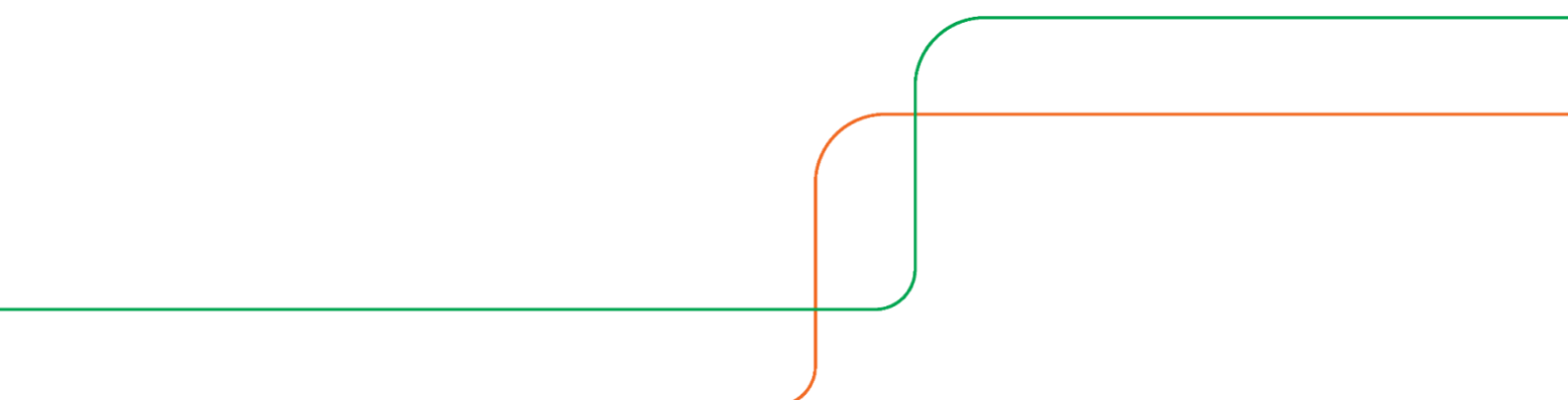




# PEDOMAN KOMITE PEMANTAU RISIKO

## RISK MONITORING COMMITTEE CHARTER

PT JACCS MITRA PINASTHIKA MUSTIKA FINANCE INDONESIA



## LATAR BELAKANG

Komite Pemantau Risiko (Komite) dibentuk oleh Dewan Komisaris PT JACCS Mitra Pinasthika Mustika Finance Indonesia (Perseroan) dalam rangka membantu Dewan Komisaris dalam menjalankan tugas dan tanggung jawab dalam melakukan pengawasan dan pemberian nasihat kepada Direksi untuk memperoleh keyakinan yang memadai agar penerapan manajemen risiko Perseroan tetap memenuhi unsur-unsur kecukupan prosedur dan metodologi pengelolaan risiko, sehingga kegiatan usaha Perseroan tetap dapat terkendali pada batas/limit yang dapat diterima dan menguntungkan Perseroan. Pedoman kerja Komite ini disusun sebagai arahan bagi Komite dalam menjalankan tugasnya sebagai organ pendukung Dewan Komisaris dan dimaksudkan agar Komite dapat bekerja dengan lebih optimal sehingga penerapan pengendalian risiko, pengendalian intern dan Good Corporate Governance (GCG) Perseroan dapat lebih baik.

## STRUKTUR KOMITE

1. Komite Pemantau Risiko adalah Komite di bawah koordinasi dan bertanggung jawab kepada Dewan Komisaris.
2. Pengangkatan anggota Komite Pemantau Risiko dilakukan berdasarkan Surat Keputusan Sirkuler Dewan Komisaris dan Pemegang Saham Perseroan.
3. Komite Pemantau Risiko harus memiliki independensi dalam melaksanakan tugasnya, mengungkapkan pandangan serta pemikiran sesuai dengan profesi yang dimilikinya tanpa pengaruh ataupun tekanan dari pihak manapun termasuk pihak yang terkait dengan Perseroan.
4. Komite Pemantau Risiko berfungsi mendukung efektivitas pelaksanaan tugas dan tanggung jawab Dewan Komisaris.
5. Komite Pemantau Risiko berbeda dengan Komite Manajemen Risiko yang ada di level eksekutif, karena pada dasarnya salah satu fungsi Komite Pemantau Risiko adalah

## BACKGROUND

The Risk Monitoring Committee (Committee) was established by the Board of Commissioners of PT JACCS Mitra Pinasthika Mustika Finance Indonesia (the Company) in order to assist the Board of Commissioners in carrying out duties and responsibilities to conducting supervision and advising the Board of Directors to obtain adequate confidence that the implementation of the Company's risk management meets the elements of adequate risk management procedures and methodologies so that the Company's business activities can still be controlled at acceptable and profitable limits for the Company. The Committee's work guidelines are prepared as a direction for the Committee in carrying out its duties as a supporting organ for the Board of Commissioners and are intended so that the Committee can work more optimally for better implementation of risk control, internal control, and Good Corporate Governance (GCG) of the Company.

## COMMITTEE STRUCTURE

1. The Risk Monitoring Committee is a committee under the coordination of and responsible to the Board of Commissioners.
2. The appointment of members of the Risk Monitoring Committee is based on the Circular Decree of the Board of Commissioners and the Company's Shareholders.
3. The Risk Monitoring Committee must have independence in carrying out its duties, expressing views and thoughts in accordance with their profession without influence or pressure from any parties including parties related to the Company.
4. The Risk Monitoring Committee functions to support the effectiveness of the implementation of the duties and responsibilities of the Board of Commissioners.
5. The Risk Monitoring Committee is different from the Risk Management Committee at the executive level because one of the functions of the Risk Monitoring Committee is to

melakukan fungsi pengawasan terhadap hasil kerja Komite Manajemen Risiko.

perform a supervisory function on the work of the Risk Management Committee.

### KEANGGOTAAN KOMITE

1. Anggota Komite Pemantau Risiko paling sedikit terdiri dari :
  - a) Komisaris Independen sebagai Ketua.
  - b) Seorang Pihak Independen yang memiliki keahlian di bidang keuangan dan/atau manajemen risiko sebagai anggota.
2. Masa jabatan anggota Komite Pemantau Risiko adalah 3 (tiga) tahun. Setelah masa jabatannya berakhir, para anggota Komite Pemantau Risiko dapat diangkat kembali berdasarkan penilaian dan persetujuan dari Dewan Komisaris.

### COMMITTEE STRUCTURE

1. Members of the Risk Monitoring Committee at least consist of:
  - a) Independent Commissioner as Chairman.
  - b) An Independent Party with expertise in finance and/or risk management as a member.
2. The term of office of members of the Risk Monitoring Committee is 3 (three) years. After their term of office ends, the members of the Risk Monitoring Committee can be reappointed based on the assessment and approval of the Board of Commissioners.

### WEWENANG

Komite Pemantau Risiko diberikan wewenang oleh Dewan Komisaris untuk:

1. Melakukan akses terhadap dokumen-dokumen Perseroan yang berkaitan dengan pelaksanaan tugas-tugas Komite Pemantau Risiko.
2. Dalam melaksanakan tugasnya Komite Pemantau Risiko dapat bekerjasama dengan Komite-komite lain baik yang berada di bawah tanggungjawab Dewan Komisaris maupun Direksi, Satuan Kerja Manajemen Risiko, Audit Internal, dan Satuan Kerja Kepatuhan serta unit-unit kerja yang ada relevansinya.

### AUTHORITIES

The Risk Monitoring Committee is authorized by the Board of Commissioners to:

1. Access to the Company's documents related to the implementation of the duties of the Risk Monitoring Committee.
2. In carrying out its duties the Risk Monitoring Committee can cooperate with other committees both under the responsibility of the Board of Commissioners and Board of Directors, Risk Management Work Unit, Internal Audit, and Compliance Work Unit and the relevant work units.

### TUGAS DAN TANGGUNG JAWAB

Tugas dan Tanggungjawab Komite Pemantau Risiko paling kurang melakukan :

1. Mengevaluasi dan mengkaji kebijakan dan strategi manajemen risiko untuk dimintakan persetujuan Dewan Komisaris.
2. Mengevaluasi kesesuaian antara pelaksanaan manajemen risiko dengan kebijakan manajemen risikonya.
3. Memantau dan mengevaluasi pelaksanaan tugas Komite Manajemen Risiko dan unit-unit manajemen risiko.
4. Menyelenggarakan rapat secara teratur/rutin.

### DUTIES AND RESPONSIBILITIES

Duties and Responsibilities of the Risk Monitoring Committee at least to:

1. Evaluate and review risk management policies and strategies to be approved by the Board of Commissioners.
2. Evaluate the suitability between the implementation of risk management and the risk management policy.
3. Monitor and evaluate the implementation of the duties of the Risk Management Committee and risk management units.
4. Organize meetings regularly/routinely.

5. Menyusun pedoman dan tata tertib kerja komite (*charter*) dan melakukan *review* sesuai kebutuhan paling kurang 2 (dua) tahun sekali.

### RAPAT KOMITE

1. Rapat Komite Pemantau Risiko diselenggarakan sesuai dengan kebutuhan Perseroan dan sekurang-kurangnya 1 (satu) kali setiap 3 (tiga) bulan.
2. Rapat dipimpin oleh ketua Komite Pemantau Risiko.
3. Rapat Komite Pemantau Risiko harus dituangkan dalam risalah rapat yang ditandatangani oleh seluruh anggota dan peserta rapat yang hadir dan risalah rapat Komite didistribusikan kepada peserta rapat dan Dewan Komisaris.
4. Risalah rapat didokumentasikan dengan baik yang mana dapat dibantu oleh fungsi *Corporate Secretary*.

### PELAPORAN

1. Komite Pemantau Risiko secara berkala, sekurang-kurangnya satu kali dalam setahun, memberikan laporan dan rekomendasi secara komprehensif kepada Dewan Komisaris sehubungan dengan tugasnya. Laporan tersebut sekurang-kurangnya mencakup:
  - a) Kesimpulan kesesuaian pelaksanaan kebijakan mengenai pengelolaan risiko dan temuan penting yang perlu segera ditindak lanjuti.
  - b) Penilaian secara umum mengenai kinerja, bagian Manajemen Risiko, dan bagian/seksi yang ditunjuk untuk mengelola risiko secara spesifik.
2. Anggota Komite Pemantau Risiko wajib melaporkan kepada Dewan Komisaris kesimpulan rapat Komite Pemantau Risiko yang telah dilaksanakan, termasuk frekuensi rapat selama setahun disertai dengan jumlah peserta yang hadir. Hal yang telah dilaporkan kepada Dewan Komisaris tersebut juga akan dilaporkan pada Laporan Tahunan Perseroan

5. Prepare guidelines and work procedures for the committee (*charter*) and conduct reviews as needed at least every 2 (two) years.

### COMMITTEE MEETING

1. Meetings of the Risk Monitoring Committee are held in accordance with the needs of the Company and at least 1 (one) time every 3 (three) months.
2. The meeting is chaired by the chairman of the Risk Monitoring Committee.
3. Meetings of the Risk Monitoring Committee must be stated in the minutes of the meeting which are signed by all members and meeting participants present and the minutes of the Committee meetings are distributed to the meeting participants and the Board of Commissioners.
4. Minutes of meetings are well documented which can be assisted by the Corporate Secretary function.

### REPORTING

1. The Risk Monitoring Committee periodically, at least once a year, provides comprehensive reports and recommendations to the Board of Commissioners in relation to its duties. The report shall at least include:
  - a) Conclusion of conformity of policy implementation regarding risk management and important findings that need to be followed up immediately.
  - b) The general assessment of performance, the Risk Management section, and the designated division/section to manage specific risks.
2. Members of the Risk Monitoring Committee are required to report to the Board of Commissioners the conclusions of the Risk Monitoring Committee meetings that have been held, including the frequency of meetings during the year accompanied by the number of participants present. Things that have been reported to the Board of Commissioners will also be reported in the Company's Annual Report.

3. Bilamana ditemukan hal-hal yang tidak wajar yang berdampak besar, Komite Pemantau Risiko dapat berdiskusi atau menyampaikan laporan temuan tersebut kepada Dewan Komisaris kapan pun.
3. If unusual things are found that have a major impact, the Risk Monitoring Committee can discuss or submit a report on the findings to the Board of Commissioners at any time.