yang disediakan kepada unit-unit kerja di Perseroan. Selain itu, UAI juga bertugas memberikan penilaian secara independen atas kecukupan dan efektivitas sistem pengendalian internal Perseroan melalui pemeriksaan dan evaluasi berkala.

Seluruh aktivitas audit internal di Perseroan bertujuan untuk meningkatkan nilai tambah dan memperbaiki operasional Perseroan melalui pendekatan yang sistematis dengan cara mengevaluasi dan meningkatkan efektivitas manajemen risiko, pengendalian internal, dan proses tata kelola perusahaan.

Pembentukan dan keberadaan Unit Audit Internal (UAI) di Perseroan telah sesuai dengan ketentuan POJK No. 56/POJK.04/2015 ("POJK 56/2015") tentang Pembentukan dan Pedoman Penyusunan Piagam Unit Audit Internal.

Piagam Unit Audit Internal

Dalam melaksanakan tugas-tugasnya, seluruh auditor internal Perseroan wajib berpedoman pada Piagam Audit Internal yang telah disahkan oleh Direksi atas persetujuan Dewan Komisaris berdasarkan surat keputusan No. 030/M/SOP/XII/2009 tanggal 22 Desember 2009. Piagam Audit Internal memuat prinsip-prinsip dan praktik profesional auditor internal, struktur dan kedudukan di dalam organisasi, wewenang, tugas dan tanggung jawab, fungsi dan ruang lingkup penugasan. Penyusunan Piagam Audit Internal telah mengindahkan ketentuan POJK 56/2015.

The implementation of the internal control function in the Company is carried out by the Internal Audit Unit (UAI), which is directly responsible to the President Director. UAI acts as a strategic partner for management in connection with assurance activities and consulting services provided to work units in the Company. In addition, UAI is also tasked with providing an independent assessment of the adequacy and effectiveness of the Company's internal control system through periodic checks and evaluations.

All of the internal audit activities aim to increase added value and improve the Company's operations through a systematic approach, namely by evaluating and improving the effectiveness of risk management, internal control, and corporate governance processes.

The establishment and existence of the Internal Audit Unit (UAI) in the Company is in accordance with the provisions of POJK No. 56/POJK.04/2015 ("POJK 56/2015") regarding the Establishment and Guidelines for the Preparation of the Internal Audit Unit Charter.

Internal Audit Unit Charter

In discharging their duties, all internal auditors of the Company shall be guided by the Internal Audit Charter that was approved by the Board of Directors upon the Board of Commissioners' approval based on Decree No. 030/M/SOP/XII/2009 dated December 22, 2009. The Internal Audit Charter contains the principles and professional practices of internal auditors, structure, position in the organization, authorities, duties and responsibilities, functions, and scope of assignments. The Internal Audit Charter preparation has complied with the provisions of POJK 56/2015.

Tugas dan Tanggung Jawab

Pelaksanaan kegiatan audit internal Perseroan baik di kantor pusat ataupun di cabang-cabang dilakukan oleh 2 (dua) divisi yang masing-masing menjalankan tugas dan tanggung jawab sebagai berikut:

1. Divisi Independent Control Unit (ICU)

Divisi ICU bertugas dan bertanggung jawab untuk melakukan pemeriksaan harian atas pelaksanaan kegiatan operasional di kantor-kantor cabang. Oleh karenanya, Divisi ICU menempatkan sekurang-kurangnya satu orang staff-nya di setiap kantor cabang. Untuk memastikan objektivitas hasil pengawasan, Divisi ICU melakukan rotasi staf antar-cabang secara berkala.

2. Divisi Internal Audit

Divisi ini bertugas melakukan pemeriksaan secara berkala terhadap transaksi yang sedang berjalan maupun yang sudah selesai dilakukan beserta dokumen dan data pendukungnya. Ruang lingkup pemeriksaan Divisi Internal Audit mencakup seluruh kegiatan operasional Perseroan, kepatuhan terhadap Pedoman Standar Operasional Perseroan (SOP) dan peraturan-peraturan yang ditetapkan oleh Pemerintah (yang berlaku umum).

Struktur dan Kedudukan UAI Dalam Organisasi

Divisi ICU dan Divisi Internal Audit bertanggung jawab atas implementasi kegiatan audit internal di Perseroan. Secara struktural, kedua divisi ini bertanggung jawab langsung kepada Kepala Unit Audit Internal. Sedangkan, Kepala Unit Internal Audit bertanggung jawab langsung kepada Presiden Direktur.

Duties and Responsibilities

The Company's internal audit activities, both at the head office and branches, are run under the supervision of 2 (two) divisions, each of which conducts the following duties and responsibilities:

1. Independent Control Unit (ICU) Division

The ICU division is in charge and responsible for conducting daily inspections over the implementation of operational activities at branch offices. Therefore, the ICU Division places a minimum of one staff in each branch office. Then in order to ensure objectivity of surveillance results, the ICU Division regularly rotates staff between branches.

2. Internal Audit Division

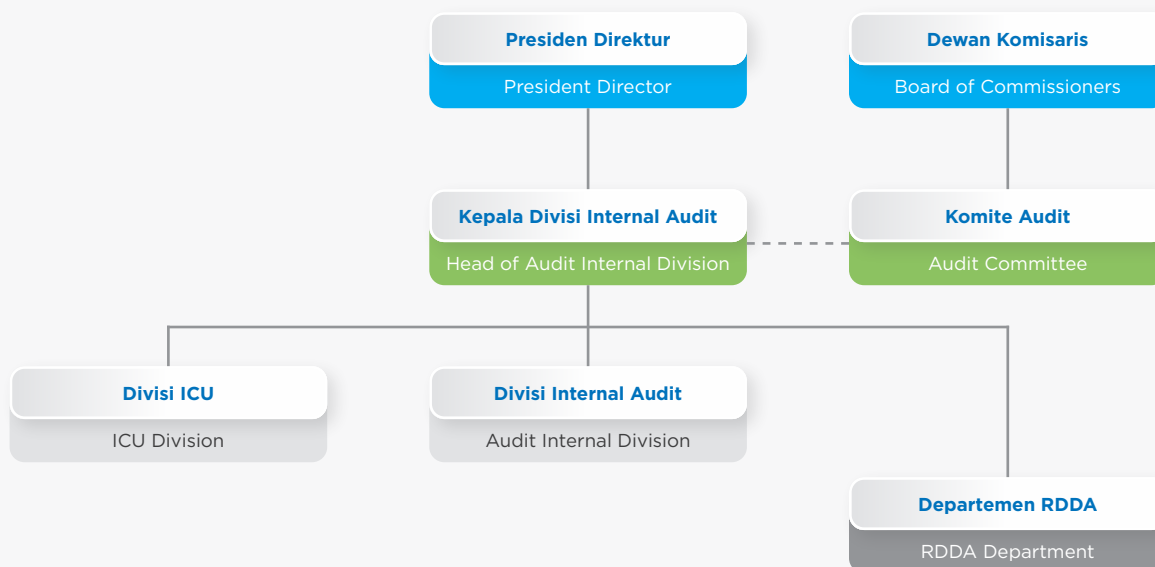
This division is in charge of conducting periodic examinations of ongoing and completed transactions along with supporting documents and data. The scope of the Internal Audit Division's examinations covers all of the Company's operational activities, compliance with the Company's Standard Operating Guidelines (SOP) and regulations set by the Government (which are generally accepted).

UAI's Structure and Position in the Organization

The ICU Division and Internal Audit Division are responsible for the implementation of internal audit activities in the Company. Structurally, both divisions report directly to the Head of the Internal Audit Unit. Meanwhile, the Head of Internal Audit is directly responsible to the President Director.

Struktur Organisasi & Kedudukan Divisi Internal Audit

Audit Internal Division Organization Structure & Position



Dalam melaksanakan tugas dan tanggung jawab sehari-hari, Kepala Unit Internal Audit tetap dapat berkomunikasi dengan Dewan Komisaris melalui Komite Audit untuk berkoordinasi terkait implementasi audit dan temuan hasil audit internal maupun eksternal.

In performing daily duties and responsibilities, the Head of the Internal Audit Unit can communicate directly with the Board of Commissioners through the Audit Committee to coordinate matters relating to audit implementation and audit findings.

Pihak yang Mengangkat/ Memberhentikan Kepala Unit Audit Internal

Kepala Unit Audit Internal diangkat dan diberhentikan oleh Presiden Direktur atas persetujuan Dewan Komisaris. Apabila Kepala Unit Audit Internal tidak dapat memenuhi persyaratan sebagai auditor internal dan/atau tidak kompeten dalam menjalankan tugasnya, maka Presiden Direktur dapat memberhENTIKANNYA berdasarkan persetujuan Dewan Komisaris.

The Party Appointing/Dismissing the Head of Internal Audit Unit

The Head of the Internal Audit Unit is appointed and dismissed by the President Director upon the Board of Commissioners' approval. In the event that the Head of the Internal Audit Unit is incapable of fulfilling the requirements as an internal auditor and/or is incompetent in performing his/her duties, the President Director may dismiss him/her based on the approval of the Board of Commissioners.

Mulia Rahmat Aminuddin

Warga Negara Indonesia, 45 tahun, domisili di Jakarta

Dasar Penunjukan:

Surat Keputusan Direksi Perseroan No. 139/SKHR/XII/2024 tertanggal 2 September 2024

Riwayat Pendidikan:

Sarjana Ekonomi dari Fakultas Ekonomi Universitas Mercu Buana, Jakarta (2002)

Riwayat Karier:

- *ICU & Audit Division Head* di PT Summit Oto Finance (2024 – Saat Ini)
- *Deputy Audit Division Head* di PT Summit Oto Finance (2019 - 2024)
- *Deputy Compliance & Corporate Secretary* di PT Summit Oto Finance (2017 – 2018)
- *Deputy ICU Division Head* di PT Oto Multiartha (2012 - 2017)
- *Area ICU Head* di PT Oto Multiartha (2011 - 2012)
- *Area ICU Team Leader* di PT Oto Multiartha (2006 - 2011)
- *ICU Officer* di PT Oto Multiartha (2004 – 2006)
- *Accounting Staff* di Bank Danamon Indonesia (2002 - 2003)

Kualifikasi/Sertifikasi Profesi Auditor Internal

Selain berpartisipasi pada program pengembangan kompetensi yang berkesinambungan, Perseroan juga mendorong keterlibatan aktif seluruh auditor internal untuk mengikuti program sertifikasi di bidang audit internal agar pemahaman dan pengetahuan yang dimiliki mengenai standar profesi audit internal yang berlaku dapat terus meningkat.

Sepanjang tahun 2024, telah dilakukan Certified Internal Control Professional (CICP) sebanyak 2 batch yang diikuti oleh auditor internal Perseroan.

Indonesian citizen, 45 years old, domiciled in Jakarta

Basis of Appointment:

Decree of the Company's Board of Directors No. 139/SKHR/XII/2024 dated September 2, 2024

Educational Background:

Bachelor Degree of Economic from Economic Faculty of Mercu Buana University, Jakarta (2002)

Career History:

- *ICU & Audit Division Head* of PT Summit Oto Finance (2024 – Current)
- *Deputy Audit Division Head* of PT Summit Oto Finance (2019 - 2024)
- *Deputy Compliance & Corporate Secretary* of PT Summit Oto Finance (2017 – 2018)
- *Deputy ICU Division Head* of PT Oto Multiartha (2012 - 2017)
- *Area ICU Head* of PT Oto Multiartha (2011 - 2012)
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- *ICU Officer* of PT Oto Multiartha (2004 – 2006)
- *Accounting Staff* of Bank Danamon Indonesia (2002 - 2003)

Internal Auditor Professional Qualification/Certification

In addition to participating in continuous competency development programs, the Company also encourages the active involvement of all internal auditors to participate in certification programs in the field of internal audit so that their understanding and knowledge of the applicable internal audit professional standards can continue to increase.

Throughout 2024, a certification was conducted 2 batch Certified Internal Control Professional (CICP), which was attended by the company's internal auditors.

Laporan Pelaksanaan Tugas dan Tanggung Jawab UAI Tahun 2024

Divisi Independent Control Unit

Berdasarkan rencana kerja tahun 2024, Divisi Independent Control Unit telah melakukan pemeriksaan di 147 kantor cabang yang meliputi pemeriksaan kegiatan operasional dan kunjungan konsumen kepada 26.877 konsumen.

Divisi Internal Audit

Berdasarkan rencana kerja tahun 2024, Divisi Internal Audit telah melakukan kegiatan pemeriksaan yang meliputi 86 kantor cabang, 10 Departemen pada 7 Divisi dan 1 Unit Kerja di Kantor Pusat, wilayah, gudang (*Pool*) dan fungsional lainnya, serta kunjungan sebanyak 6,608 konsumen. Sementara kegiatan pemeriksaan yang dilakukan pada sistem informasi telah dilakukan di 46 kantor cabang/regional dan 6 objek pemeriksaan pada Divisi dan Departemen di kantor pusat yang meliputi pemeriksaan pada *hardware, software* dan kepatuhan terhadap aturan yang berlaku di perusahaan.

Program Pengembangan Kompetensi Kepala UAI Tahun 2024

Report on the Implementation of the UAI's Duties for 2024

Independent Control Unit Division

Based on the 2024 work plans, the Independent Control Unit Division has conducted inspections in 147 branch offices which include inspections of operational activities and customer visits to 26,877 customers.

Internal Audit Division

According to the 2024 work plans, the Internal Audit Division has carried out inspection activities that covered 86 branch offices, 10 Departments in 7 Divisions & 1 Working Units at the Head Office, regions, warehouses (*Pool*) and other functional areas as well as visits to 6,608 customers. Meanwhile, inspection activities conducted on information systems have executed in 46 branch/regional offices and 6 audited object in the head office Division & Department which include inspections on hardware, software and compliance with applicable regulations in the company.

UAI Head Competency Development Program 2024

Tanggal Date	Penyelenggara - Tempat Provider - Location	Workshop/training/seminar
24-Jan-24	Mitra Berdaya, Jakarta	Audit Internal ISO 19011:2018
13-28 May 24	IIA, Jakarta	Indonesia Internal Audit Practitioner (IIAP)
28-Jun-24	SPA FEB-UI, Jakarta	Mastering Sustainability Audit: Fostering Transparency, Accountability, and Impact
11-Jul-24	IIA, Jakarta	Foresight : Metodologi & Penggunaannya
14 & 16 Aug 24	Mitra Berdaya Optima (MBO), Jakarta	Awereness ISO 27001-2022 - Sistem Manajemen Keamanan Informasi
12-13 Sep 24	Hikmah Awdit, Jakarta	Sertifikasi - CICP (Certified Internal Control Professional)
30-Oct-24	SMBCI, Jakarta	Fraud Risk Management Sharing Session
16 - 17 Nov 24	Revolution Mind Indonesia	Certified Internal Auditor Professional Specialist (CIAPS)
26-Nov-24	OJK, Jakarta	Risk & Governance Summit 2024
3-Dec-24	Learning Center, Jakarta	Training ISO 27001