Key Provisions of the Internal Audit Charter

BCA Syariah has issued Board of Directors Decree No. 055/SK/DIR/2025 concerning the 2025 Internal Audit Charter, dated 26 August 2025.

Position of the Internal Audit Unit (SAI)

The Internal Audit function at PT Bank BCA Syariah is performed by the Internal Audit Unit (Satuan Kerja Audit Internal – SAI).

- The SAI is headed by the Chief of Internal Audit, who reports directly to the President Director.
- Reports on the execution of the SAI's duties are submitted to the Board of Directors, the Board of Commissioners, the Audit Committee, and the Sharia Supervisory Board (Dewan Pengawas Syariah – DPS).
- The Chief of Internal Audit is appointed and dismissed by the President Director with the approval of the Board of Commissioners, taking into consideration the recommendation of the Audit Committee. Any appointment or dismissal of the Chief of Internal Audit is promptly reported to the Financial Services Authority (Otoritas Jasa Keuangan – OJK).
- The SAI maintains a coordination relationship with the Internal Audit function of the Parent Bank in implementing the Integrated Audit Function.

Independence and Objectivity of the Internal Audit Unit (SAI)

To uphold independence and objectivity in carrying out its duties and responsibilities, ensure the smooth execution of audits, and exercise its authority in monitoring the implementation of audit recommendations:

- The SAI may communicate directly with the Board of Directors, the Board of Commissioners, and/or the Audit Committee regarding matters related to audit activities.
- Matters relating to compliance with Sharia Principles are communicated to the Sharia Supervisory Board (DPS), the President Director, and the Board of Commissioners.
- The SAI receives full support from the Board of Directors and the Board of Commissioners to perform its duties independently and free from interference by any party.
- Internal auditors must not have any personal interest in the activities or entities they audit.
- Internal auditors are prohibited from participating in the Company's operational activities. An internal auditor who, under exceptional circumstances, is temporarily assigned by the Board of Directors to assist or support the operations of a branch or a particular business unit shall not be assigned to audit that branch, business unit, or related activities for a minimum cooling-off period of twelve (12) months.
- When providing consulting services or undertaking other special assignments, the Internal Audit function shall disclose any matters that may affect the objectivity of the SAI. An internal auditor who has provided consulting services shall not be assigned to audit the related consulting engagement. Such auditor shall observe a minimum cooling-off period of one (1) audit engagement before auditing the same audit object.
- To maintain integrity in the execution of internal audit activities, the SAI is required to sign an Independence Declaration at least once every year.

Key Responsibilities of the Internal Audit Unit (SAI)

- Assisting the President Director and the Board of Commissioners in carrying out their oversight responsibilities through the operational planning, execution, and monitoring of audit activities.
- Assessing the adequacy and effectiveness of the Company's governance, risk management, and internal control processes.
- Conducting analyses and evaluations in the areas of finance, accounting, operations, and other business activities through audit engagements.
- Identifying opportunities to improve and enhance the efficiency of the utilization of the Company's resources and funds.

- Providing recommendations for improvement and objective information regarding audited activities at all levels of management, including corrective actions to prevent the recurrence of similar issues.
- Coordinating with other control functions within the Company. Such coordination with other functions, including the Compliance Department and the Risk Management Unit, does not transfer or diminish the respective responsibilities of each control function.
- Acting as an internal consultant to business units requiring advisory services, particularly on matters within the scope of the Internal Audit function.
- Representing BCA Syariah in facilitating, monitoring, analyzing, and reporting the implementation of corrective actions taken by the relevant business units in response to audit findings issued by external auditors and other third parties.

Scope of Internal Audit Activities

The activities of the SAI include audits and evaluations of the adequacy and effectiveness of the Company's internal control system, governance processes, risk management framework, performance quality, and compliance with Sharia principles in support of achieving the Company's objectives. The scope of internal audit covers all functions and activities across Branch Offices, Service Offices, and Head Office units, including activities outsourced to external service providers and/or performed in collaboration with third parties.

Authority of the Internal Audit Unit (SAI)

- Determine the audit methodology, techniques, procedures, and approaches in accordance with professional practices and the Global Internal Audit Standards.
- Obtain unrestricted access to all relevant information, records, systems, personnel, and assets required to perform its duties and responsibilities.
- Obtain data and information from auditees within the prescribed timeframes necessary to support audit activities.
- Communicate directly with the Board of Directors, the Board of Commissioners, the Audit Committee, and the Sharia Supervisory Board (DPS).
- Hold regular and ad hoc meetings with the Board of Directors, the Board of Commissioners, the Audit Committee, and the Sharia Supervisory Board.
- Coordinate with the Internal Audit function of the Parent Bank in implementing the Integrated Internal Audit Function.
- Coordinate audit-related activities with external auditors and the Financial Services Authority (Otoritas Jasa Keuangan – OJK).
- Attend strategic meetings in a non-voting capacity.

Implementation of the Sharia Internal Audit Function

In implementing the Sharia Internal Audit function, the SAI appoints officers or internal auditors who possess adequate knowledge and/or understanding of Islamic banking operations to perform Sharia audit assignments.

Responsibilities of the Internal Audit Unit (SAI)

- Compliance with the Internal Audit Code of Ethics and Professional Standards
  - Integrity
    The SAI shall demonstrate conduct that reflects adherence to moral and ethical principles, including honesty and the professional courage to act based on relevant facts.
  - Objectivity
    The SAI shall perform assessments impartially, avoid participating in activities or relationships that may create conflicts of interest, and shall neither request nor accept any gifts, benefits, or compensation that could compromise professional judgment.
  - Competency

The SAI shall possess and apply the knowledge, skills, and competencies necessary to fulfill its roles and responsibilities in accordance with the Global Internal Audit Standards, while continuously enhancing its professional capabilities.

- Due Professional Care
  The SAI shall plan and perform internal audit activities in accordance with the Global Internal Audit Standards and exercise due professional care by considering the nature, circumstances, and requirements of each engagement.
- Confidentiality
  The SAI shall safeguard and appropriately use information obtained during audit activities. Confidential information shall not be used for personal gain or in any manner that violates applicable laws or is detrimental to the legitimate and ethical interests of the Company.

* Compliance with Internal Audit Methodology

Audit Quality Assurance and Improvement Program

The SAI maintains an Audit Quality Assurance and Improvement Program (QAIP) to develop and evaluate the conformance of all internal audit activities with the Global Internal Audit Standards (GIAS) and applicable regulations.
The program is designed to ensure that the Internal Audit function achieves its performance objectives, enhances audit effectiveness, and promotes continuous improvement of audit practices and processes.