INTERNAL AUDIT CHARTER PT Bank Mandiri (Persero) Tbk.	INTERNAL AUDIT CHARTER PT Bank Mandiri (Persero) Tbk.
Dalam rangka menjaga dan mengamankan kegiatan usaha sesuai visi dan misi PT Bank Mandiri (Persero) Tbk, serta memberikan landasan dan pedoman bagi Internal Audit (IA) yang merupakan bagian dari Sistem Pengendalian Intern, maka perlu ditetapkan *Internal Audit Charter*. *Internal Audit Charter* disusun berdasarkan Peraturan Bank Indonesia mengenai penerapan Standar Pelaksanaan Fungsi Audit Intern Bank (SPFAIB) dan Keputusan Ketua Badan Pengawas Pasar Modal & Lembaga Keuangan tentang Pembentukan dan Pedoman Penyusunan Piagam Unit Audit Internal serta standar dari *The Institute of Internal Auditors (IIA)*.	In the framework of maintaining and securing business activities in line with the vision and mission of PT Bank Mandiri (Persero) Tbk, and to provide foundation and guidelines for the Internal Audit (IA) which constitutes a part of the Internal Control System, it is necessary to set out an Internal Audit Charter. Internal Audit Charter is prepared based on the Regulation of Bank Indonesia regarding the application of Implementation of Bank Internal Audit Function Standard (SPFAIB) and the Decree of Head of Supervisory Capital Market & Financial Institution Agency regarding Establishment and Guidelines of Preparation of Internal Audit Unit Charter and standard from The Institute of Internal Audit (IIA).
Bab I **VISI, MISI DAN FUNGSI**	**Chapter I** **VISION, MISSION AND FUNCTION**
Artikel 100 **Visi**	**Article 100** **Vision**
Menjadi Internal Audit yang berperan sebagai *strategic partner* dan berstandar internasional.	As an Internal Audit which plays the role as a strategic partner which has an international standard.
Artikel 110 **Misi**	**Article 110** **Mission**
1. Membantu organisasi mencapai tujuannya dengan memberikan *assurance* & *consulting* yang independen dan objektif serta memberikan nilai tambah.	1. To assist organization in achieving its objectives by providing independent and objective assurance & consulting as well as to provide the value added.
2. Mengevaluasi efektivitas *internal control, risk management*, dan *governance process* melalui penerapan *Risk Based Audit*.	2. To evaluate the effectiveness of the internal control, risk management, and governance process through the application of Risk Based Audit.
3. Mengelola aktivitas internal audit secara efektif dan efisien (*operational excellence*).	3. To manage the internal audit activities effectively and efficiently (operational excellence).

INTERNAL AUDIT CHARTER PT Bank Mandiri (Persero) Tbk.	INTERNAL AUDIT CHARTER PT Bank Mandiri (Persero) Tbk.
4. Mengembangkan kompetensi Internal Auditor dan mengintensifkan penggunaan teknologi informasi.	4. To develop the Internal Audit competence and intensify the use of information technology.
5. Meningkatkan sinergi fungsi internal audit dan eksternal audit.	5. To increase the internal audit and external audit synergy function.
Artikel 120 **Fungsi**	**Article 120** **Function**
Internal Audit membantu organisasi mencapai tujuannya melalui aktivitas internal audit (*assurance* dan *consulting)* dan aktivitas investigasi dalam rangka memberikan penilaian yang independen atas *internal control*, penerapan *risk management* dan proses *governance* dalam organisasi perusahaan.	Internal Audit supports the organization to achieve its objectives through the activities of internal audit (assurance and consulting) and investigation activities in order to provide independent assessment upon the internal control, risk management implementation and governance process in the company organization.
Bab II **KEDUDUKAN DALAM ORGANISASI** **Artikel 200** **Kedudukan Dalam Organisasi**	**Chapter II** **POSITION IN ORGANIZATION** **Article 200** **Position in Organization**
1. Internal Audit adalah unit kerja dalam organisasi PT Bank Mandiri (Persero) Tbk. yang membantu Direktur Utama dan Dewan Komisaris melalui Komite Audit dalam menjalankan fungsi pengawasan untuk mewujudkan visi dan misi Bank.	1. Internal Audit is a unit in the organization of PT Bank Mandiri (Persero) Tbk that supports President Director and Board of Commissioners through the Audit Committee in implementing supervisory functions for realization of the vision and mission of Bank.
2. Internal Audit dipimpin oleh Chief Audit Executive yang diangkat dan diberhentikan oleh Direktur Utama Bank dengan persetujuan dari Dewan Komisaris dan dilaporkan kepada Regulator.	2. Internal Audit is led by the Chief Audit executive who is assigned and dismissed by President Director of Bank under the approval of Board of Commissioners and is reported to Regulator.
3. Kedudukan Chief Audit Executive dalam organisasi langsung di bawah dan bertanggungjawab kepada Direktur Utama, namun dapat berkomunikasi langsung dengan Dewan Komisaris melalui Komite	3. Position of Chief Audit Executive in the organization is directly under and shall be responsible to President Director, but me may communicate directly with Board of Commissioners through the Audit

INTERNAL AUDIT CHARTER PT Bank Mandiri (Persero) Tbk.	INTERNAL AUDIT CHARTER PT Bank Mandiri (Persero) Tbk.
Audit untuk menginformasikan berbagai hal yang berhubungan dengan aktivitas internal audit dan aktivitas investigasi.	Committee to inform various matters in relation to the internal audit activities and investigation activities.
4. Internal Auditor bertanggungjawab secara langsung kepada Chief Audit Executive.	4. Internal Auditor is directly responsible to the Chief Audit Executive.
5. Internal Audit menjalankan fungsi sebagai SKAI Terintegrasi dalam rangka penerapan Tata Kelola Terintegrasi dalam Konglomerasi Keuangan.	5. Internal Audit carries out the function as the Integrated SKAI in order to implement the Integrated Governance in Financial Conglomeration.
Bab III **RUANG LINGKUP** **Artikel 300** **Ruang Lingkup**	**Chapter III** **SCOPE** **Article 300** **Scope**
Ruang lingkup pekerjaan internal audit mencakup semua area operasi Bank Mandiri, Perusahaan Anak dan afiliasi sesuai *governance* yang berlaku untuk menentukan kecukupan kualitas *internal control,* penerapan *risk management*, dan proses *governance* dalam rangka membantu organisasi mencapai tujuannya.	Scope of work of the internal audit includes all operation area of Bank Mandiri, Subsidiaries, and affiliates in accordance with the applicable governance to determine the internal control quality adequacy, implementation of risk management, and governance process in order to assist the organization to achieve its objectives.
Bab IV **KEWENANGAN DAN TANGGUNG JAWAB** **Artikel 400** **Kewenangan**	**Chapter IV** **AUTHORITY AND RESPONSIBILITY** **Article 400** **Authority**
1. Melakukan aktivitas internal audit terhadap kegiatan semua unit kerja dalam organisasi Bank serta Perusahaan Anak dan afiliasinya sesuai *governance* yang berlaku.	1. To carry out internal audit activities toward the activities of all units in the organization of Bank, Subsidiaries and its affiliations in accordance with the applicable governance.
2. Melakukan komunikasi secara langsung dengan Direktur Utama, Dewan Komisaris, dan/atau Komite Audit.	2. To carry out direct communication with President Director, Board of Commissioners and/or Audit Committee.
3. Melakukan komunikasi dengan pihak eksternal termasuk regulator.	3. To communicate with external parties including regulator.

INTERNAL AUDIT CHARTER PT Bank Mandiri (Persero) Tbk.	INTERNAL AUDIT CHARTER PT Bank Mandiri (Persero) Tbk.
4. Mengadakan rapat secara berkala dan insidentil dengan Direktur Utama, Dewan Komisaris, dan/atau Komite Audit.	4. To hold regular and incidental meetings with President Director, Board of Commissioners, and/or Audit Committee.
5. Mengakses seluruh informasi, catatan, karyawan, dan termasuk didalamnya namun tidak terbatas pada rekening/catatan karyawan dan sumber daya serta hal-hal lain yang dianggap perlu terkait dengan tugas dan fungsinya.	5. To have access for all information, notes, employees, and including but not limited to the accounts/records of employee and resources as well as the other matters consider necessary related to its duty and function.
6. Melakukan aktivitas investigasi terhadap kasus/masalah pada setiap aspek dan unsur kegiatan yang terindikasi *fraud* dan pelanggaran *code of conduct*.	6. To carry out investigation over any case/problem on each aspect and element of activity which are indicated as a fraud and the breach of code of conduct.
Artikel 410 **Tanggung Jawab**	**Article 410** **Responsibility**
1. Merencanakan dan melaksanakan aktivitas internal audit dengan penekanan pada bidang/aktivitas yang mempunyai risiko tinggi serta mengevaluasi prosedur/*control system* yang ada untuk memperoleh keyakinan bahwa tujuan dan sasaran Bank dapat dicapai secara optimal dan berkesinambungan.	1. To make a plan and implement the internal audit activities with emphasizing on the field/activity that has high risk and to evaluate the existing procedure/control system to obtain confidence that the purpose and target of Bank are able to be achieved optimally and sustainable.
2. Melaksanakan langkah-langkah dalam rangka menggali informasi (investigasi), melaporkan, dan menyampaikan rekomendasi/kesimpulan atas *fraud* kepada Manajemen.	2. To take measures in order to explore information (investigation), to report, and to deliver recommendation/conclusion on fraud to Management.
3. Mengembangkan dan menjalankan program untuk mengevaluasi dan meningkatkan kualitas Internal Audit.	3. To develop and implement programs for evaluation and enhancement of the Internal Audit quality.
4. Memberikan rekomendasi atas hasil audit dan memonitor tindak lanjut hasil aktivitas internal audit dan aktivitas investigasi.	4. To provide recommendation upon the audit result and to monitor the follow up of the results of internal audit activities and investigation activities.

INTERNAL AUDIT CHARTER PT Bank Mandiri (Persero) Tbk.	INTERNAL AUDIT CHARTER PT Bank Mandiri (Persero) Tbk.
5. Bekerja sama dengan Komite Audit dalam melaksanakan fungsi pengawasan.	5. To cooperate with Audit Committee in implementing supervisory functions.
6. Melakukan koordinasi kegiatannya dengan kegiatan eksternal audit dan unit/fungsi penyedia *assurance* lainnya, agar dapat dicapai hasil audit yang komprehensif dan optimal. Koordinasi dapat dilakukan antara lain melalui pertemuan secara periodik untuk membicarakan hal-hal yang dianggap penting bagi kedua belah pihak.	6. To coordinate its activities with the internal audit activities and other assurance supplier unit/function, in order to achieve comprehensive and optimum results. The coordination may be conducted among others by regular meeting to discuss the matters considers important for both parties.
Dalam rangka pelaksanaan fungsi sebagai SKAI Terintegrasi, tugas dan tanggung jawab Internal Audit mengacu pada Pedoman Tata Kelola Terintegrasi, yaitu :	In the implementation of function as the Integrated SKAI, duties and responsibilities of the Internal Audit refers to the Guidelines of Integrated Governance, namely :
1. Memantau pelaksanaan audit intern pada masing-masing Perusahaan Anak dalam Konglomerasi Keuangan. Dalam pelaksanaannya Internal Audit melakukan antara lain :	1. To monitor the implementation of internal audit in each Subsidiary in the Financial Conglomerate. In the implementation, the Internal Audit carries out among others :
a. Evaluasi rencana audit internal audit Perusahaan Anak dalam Konglomerasi Keuangan dalam rangka penyelarasan rencana audit terintegrasi.	a. Evaluation of the internal audit plan of Subsidiaries in Financial Conglomerate in the framework of harmonization to the integrated audit plan.
b. Evaluasi hasil audit internal dan eksternal Perusahaan Anak dalam Konglomerasi Keuangan beserta tindak lanjutnya dalam rangka penyusunan laporan audit intern terintegrasi.	b. Evaluation of the result of internal and external audit of Subsidiaries in Financial Conglomerate along with the follow up of it in the framework of preparation of the integrated internal audit report.
2. Melaksanakan audit pada Perusahaan Anak dalam Konglomerasi Keuangan baik secara individual, audit bersama atau berdasarkan laporan dari internal audit Perusahaan Anak dalam Konglomerasi Keuangan.	2. To carry out audit in Subsidiaries in Financial Conglomerate either individually, a joint audit or based on report from the internal audit of Subsidiaries in Financial Conglomerate.
3. Internal Audit menyampaikan laporan audit intern terintegrasi kepada Direktur yang ditunjuk untuk melakukan fungsi pengawasan terhadap seluruh Perusahaan	3. Internal Audit delivers the integrated internal audit report to the designated Director to carry out the supervisory function over all Subsidiaries in Financial

INTERNAL AUDIT CHARTER PT Bank Mandiri (Persero) Tbk.	INTERNAL AUDIT CHARTER PT Bank Mandiri (Persero) Tbk.
Anak dalam Konglomerasi Keuangan dan Dewan Komisaris Bank Mandiri serta Direktur yang membawahkan fungsi kepatuhan Bank Mandiri.	Conglomerate and Board of Commissioners of Bank Mandiri as well as Director which is responsible for the compliance function in Bank Mandiri.
Bab V **INDEPENDENSI, OBYEKTIVITAS DAN PROFESIONALISME**	**Chapter V** **INDEPENDENCY, OBJECTIVITY AND PROFESSIONALISM**
IA harus independen, obyektif dan profesional dalam melaksanakan tugasnya sehingga mampu mengungkapkan pandangan dan pemikirannya tanpa pengaruh ataupun tekanan dari pihak lain. Untuk lebih terlaksananya independensi IA, Direktur Utama harus memberikan dukungan sepenuhnya dan Komite Audit harus mengawasi dan membimbing pelaksanaannya**.**	IA must be independent, objective and professional in carrying out its duties so as to be able to convey opinions and thoughts without influence or pressure from the other parties. For more independency of the IA, President Director must provide full supports and the Audit Committee must supervise and assist the implementation of it.
Artikel 500 **Independensi**	**Article 500** **Independency**
IA memiliki independensi dalam melakukan aktivitas internal audit dan aktivitas investigasi, mengemukakan pandangan serta pemikiran sesuai dengan profesinya dan standar yang berlaku. Dalam menegakkan independensinya :	IA has independency in carrying out the internal audit activities and investigation activities, in conveying out opinions and thoughts in accordance with the profession and the standards applicable. In enforcing the independency :
1. IA mampu mengungkapkan pandangan dan pemikirannya tanpa pengaruh ataupun tekanan dari pihak lain manapun.	1. IA is able to convey its opinions and thoughts without influence or pressure from any other party whomsoever.
2. IA memiliki kebebasan dalam menetapkan metode, *scope*, cara, teknik dan pendekatan audit yang akan dilakukan.	2. IA has freedom to set out the method, scope, manner, technique and audit approach which will be conducted.
3. Internal Auditor dan Investigator tidak melakukan kegiatan yang bersifat operasional diluar aktivitas internal audit dan aktivitas investigasi.	3. Internal Auditor and Investigator do not carry out operational activities outside of internal audit activities and investigation activities.
4. Internal Auditor dan Investigator tidak melakukan perangkapan tugas dan jabatan pada kegiatan operasional perusahaan dan *afiliasi*nya maupun Perusahaan Anak.	4. Internal Auditor and Investigator do not carry out double duties and positions in the operational activities of company and affiliations as well Subsidiaries.

INTERNAL AUDIT CHARTER PT Bank Mandiri (Persero) Tbk.	INTERNAL AUDIT CHARTER PT Bank Mandiri (Persero) Tbk.
Artikel 510 **Obyektivitas** 1. Internal Auditor dan Investigator harus memiliki sikap mental independen dalam melaksanakan aktivitas internal audit dan aktivtas investigasi. Sikap mental tersebut tercermin dari laporan yang lengkap, obyektif serta berdasarkan analisis yang cermat dan tidak memihak. 2. Internal Auditor dan Investigator bebas dari pertentangan kepentingan (*conflict of interest*) atas obyek atau kegiatan yang diperiksa. Apabila Internal Auditor dan Investigator mempunyai pertentangan kepentingan atas obyek atau kegiatan yang diperiksa, maka yang bersangkutan harus menyatakan keterkaitannya dan tidak ditugaskan untuk melaksanakan audit terhadap obyek atau kegiatan dimaksud .	**Article 510** **Objectivity** 1. Internal Auditor and Investigator must have independent mental attitude in carrying out internal audit activities and investigation activities. The mental attitude is reflected from a report which is complete, objective and based on careful and impartial analysis. 2. Internal Auditor and Investigator are free of conflict of interest over the object or activity which is being investigated. If the Internal Auditor and Investigator have conflict of interest over the object or activities which is under investigation, the relevant party must state its relation and should not be assigned for carrying out the audit over the concerned object or activity.
Artikel 520 **Profesionalisme** Profesionalisme menjadi acuan bagi Internal Auditor dan Investigator dalam melaksanakan aktivitas internal audit dan aktivitas investigasi. Untuk itu Internal Auditor dan Investigator secara sendiri-sendiri atau bersama-sama mempunyai : 1. Integritas, sikap mental yang indepeden, jujur, obyektif, tekun, dan menjunjung tinggi etika serta profesi Internal Auditor termasuk didalamnya bersikap bijaksana dan hati-hati dalam menggunakan informasi yang diperoleh dalam pelaksanaan tugas serta tidak menggunakan informasi rahasia untuk kepentingan pribadi atau hal-hal lain yang dapat menimbulkan kerugian bagi Bank (*confidentiality code*).	**Article 520** **Professionalism** Professionalism becomes the reference for the Internal Auditor and the Investigator in carrying out internal audit activities and investigation activities. For that purpose, the Internal Auditor and the Investigator, either individually or jointly, have : 1. Integrity, independent, objective, diligent mental attitude, and uphold ethical as well as the profession of Internal Auditor including to be wise and careful in using any information obtained in duty implementation and does not use any confidential information for personal interest or other matters which may cause loss to Bank (confidentiality code).

INTERNAL AUDIT CHARTER PT Bank Mandiri (Persero) Tbk.	INTERNAL AUDIT CHARTER PT Bank Mandiri (Persero) Tbk.
2. Kompetensi sesuai dengan *competency profile* yang dibutuhkan.	2. Competency in accordance with the competency profile needed.
3. Kecakapan dalam berinteraksi dan berkomunikasi secara efektif baik lisan maupun tertulis.	3. Proficiency in interaction and communication effectively either orally and written.
4. Kemauan dan kemampuan untuk meningkatkan kualitas kompetensi baik perilaku maupun teknis.	4. Willingness and ability to improve the competency quality both behavior and technical.
5. Kewajiban mematuhi Kode Etik Internal Auditor dan Standar Profesi Internal Auditor bagi Internal Auditor serta Kode Etik Investigator dan Standar Profesi Investigator bagi Investigator.	5. Obligation to comply with Code of Conduct of Internal Auditor and Profession Standards of Internal Auditor for Internal Auditor as well as Code of Conduct of Investigator and Profession Standards of Investigator for Investigator.
6. Kewajiban menjaga kerahasiaan informasi dan/atau data perusahaan terkait dengan pelaksanaan tugas dan tanggung jawab Internal Auditor kecuali diwajibkan berdasarkan peraturan perundang-undangan atau penetapan/putusan Pengadilan.	6. Obligation to maintain information confidentiality and/or data of the company related to implementation or duty and responsibility of Internal Auditor unless it is obliged based on laws and regulations or stipulation/verdict of Court.
Bab VI **AKTIVITAS INTERNAL AUDIT DAN INVESTIGASI** **Artikel 600** **Aktivitas Internal Audit**	**Chapter VI** **INTERNAL AUDIT AND INVESTIGATION ACTIVITY** **Article 600** **Internal Audit Activity**
1. Internal Audit melaksanakan aktivitasnya berdasarkan rencana audit tahunan yang telah mendapat persetujuan Direktur Utama dan dilaporkan kepada Dewan Komisaris melalui Komite Audit.	1. Internal Audit conducts its activity based on annual audit plan which has obtained approval from President Director and it is reported to Board of Commissioners through Audit Committee.
2. Internal Audit wajib menyampaikan laporan hasil pelaksanaan aktivitas internal audit kepada Direktur Utama, Dewan Komisaris melalui Komite Audit dan Klien dengan tembusan kepada Direktur yang membawahkan fungsi Kepatuhan.	2. Internal Audit is obliged to deliver report on the result of internal audit implementation to President Director, Board of Commissioners through Audit Committee and Client the copy of it is delivered to Director in charge in Compliance function.

INTERNAL AUDIT CHARTER PT Bank Mandiri (Persero) Tbk.	INTERNAL AUDIT CHARTER PT Bank Mandiri (Persero) Tbk.
3. Internal Audit wajib menyampaikan laporan kepada regulator sesuai dengan ketentuan yang berlaku.	3. Internal Audit is obliged to submit report to regulator in accordance with the applicable provision.
4. Internal Audit memantau dan menganalisis serta melaporkan kepada Direktur Utama dan Dewan Komisaris melalui Komite Audit mengenai perkembangan pelaksanaan tindak lanjut perbaikan yang telah dilakukan Klien.	4. Internal Audit shall monitor and analyse and report to President Director and Board of Commissioners through Audit Committee regarding the progress of implementation and follow up of correction having been done by Client.
5. Dalam hal pelaksanaan tindak lanjut tidak dilaksanakan oleh Klien maka Internal Audit melaporkan kepada Direktur Utama dan Dewan Komisaris melaui Komite Audit untuk dilakukan tindakan lebih lanjut.	5. In the event that follow-up is not conducted by Client, then, Internal Audit shall report it to President Director and Board of Commissioners through Audit Committee to take any further action of it.
6. Internal Audit memantau pelaksanaan audit intern dan melaksanakan audit di Perusahaan Anak serta menyampaikan laporan hasil audit terintegrasi sesuai tugas dan tanggung jawab sebagai SKAI Terintegrasi dalam Konglomerasi keuangan.	6. Internal Audit shall monitor the performance of internal audit and perform audit in Beneficiary Company and to convey report on integrated audit result in accordance with duties and responsibility as Integrated SKAI in financial Conglomeration.
Artikel 610 **Aktivitas Investigasi**	**Article 610** **Investigation Activity**
1. Internal Audit melakukan investigasi terhadap kasus/masalah pada setiap aspek dan unsur kegiatan yang terindikasi *fraud* dan pelanggaran *code of conduct*.	1. Internal Audit carries out investigation over the case/problem in each aspect and element of activity which is indicated any fraud and breach of code of conduct.
2. Aktivitas investigasi bertujuan untuk mengungkapkan modus operandi, penyebab, potensi kerugian, pelaku dan pihak lain yang terlibat.	2. Investigation activity has the objective to express operandi modus, the cause of potential loss, actor and other party involved.
3. Internal Audit melaporkan hasil investigasi kepada Direksi sesuai bidangnya untuk mendapatkan keputusan.	3. Internal Audit reports the result of investigation to Board of Directors in accordance with its specialization to get the resolution of it.

INTERNAL AUDIT CHARTER PT Bank Mandiri (Persero) Tbk.	INTERNAL AUDIT CHARTER PT Bank Mandiri (Persero) Tbk.
Bab VII **QUALITY ASSURANCE** **Artikel 700** ***Quality Assurance***	**Chapter VII** **QUALITY ASSURANCE** **Article 700** **Quality Assurance**
Internal Audit melakukan aktivitas verifikasi atas efektivitas pengendalian mutu secara independen (*Quality Assurance*) dalam lingkungan dan scope kerja Internal Audit di Bank Mandiri. *Quality Assurance* mencakup penilaian *(assessment)* oleh pihak internal maupun eksternal, dengan memeriksa kegiatan dan hasil kerja untuk meyakini kesesuaiannya dengan pedoman Kebijakan Internal Audit Bank Mandiri & Standar Pedoman Internal Audit serta meyakini pelaksanaan kepatuhan secara menyeluruh (*Total Quality Compliance*) berdasarkan ketentuan yang berlaku.	Internal Audit carries out verification activity over Quality Assurance independently in the environment and scope of Internal Audit works in Bank Mandiri. Quality Assurance includes the assessment by internal or external person, by inspecting the activity and work result to ensure the conformity with the guidance Audit Internal Policy of Bank Mandiri & Standard Guidance of Internal Audit and to believe the implementation of Total Quality Compliance based on the applicable provisions.
Bab VIII **LAIN-LAIN** **Artikel 800** **Lain-lain**	**Chapter VIII** **MISCELLANEOUS** **Article 800** **Miscellaneous**
1. Minimal satu kali dalam satu tahun *Internal Audit Charter* ini perlu dinilai kecukupannya oleh Direktur Utama dan Dewan Komisaris agar pelaksanaan aktivitas internal audit senantiasa berada pada tingkat optimal.	1. At least once a year the adequacy of this Internal Audit Charter, will be necessarily assessed by President Director and Board of Commissioners to maintain the performance of internal audit implantation shall be under optimal level.
2. *Internal Audit Charter* ini mulai berlaku pada tanggal 17 Desember 2015	2. This Internal Audit Charter shall be effective as of 17th of December 2015

INTERNAL AUDIT CHARTER PT Bank Mandiri (Persero) Tbk.	INTERNAL AUDIT CHARTER PT Bank Mandiri (Persero) Tbk.
Lampiran **DASAR HUKUM** Peraturan perundang-undangan dan ketentuan terkait dengan fungsi internal audit :	**Attachment** **LEGAL BASIS** Laws and regulations and the provision in relation to the function of internal audit :
1. Undang-Undang RI No. 7 tahun 1992 tentang Perbankan sebagaimana telah diubah dengan Undang-Undang No. 10 tahun 1998.	1. Law of the Republic of Indonesia No. 7 year 1992 regarding Banking as having been amended by Law No. 10 year 1998.
2. Undang-Undang RI No. 40 tahun 2007 tanggal 16 Agustus 2007 tentang Perseroan Terbatas.	2. Law of the Republic of Indonesia No. 40 year 2007 dated 16^{th} of August 2007 regarding Limited Liability Company.
3. Peraturan Bank Indonesia No. 1/6/PBI/1999 tentang Penugasan Direktur Kepatuhan (Compliance Director) dan Penerapan Standar Pelaksanaan Fungsi Audit Intern Bank Umum (SPFAIB).	3. Regulation of Bank Indonesia No. 1/6/PBI/1999 regarding Assignment of Compliance Director and Application of Public Bank Internal Audit Function Standard (SPFAIB).
4. Peraturan Bank Indonesia No. 8/4/PBI/2006 tanggal 30 Januari 2006 tentang Pelaksanaan Good Corporate Governance Bagi Bank Umum sebagaimana telah diubah dengan Peraturan Bank Indonesia No. 8/14/PBI/2006 tanggal 5 Oktober 2006.	4. Regulation of Bank Indonesia No. 8/4/PBI/2006 dated 30^{th} of January 2006 regarding the Implementation of Good Corporate Governance for Public Bank as having been amended by Regulation of Bank Indonesia No. 8/14/PBI/2006 dated 5^{th} of October 2006.
5. Peraturan Bank Indonesia No. 9/15/PBI/2007 tanggal 30 November 2007 tentang Penerapan Manajemen Risiko Dalam Penggunaan Teknologi Informasi Oleh Bank Umum.	5. Regulation of Bank Indonesia No. 9/15/PBI/2007 dated 30^{th} of November 2007 regarding the Application of Risk Management in the Use of Information Technology by Public Bank.
6. Peraturan Bank Indonesia No. 15/12/PBI/2013 tanggal 12 Desember 2013 tentang Kewajiban Penyediaan Modal Minimum Bank Umum.	6. Regulation of Bank Indonesia No. 15/12/PBI/2013 dated 12^{th} of December 2013 regarding Obligation of Procurement of Minimum Capital of Commercial Bank.
7. Peraturan Otoritas Jasa Keuangan No. 18/POJK.03/2014 tanggal 18 November 2014 tentang Penerapan Tata Kelola Terintegrasi Bagi Konglomerasi Keuangan.	7. Regulation of Indonesia Financial Service Authority No. 18/POJK.03/2014 dated 18 November 2014 regarding Application of the Integrated Governance For Financial Conglomeration.

INTERNAL AUDIT CHARTER PT Bank Mandiri (Persero) Tbk.	INTERNAL AUDIT CHARTER PT Bank Mandiri (Persero) Tbk.
8. Peraturan Otoritas Jasa Keuangan No. 56/POJK.04/2015 tanggal 23 Desember 2015 tentang Pembentukan dan Pedoman Penyusunan Piagam Unit Audit Internal.	8. Regulation of Indonesia Financial Service Authority No. 56/POJK.04/2015 dated 23rd of December 2015 regarding the Establishment and Guidance of Arrangement of Internal Audit Unit Charter.
9. Surat Edaran Bank Indonesia No. 9/30/DPNP tanggal 12 Desember 2007 tentang Penerapan Manajemen Risiko dalam Penggunaan Teknologi Informasi oleh Bank Umum .	9. Circular Letter of Bank Indonesia No. 9/30/DPNP dated 12th December 2007 regarding Application of Risk Management in the Use of Information Technology by Commercial Bank.
10. Surat Edaran Bank Indonesia No. 12/1/DASP tanggal 21 Januari 2010 tentang Penyelenggaraan Sistem Bank Indonesia Real Time Gross Settlement sebagaimana diubah dengan Surat Edaran Bank Indonesia No. 16/18/DPSP tanggal 28 November 2014.	10. Circular Letter of Bank Indonesia No. 12/1/DASP dated 21st of January 2010 regarding Implementation of Bank Indonesia Real Time Gross Settlement System as amended by Circular Letter of Bank Indonesia No. 16/18/DPSP dated 28th of November 2014.
11. Surat Edaran Bank Indonesia No. 12/34/DASP tanggal 22 Desember 2010 tentang Perubahan Atas Surat Edaran BI No. 12/8/DASP tgl. 24 Maret 2010 perihal Sistem Kliring Nasional Bank Indonesia.	11. Circular Letter of Bank Indonesia No. 12/34/DASP dated 22nd of December 2010 regarding Amendment to Circular Letter of BI No. 12/8/DASP dated. 24th March 2010 regarding National Bank Indonesia Clearing System.
12. Surat Edaran Bank Indonesia No.13/28/DPNP tanggal 9 Desember 2011 tentang Penerapan Strategi Anti Fraud bagi Bank Umum.	12. Circular Letter of Bank Indonesia No.13/28/DPNP dated 9th of December 2011 regarding the Application of Anti-Fraud Strategy for Commercial Bank.