

INTERNAL AUDIT CHARTER

PT ASURANSI MULTI ARTHA GUNA Tbk

To ensure the implementation of Internal Audit which refers to the statutes and all laws applicable and principles – principles of good corporate governance, the company set an Internal Audit Charter will be the basic task for the Internal Audit implementation so that it can assist the company in achieving the goals and purposes.

ARTICLE 1

VISION

1. Being a strategic partner that is independent, objective, professional, responsive and trustworthy to support task of the Board of Directors in an attempt to achieve company goals.
2. Doing the giving confidence and consultation are independent and objective with the purpose to increase value and improve the operations of the company through a systematic approach to evaluate and improve the way the effectiveness of risk management, control and corporate governance processes.

ARTICLE 2

OBJECTIVE OF INTERNAL AUDIT

The Internal Audit Unit has the objective, among others:

1. Implementing the internal supervision over all activities of the company in accordance with company regulations policy, plan activities, SOP and the provisions and regulations.
2. To assist Company achieve its objectives by evaluating and improving the effectiveness of risk management, internal control and corporate governance.

3. To assist Implementing activities objectively and independent assessment and report the assessment to the President Director are accurate, reliable, timely, consistent and useful.
4. The roles as advisors and facilitators who are independent and objective.
5. Adds value either in quality or quantity, through a pattern of work that focuses on reliable business processes, can communicate effectively, be able to find the root of the problem and can make the optimal system information technology.

ARTICLE 3

STRUCTURE AND POSITION

Structure and Position of the Internal Audit units of the company:

1. Internal Audit Unit is a work Unit that runs the company's Internal Audit function.
2. Internal Auditor within the Internal Audit Unit at least numbered one (1) Internal Auditor.
3. Internal Audit Unit is led by a head of the Internal Audit Unit.
4. Head of Internal Audit Unit are appointed and dismissed by the President Director upon approval of the Board of Commissioners.
5. President Director can dismiss the head of the Internal Audit Unit, after obtaining the approval of the Board of Commissioners, if the head of the Internal Audit Unit are not eligible as auditor Internal Audit Unit as set forth in the Charter and/or fails or is not qualified to run the task.
6. Head of Internal Audit Unit is responsible to the President Director.
7. Auditor who sits in the Internal Audit Unit responsible directly to the head of Internal Audit Unit.

ARTICLE 4
DUTIES AND RESPONSIBILITIES

Duties and responsibilities of the Internal Audit Unit include:

1. Arrange and implement the annual Internal Audit plan based on risk priorities in accordance with the objectives of the company.
2. Test and evaluate the implementation of the internal control and risk management systems in accordance with company policy.
3. Conduct examination and assessment over the efficiency and effectiveness in the areas of finance, accounting, operations, human resources, information technology, marketing and other activities.
4. Gives suggestion for improvement and objective information about the activities of the review at all levels of management.
5. Create Audit report and submit these reports to the President Director and Board of Commissioners.
6. Monitor, analyze, and report on the implementation of the follow-up to the improvements that have been suggested.
7. Cooperate with the Audit Committee.
8. Drawing up a program to evaluate the quality of the internal audit activities have been carried out.
9. Do special checks where necessary.
10. Reporting the results of an assessment on the adequacy and effectiveness of the process of controlling activities and manage enterprise risk as mentioned in the purpose and scope of the task.
11. Reporting on important issues related to the process of controlling the activities of the company include for improvement activities in question are presented in a special report.
12. Present information about the status and results of the annual audit plan following the implementation of the adequacy of the resources of the Internal Audit Unit.

13. Coordinate with other functions that also performs the duties of controlling and monitoring, risk management, compliance, legal and external audit.

ARTICLE 5

AUTHORITY

In performing its duties and responsibilities, Internal Audit Unit authorized to:

1. Access the entire relevant information about the company related task and functions.
2. Communicate directly with the Board of Directors, Board of Commissioners, and/or the Audit Committee and member of the Board of Directors, Board of Commissioners, and/or the Audit Committee.
3. Meetings periodically and incidental with the Board of Directors, Board of Commissioners, and/or the Audit Committee.
4. Do the coordination of its activities with the activities of the external auditor.
5. Verify and test the reliability of the information obtained, in connection with the assessment of the effectiveness of the audit system.
6. Allocate resources to Internal Auditors, determines the focus, scope and the audit schedule, the application of the technique that is necessary to achieve the objectives of the audit, clarify and discuss the audit results, ask for oral/written responses on the AuditeeS , give advice and recommendations.
7. Submit a report and conduct consultations with President Director, coordinating with other leadership and if requested by the leadership can give a warning or reprimand if there are irregularities.

ARTICLE 6

CODE ETHICS INTERNAL AUDIT UNIT

Each Auditor in the Internal Audit Unit is obligated to meet the code of conduct in the exercise of duties and responsibilities, among others:

1. Integrity

Integrity of Internal Auditors generate trust and provide the basis for reliability assessments. Internal Auditor compulsory for that:

- a. Be honest, objective, careful, conscientious and responsible in carrying out the task.
- b. Have integrity and loyalty to the profession of Internal Audit, and company.
- c. Comply with laws and regulations, do not engage in activities or in tort to the harm or should supposedly be harm to the profession of internal audit or company.
- d. Respecting and supporting the good name of the company from the side of the law or ethics.
- e. Comply with and contribute to company goals.

2. Objectivity

Internal Auditor run the best possible professional objectiveness in collecting, evaluating and communicating information regarding the activities or processes that are audited. Internal Auditors make judgments that are already balanced all of the relevant conditions and is not affected by his own interests or by others in making the assessment. Internal Auditor for that:

- a. Prohibited from engaging in activities or relationships that cannot affect the appraisal being unnatural and/or cause conflict with the interests of the company.
- b. Do not receive the gift in any form and from any person, either directly or indirectly, which can interfere with the assessment/professional auditor considerations.
- c. Reporting all audit results by revealing all the facts that should be known, that if not disclosed may cause distortion and reporting can harm the company.

3. Confidentiality

Internal Auditors respect the value and ownership of information obtained and does not disclose the information without the authority that is supposed to be unless there is a legal or professional obligation that requires doing so. Internal Auditor for that:

- a. To safeguarding the confidentiality and be careful in the use and processing of information or data obtained on when running duties.
- b. Prohibited to utilize the information obtained for personal interests or other interests which may cause harm to the company or contrary to law.

4. Competence

Internal Auditors apply the knowledge, skills and experience needed to perform the task. Internal Auditor for that:

- a. Only served in the field or service which has the knowledge, skills and experience that are appropriate.
- b. Perform internal audit services refer to the applicable generally accepted auditing rules.
- c. Mandatory upgrade, the effectiveness and quality of professionalism continuously.

ARTICLE 7

REQUIREMENTS FOR AUDITORS WHO SITS IN THE INTERNAL AUDIT UNIT

1. Have integrity and professional conduct, independent, honest and objective in the performance of his duties.
2. Have knowledge and experience regarding technical audit and other disciplines that are relevant to the field of duties.
3. Have knowledge of laws and regulations on capital market and other related legislation.
4. Have the prowess to interact and communicate with either oral or written effectively.

5. Comply with the Mandatory standards of the profession, issued by the Internal Audit Association.
6. Comply with the Mandatory code of ethics the Internal Audit Unit.
7. To safeguarding the confidentiality of the information and/or data related to the implementation of the duties and responsibilities of the Internal Audit Unit unless required by virtue of legislation or the implementation of/the Court ruling.
8. Understand the principles of good corporate governance as well as risk management.
9. Be willing to increase the knowledge, skills and abilities are constantly professionalism.
10. have a loyalty to the company and not engage in activities that deviate or violate the law.

ARTICLE 8

PROHIBITION OF DUPLICATE DUTIES AND POSITION

The head of the Internal Audit Unit and implementers who sits in the Internal Audit Unit are prohibited from performing duties and duplicate job title with the implementation of the operational activities of the company or its subsidiaries.

ARTICLE 9

ENDING

This Internal Audit Unit Charter drawn up and must be carried out by the Internal Auditor in the Internal Audit Unit with a full sense of responsibility.