

<p align="center"><u>Pedoman Komite Nominasi dan Remunerasi</u></p>	<p align="center"><u>Nomination and Remuneration Committee Charter</u></p>
<p>Pasal 1. Dasar Hukum</p> <ol style="list-style-type: none"> 1. Peraturan Otoritas Jasa Keuangan (“OJK”) Nomor 34/POJK.04/2014 tentang Komite Nominasi dan Remunerasi Emiten atau Perusahaan Publik. 2. Peraturan OJK Nomor 30/POJK.05/2014 sebagaimana diubah dengan Peraturan OJK Nomor 29/POJK.05/2020 tentang Tata Kelola Perusahaan Yang Baik Bagi Perusahaan Pembiayaan. <p>Pasal 2. Tujuan</p> <p>Tujuan dari Pedoman Komite Nominasi dan Remunerasi (“Pedoman”) ini adalah untuk mengatur tugas dan tata kelola Komite Nominasi dan Remunerasi (“Komite”) PT KB Finansia Multi Finance (“Perusahaan”).</p> <p>Pasal 3. Fungsi</p> <p>Komite ini memiliki fungsi untuk:</p> <ol style="list-style-type: none"> 1. Melakukan evaluasi dan memberikan rekomendasi terkait kebijakan remunerasi Perusahaan; dan 2. Menyusun dan memberikan rekomendasi terkait kebijakan nominasi Perusahaan. <p>Pasal 4. Tugas dan Tanggung Jawab</p> <ol style="list-style-type: none"> 1. Komite ini wajib bertindak independen dalam menjalankan tugasnya. Selanjutnya, seluruh anggota Komite wajib tunduk pada Kode Etik yang ditetapkan oleh Perusahaan. 2. Dalam menjalankan fungsinya, Komite memiliki tugas dan tanggung jawab antara lain sebagai berikut: <ol style="list-style-type: none"> a. Terkait dengan fungsi Nominasi: <ol style="list-style-type: none"> i. Memberikan rekomendasi kepada Dewan Komisaris mengenai: 	<p>Article 1. Legal Standing</p> <ol style="list-style-type: none"> 1. Financial Services Authority (“OJK”) Regulation Number 34/POJK.04/2014 concerning Nomination and Remuneration Committee of Issuer or Public Company. 2. OJK Regulation Number 30/POJK.05/2014 as amended by OJK Regulation Number 29/POJK.05/2020 concerning Good Corporate Governance for Financing Company. <p>Article 2. Objective</p> <p>The objective of this Nomination and Remuneration Committee Charter (“Charter”) is to regulates the duties and governance of the Nomination and Remuneration Committee (“Committee”) of PT KB Finansia Multi Finance (“Company”).</p> <p>Article 3. Function</p> <p>Function of this Committee is to:</p> <ol style="list-style-type: none"> 1. Providing an evaluation and recommendation on the Company’s remuneration policy; and 2. Composing and providing recommendation on the Company’s nomination policy. <p>Article 4. Duties and Responsibilities</p> <ol style="list-style-type: none"> 1. This Committee shall act independently in carrying out its duties. Furthermore, all members of the Committee must comply with the Code of Ethics established by the Company. 2. In carrying out its functions, the Committee has the following duties and responsibilities: <ol style="list-style-type: none"> i. Related to the Nomination function: <ol style="list-style-type: none"> i. Provide recommendations to the Board of Commissioners regarding:

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<p>(1) Komposisi jabatan anggota Direksi dan/atau anggota Dewan Komisaris;</p> <p>(2) Kebijakan dan kriteria yang dibutuhkan dalam proses Nominasi; dan</p> <p>(3) Kebijakan evaluasi kinerja bagi anggota Direksi dan/atau anggota Dewan Komisaris;</p> <p>ii. Membantu Dewan Komisaris melakukan penilaian kinerja anggota Direksi dan/atau anggota Dewan Komisaris berdasarkan tolok ukur yang telah disusun sebagai bahan evaluasi;</p> <p>iii. Memberikan rekomendasi kepada Dewan Komisaris mengenai program pengembangan kemampuan anggota Direksi dan/atau anggota Dewan Komisaris; dan</p> <p>iv. Memberikan usulan calon yang memenuhi syarat sebagai anggota Direksi dan/atau anggota Dewan Komisaris kepada Dewan Komisaris untuk disampaikan kepada Rapat Umum Pemegang Saham.</p> <p>b. Terkait dengan fungsi Remunerasi:</p> <p>i. Memberikan rekomendasi kepada Dewan Komisaris mengenai:</p> <p>(1) Struktur remunerasi;</p> <p>(2) Kebijakan atas remunerasi; dan</p> <p>(3) Besaran atas remunerasi;</p>	<p>(1) The composition of the positions of members of the Board of Directors and/or members of the Board of Commissioners;</p> <p>(2) Policies and criteria required in the Nomination process; and</p> <p>(3) Performance evaluation policies for members of the Board of Directors and/or members of the Board of Commissioners;</p> <p>ii. Assist the Board of Commissioners in assessing the performance of members of the Board of Directors and/or members of the Board of Commissioners based on benchmarks that have been prepared as evaluation material;</p> <p>iii. Provide recommendations to the Board of Commissioners regarding the capacity development program for members of the Board of Directors and/or members of the Board of Commissioners; and</p> <p>iv. Provide proposals for candidates who meet the requirements as members of the Board of Directors and/or members of the Board of Commissioners to the Board of Commissioners to be submitted to the General Meeting of Shareholders.</p> <p>ii. Related to the Remuneration function:</p> <p>i. Provide recommendations to the Board of Commissioners regarding:</p> <p>(1) Remuneration structure;</p> <p>(2) Policy on remuneration; and</p> <p>(3) The amount of remuneration;</p>
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<p>ii. Membantu Dewan Komisaris melakukan penilaian kinerja dengan kesesuaian remunerasi yang diterima masing-masing anggota Direksi dan/atau anggota Dewan Komisaris.</p> <p>3. Komite wajib melakukan prosedur sebagai berikut:</p> <p>a) Aspek Remunerasi:</p> <p>i. Menyusun struktur remunerasi bagi anggota Direksi dan/atau anggota Dewan Komisaris.</p> <p>ii. Menyusun kebijakan atas remunerasi bagi anggota Direksi dan/atau anggota Dewan Komisaris.</p> <p>iii. Menyusun besaran atas remunerasi bagi anggota Direksi dan/atau anggota Dewan Komisaris.</p> <p>iv. Membantu Dewan Komisaris melakukan penilaian kinerja dengan kesesuaian remunerasi yang diterima masing-masing anggota Direksi dan/atau Dewan Komisaris.</p> <p>b) Aspek Nominasi:</p> <p>i. Menyusun komposisi dan proses nominasi anggota Direksi dan/atau anggota Dewan Komisaris.</p> <p>ii. Menyusun kebijakan dan kriteria yang dibutuhkan dalam proses nominasi calon anggota Direksi dan/atau anggota Dewan Komisaris.</p> <p>iii. Membantu pelaksanaan evaluasi atas kinerja anggota Direksi dan/atau anggota Dewan Komisaris.</p> <p>iv. Menyusun program pengembangan kemampuan anggota Direksi dan/atau anggota Dewan Komisaris.</p> <p>v. Menelaah dan mengusulkan calon yang memenuhi syarat sebagai anggota Direksi dan/atau anggota Dewan Komisaris kepada Dewan Komisaris untuk disampaikan kepada Rapat Umum Pemegang Saham.</p>	<p>ii. Assist the Board of Commissioners in conducting performance appraisals in accordance with the remuneration received by each member of the Board of Directors and/or members of the Board of Commissioners.</p> <p>3. The Committee is required to carry out the following procedures:</p> <p>a) Remuneration aspects:</p> <p>i. Composing the remuneration structure for the member of Board of Directors and/or Board of Commissioners.</p> <p>ii. Composing the policy on the remuneration for the member of Board of Directors and/or member of Board of Commissioners.</p> <p>iii. Composing the amount of remuneration for the member of Board of Directors and/or member of Board of Commissioners.</p> <p>iv. Assisting the Board of Commissioners in conducting performance appraisals in accordance with the remuneration received by each member of the Board of Directors and/or members of the Board of Commissioners.</p> <p>b) Nomination aspects:</p> <p>i. Composing the composition and nomination process of the member of Board of Directors and/or member of Board of Commissioners.</p> <p>ii. Composing the policy and criteria that needed on the nomination process of the candidate of member of Board of Directors and/or member of Board of Commissioners.</p> <p>iii. Assisting the evaluation on the performance of member of Board of Director and/or member of Board of Commissioners.</p> <p>iv. Developing a capacity development program for members of the Board of Directors and/or members of the Board of Commissioners.</p> <p>v. Examining and proposing the candidate that meet the requirement as a member of Board of Directors and/or member of Board of Commissioners to the Board of</p>
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<p>3. Struktur remunerasi sebagaimana dimaksud pada Pasal 4.3.a.i) dapat berupa:</p> <ol style="list-style-type: none"> a. Gaji; b. Honorarium; c. Insentif; dan/atau d. Tunjangan yang bersifat tetap dan/atau variabel. <p>4. Penyusunan struktur, kebijakan, dan besaran remunerasi harus memperhatikan:</p> <ol style="list-style-type: none"> a. Remunerasi yang berlaku pada industri sesuai dengan kegiatan usaha perusahaan sejenis dan skala usaha dari perusahaan dalam industri yang sama. b. Tugas, tanggung jawab, dan wewenang anggota Direksi dan/atau anggota Dewan Komisaris dikaitkan dengan pencapaian tujuan dan kinerja Perusahaan. c. Target kinerja atau kinerja masing-masing anggota Direksi dan/atau anggota Dewan Komisaris. d. Keseimbangan tunjangan antara yang bersifat tetap dan bersifat variabel. <p>5. Struktur, kebijakan, dan besaran remunerasi harus dievaluasi oleh Komite paling kurang 1 (satu) kali dalam 1 (satu) tahun.</p> <p>6. Komite wajib melakukan evaluasi atas Pedoman ini secara berkala disesuaikan dengan perkembangan ketentuan peraturan perundang-undangan yang berlaku.</p> <p>7. Setiap anggota Komite dilarang mengambil keuntungan pribadi baik secara langsung maupun tidak langsung dari kegiatan Perusahaan selain penghasilan yang sah.</p> <p>8. Anggota Dewan Komisaris yang menjadi Ketua ataupun anggota Komite tidak diberikan penghasilan tambahan selain penghasilan sebagai anggota Dewan Komisaris.</p>	<p style="text-align: center;">Commissioners to be presented to the General Meeting of Shareholders.</p> <p>3. Remuneration structure as mentioned in Article 4.3.a.i) can be in the form of:</p> <ol style="list-style-type: none"> a. Salary; b. Honorarium; c. Incentives; and/or d. Fixed and/or variable allowance. <p>4. Composition of structure, policy, and amount of remuneration shall consider following matters:</p> <ol style="list-style-type: none"> a. The remuneration applicable to the industry is in accordance with the business activities of similar companies and the company's business scale in the same industry. b. Duties, responsibilities, and authorities of members of the Board of Directors and/or members of the Board of Commissioners are related to the achievement of the Company's goals and performance. c. Performance targets or performance of each member of the Board of Directors and/or member of the Board of Commissioners. d. The balance between fixed and variable benefit. <p>5. Structure, policy, and amount of remuneration shall be evaluated by the Committee at least once in a year.</p> <p>6. The Committee shall evaluate this Charter periodically aligned with the development of prevailing laws and regulations.</p> <p>7. All Committee's member are prohibited to take any individual advantages either directly or indirectly from the Company's activities other than any legitimate income.</p> <p>8. Member of Board of Commissioners that act as a Chairman or as a Member of the Committee are not entitled for any additional income other than income as a member of Board of Commissioners.</p>
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<p>Pasal 5. Wewenang</p> <ol style="list-style-type: none"> 1. Komite berwenang mengakses dokumen, data dan informasi Perusahaan yang diperlukan untuk menjalankan tugasnya. 2. Terkait dengan pelaksanaan tugas dan tanggung jawabnya, Komite berwenang berkomunikasi secara langsung dengan karyawan, Direksi dan pihak lain yang terkait dengan penerapan sistem nominasi dan remunerasi dalam Perusahaan. 3. Jika diperlukan, Komite berwenang melibatkan pihak independen untuk membantu pelaksanaan tugasnya. <p>Pasal 6. Komposisi dan Struktur Keanggotaan</p> <ol style="list-style-type: none"> 1. Komite ini beranggotakan sedikitnya 3 anggota dengan ketentuan sebagai berikut: <ol style="list-style-type: none"> a. 1 orang Ketua merangkap anggota yang merupakan Komisaris Independen. b. anggota lainnya dapat berasal dari: <ol style="list-style-type: none"> i. anggota Dewan Komisaris; atau ii. Pihak yang berasal dari luar Perusahaan; atau iii. 1 (satu) orang pejabat dengan level jabatan 1 (satu) tingkat di bawah Direksi yang membidangi pengelolaan sumber daya manusia. 2. Dewan Komisaris dapat menunjuk lebih anggota sesuai dengan kompleksitas kegiatan usaha, kebutuhan Perusahaan dan ketentuan perundang-undangan yang berlaku. 3. Pihak Independen dapat diangkat sebagai anggota Komite jika memenuhi syarat berikut: <ol style="list-style-type: none"> a. Tidak mempunyai hubungan afiliasi dengan Perusahaan, anggota Direksi, anggota Dewan Komisaris, atau Pemegang Saham Utama Perusahaan. b. Memiliki pengalaman terkait remunerasi dan/atau nominasi. c. Tidak merangkap jabatan sebagai anggota komite lainnya yang dimiliki Perusahaan tersebut. 4. Anggota Direksi Perusahaan dilarang untuk menjadi anggota Komite. 	<p>Article 5. Authorities</p> <ol style="list-style-type: none"> 1. The Committee is authorized to access Company documents, data and information needed to carry out its duties. 2. In relation with the execution of its duties and responsibilities, the Committee is authorized to communicate directly with the employees, Board of Directors and other parties related to the implementation of the nomination and remuneration system within the Company. 3. If needed, the Committee is authorized to involve independent parties to assist its duties. <p>Article 6. Composition and Membership Structure</p> <ol style="list-style-type: none"> 1. This Committee consists of at least 3 members with the following provisions: <ol style="list-style-type: none"> a. 1 Chairman, concurrently as a member, who is an Independent Commissioner. b. Other members may come from: <ol style="list-style-type: none"> i. Members of the Board of Commissioners; or ii. Parties from outside of the Company; or iii. 1 (one) officer with the position of 1 (one) level below the Board of Directors in charge of human resource management. 2. The Board of Commissioners may appoint more members in accordance with the complexity of business activities, the needs of the Company and the provisions of applicable laws and regulations. 3. The Independent Party may be appointed as a member of the Committee if he/she meets the following requirements: <ol style="list-style-type: none"> a. Has no affiliation with the Company, members of the Board of Directors, members of the Board of Commissioners, or Company's Substantial Shareholders. b. Has experience related to remuneration and/or nomination. c. Not concurrently serving as a member of other committees within the Company. 4. Member of Board of Directors are prohibited to become the Committee's member.
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<p>5. Anggota Komite ini diangkat dan diberhentikan oleh Dewan Komisaris.</p> <p>6. Masa jabatan anggota Komite Nominasi dan Remunerasi yang juga merupakan anggota Dewan Komisaris Perusahaan sama dengan masa tugas penunjukannya sebagai anggota Dewan Komisaris yang ditentukan oleh Rapat Umum Pemegang Saham.</p> <p>7. Masa jabatan anggota Komite yang bukan merupakan anggota Dewan Komisaris Perusahaan tidak lebih lama dari masa jabatan Dewan Komisaris sebagaimana diatur dalam anggaran dasar.</p> <p>8. Penggantian anggota Komite yang bukan berasal dari Dewan Komisaris dilakukan paling lambat 60 hari sejak anggota Komite tersebut tidak dapat lagi melaksanakan fungsinya.</p> <p>Pasal 7. Penyelenggaraan Rapat</p> <p>1. Komite wajib menyelenggarakan Rapat Komite secara berkala paling kurang 1 kali dalam 4 bulan.</p> <p>2. Pemberitahuan Rapat Komite harus disampaikan langsung kepada masing-masing anggota Komite secara tertulis baik secara surat ataupun elektronik dengan bukti penerimaan paling lambat 7 hari kerja sebelum rapat diadakan.</p> <p>3. Rapat Komite hanya dapat diselenggarakan apabila:</p> <ol style="list-style-type: none"> Dihadiri lebih dari 50 % (lima puluh persen) jumlah anggota Komite; dan Salah satu dari mayoritas jumlah anggota Komite yang hadir merupakan Ketua Komite. <p>4. Keputusan Rapat Komite dilakukan berdasarkan musyawarah mufakat. Dalam hal musyawarah mufakat tidak terjadi, maka pengambilan keputusan dilakukan berdasarkan suara terbanyak.</p> <p>5. Dalam hal terjadi perbedaan pendapat pada saat proses pengambilan keputusan, hal tersebut wajib dicatat dalam risalah Rapat Komite secara rinci termasuk alasannya.</p> <p>6. Jika dalam pengambilan keputusan yang dilakukan dengan cara pemungutan suara terjadi suara yang sama banyaknya, keputusan diambil oleh Ketua Komite.</p>	<p>5. Committee members are appointed and dismissed by the Board of Commissioners.</p> <p>6. Term of office of Committee's members who are also members of the Board of Commissioners shall be equal to the term of office of the member of the Board of Commissioners as determined by the General Meeting of Shareholders.</p> <p>7. Term of office of Committee's members who are not a member of Company's Board of Commissioners are not longer than the term of office of the Board of Commissioners as stipulated in the articles of association.</p> <p>8. Replacement of the Committee's member that not from the Board of Commissioners shall be conducted at the latest 60 days since the said member can no longer carry out his/her functions.</p> <p>Article 7. Meetings Requirements</p> <p>1. The Committee is required to hold a Committee Meeting periodically at least once in every 4 months.</p> <p>2. Notification of Committee Meeting shall be delivered directly to each member of the Committee in written either through a letter or electronically against a proper proof of receipt at least 7 working days before the meeting is convened.</p> <p>3. Committee Meeting may only be held if:</p> <ol style="list-style-type: none"> Attended by more than 50% (fifty percent) of the total members of the Committee; and One of the majority Committee members present is the chairman of the Committee. <p>4. Decisions of Committee Meeting are based on consensus. If consensus cannot be reached, the decision will be taken based on the majority voting.</p> <p>5. In the case that there is a dissenting opinion on the decision making process then that matters shall be recorded into a Minutes of Meeting of the Committee in details including the reason for the dissenting opinion.</p> <p>6. If an equal number of votes is made in the decision-making process, the decision is taken by the Chairman of the Committee.</p>
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<p>7. Komite dapat juga mengambil keputusan yang sah tanpa mengadakan rapat Komite, dengan ketentuan semua anggota Komite telah diberitahu secara tertulis dan semua anggota Komite memberikan persetujuan mengenai usul yang diajukan secara tertulis serta menandatangani persetujuan tersebut. Keputusan yang diambil dengan cara demikian mempunyai kekuatan yang sama dengan keputusan yang diambil dengan sah dalam rapat Komite.</p> <p>Pasal 8. Risalah Rapat</p> <ol style="list-style-type: none"> 1. Risalah Rapat Komite harus dibuat dalam bentuk tertulis. 2. Pencatatan Risalah Rapat dimulai sejak Rapat Komite dimulai hingga dinyatakan selesai oleh Ketua Komite. 3. Risalah Rapat Komite wajib disimpan dan dikelola oleh Perusahaan dengan mengikuti aturan internal perusahaan mengenai retensi dokumen. 4. Risalah Rapat Komite harus memuat hal-hal berikut: <ol style="list-style-type: none"> a. Peserta Rapat; b. Agenda Rapat; c. Hasil Rapat; dan d. Perbedaan pendapat beserta alasannya (apabila ada). 5. Risalah Rapat Komite harus ditandatangani oleh semua anggota Komite yang hadir pada Rapat Komite. 6. Risalah Rapat Komite wajib dilaporkan kepada Dewan Komisaris Perusahaan. <p>Pasal 9. Pembentukan, Revisi atau Pencabutan Pedoman Komite Pembentukan, revisi dan pencabutan Pedoman Komite ini dilaksanakan berdasarkan keputusan Dewan Komisaris.</p> <p>Pasal 10. Pengungkapan dan Pelaporan</p> <ol style="list-style-type: none"> 1. Komite harus melaporkan pelaksanaan tugas, tanggung jawab dan prosedur Nominasi dan Remunerasi yang dijalankan kepada Dewan Komisaris. Hal tersebut merupakan bagian dari laporan pelaksanaan tugas Dewan Komisaris dan disampaikan dalam Rapat Umum 	<p>7. The Committee may pass valid resolutions without convening a Committee meeting provided that all of the members of the Committee have been notified in writing of the proposal for the resolution and all of them have given their written approval thereof and have signed the said approval. The resolution passed in this manner shall have the same legal powers as those of a resolution which is validly adopted in the Committee Meeting.</p> <p>Article 8. Minutes of Meeting</p> <ol style="list-style-type: none"> 1. Committee's Minutes of Meeting shall be in form of written document. 2. Recording of Minutes of Meeting shall be started from the beginning of the meeting until the meeting is dismissed by the Chairman of the Committee. 3. Minutes of Meeting shall be documented and managed by the Company by following the company internal regulation regarding document retention. 4. Minutes of Meeting shall state some matters such as: <ol style="list-style-type: none"> a. Participant of the Meeting; b. Agenda of the Meeting; c. Result of the Meeting; dan d. Dissenting opinion and the reason (if any). 5. Minutes of Meeting shall be signed by all Committee's Member who attend the Committee Meeting. 6. Minutes of Meeting shall be reported to the Company's Board of Commissioners. <p>Article 9. Enactment, Revision or Abolition of Committee Charter Enactment, revision and the abolition of this Committee Charter shall be executed based on the Board of Commissioners decree.</p> <p>Article 10. Disclosure and Reporting</p> <ol style="list-style-type: none"> 1. The Committee must report the implementation of the Nomination and Remuneration duties, responsibilities and procedures to the Board of Commissioners. This is part of the report on the implementation of the
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<p>Pemegang Saham.</p> <p>2. Perusahaan wajib mengungkapkan pelaksanaan fungsi terkait Nominasi dan Remunerasi dalam:</p> <ul style="list-style-type: none">a. Laporan Tahunan; danb. Situs web Perusahaan. <p>Pedoman Komite ini berlaku sejak disetujui oleh Dewan Komisaris.</p>	<p>duties of the Board of Commissioners and submitted at the General Meeting of Shareholders.</p> <p>2. The Company shall disclose the implementation of Nomination and Remuneration function in:</p> <ul style="list-style-type: none">a. Annual Report; danb. Company's website. <p>This Committee Charter is effective since it was approved by the Board of Commissioners.</p>
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