

<u>Pedoman Komite Manajemen Risiko</u>	<u>Risk Management Committee Charter</u>
<p>Pasal 1. Dasar Hukum Peraturan Otoritas Jasa Keuangan (“OJK”) Nomor 44/POJK.05/2020 tentang Penerapan Manajemen Risiko Bagi Lembaga Jasa Keuangan Non-Bank.</p> <p>Pasal 2. Tujuan Tujuan dari Pedoman Komite Manajemen Risiko (“Pedoman”) ini adalah untuk mengatur pengelolaan dari Komite Manajemen Risiko (“Komite”) PT. KB Finansia Multi Finance (“Perusahaan”).</p> <p>Pasal 3. Tugas dan Tanggung Jawab 1. Komite ini berperan sebagai organisasi non struktural pemberi saran dan rekomendasi kepada Direktur Utama dan/atau Direksi sehubungan dengan penerapan manajemen risiko di lingkungan Perusahaan.</p> <p>Pasal 4. Kewenangan 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. 3. Jika diperlukan, Komite berwenang melibatkan pihak independen untuk membantu pelaksanaan tugasnya.</p> <p>Pasal 5. Komposisi 1. Komite memiliki anggota yang paling sedikit terdiri atas : a) Separuh dari anggota Direksi. b) Pejabat eksekutif terkait. 2. Direksi dapat menunjuk lebih anggota sesuai dengan kompleksitas kegiatan usaha, kebutuhan Perusahaan dan ketentuan perundang-undangan yang berlaku. 3. Anggota Komite ini diangkat oleh Direksi. 4. Masa jabatan anggota Komite yang juga merupakan anggota Direksi Perusahaan sama dengan masa tugas penunjukannya sebagai anggota Direksi yang ditentukan oleh Rapat Umum Pemegang Saham. 5. Masa jabatan anggota Komite yang bukan merupakan anggota Direksi Perusahaan adalah 3 tahun, dengan tidak mengurangi hak Direksi untuk memberhentikannya sewaktu-waktu. 6. Penggantian anggota Komite yang bukan berasal dari Direksi dilakukan paling lambat</p>	<p>Article 1. Legal Standing Financial Services Authority (“OJK”) Regulation Number 44/POJK.05/2020 on the Implementation of Risk Management for Non-Bank Financial Institution.</p> <p>Article 2. Purpose The objective of this Risk Management Committee Charter (“Charter”) is to manage the management of the Risk Management Committee (“Committee”) of PT. KB Finansia Multi Finance (“Company”).</p> <p>Article 3. Duties and Responsibilities 1. The Committee serves as a non-structural organization that provides advice and recommendation to the President Director and/or the Board of Directors in relation to the implementation of risk management within the Company.</p> <p>Article 4. Authority 1. The Committee is authorized to access Company’s 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 directly in communication with the employee, Board of Directors and other parties. 3. If needed, the Committee is authorized to involve independent parties to assist its duties.</p> <p>Article 5. Composition 1. The committee has members consisting of at least: a) Half of the members of the Board of Directors. b) Relevant executive officers. 2. The Board of Directors 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. Member of this Committee is appointed by Board of Directors. 4. Term of office of Committee’s members who are also members of the Board of Directors shall be equal to the term of office of the member of the Board of Directors as determined by the General Meeting of Shareholders. 5. Term of office of Committee’s members who are not a member of Company’s Board of Directors is 3 years, without prejudice to the Board of Directors’ right to dismiss him/her at any time.</p>

60 hari sejak anggota Komite tersebut tidak dapat lagi melaksanakan fungsinya.

Pasal 6. Rapat, Pengambilan Keputusan dan Hasil Rapat

1. Komite wajib menyelenggarakan Rapat Komite secara berkala paling kurang 1 kali dalam setiap kuartal, namun demikian Komite dapat menyelenggarakan rapat lebih sering sesuai kebutuhan.
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.
3. Rapat Komite hanya dapat diselenggarakan apabila:
 - a) Dihadiri lebih dari 50 % (lima puluh persen) jumlah anggota Komite; dan
 - b) Salah satu dari mayoritas jumlah anggota Komite merupakan Ketua Komite.
4. Keputusan Rapat Komite dilakukan berdasarkan musyawarah mufakat. Dalam hal musyawarah mufakat tidak terjadi, maka pengambilan keputusan dilakukan berdasarkan suara terbanyak.
5. Dalam hal terjadi perbedaan pendapat pada saat proses pengambilan keputusan, hal tersebut wajib dicatat dalam risalah Rapat Komite secara rinci termasuk alasannya.
6. 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.

Pasal 7. Risalah Rapat

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:
 - a) Peserta Rapat
 - b) Agenda Rapat
 - c) Hasil Rapat
 - d) Perbedaan pendapat beserta alasannya (apabila ada)

6. Replacement of the Committee's member that not from the Board of Directors shall be conducted at the latest 60 days since the said member can no longer carry out his/her functions.

Article 6. Meetings, Decision Making and Meeting Results

1. The Committee is required to hold a Committee Meeting periodically at least once in every quarter, however the Committee may convene meeting more frequently as needed.
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.
3. Committee Meeting may only be held if:
 - a) Attended by more than 50% (fifty percent) of the total members of the Committee; and
 - b) One of the majority Committee members is the chairman of the Committee.
4. Decisions of Committee Meeting are based on consensus. If consensus cannot be reached, the decision will be taken based on the majority voting.
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.
6. 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.

Pasal 7. Minutes of Meeting

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.
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:
 - a) Participant of the Meeting
 - b) Agenda of the Meeting
 - c) Result of the Meeting
 - d) Dissenting opinion and the reason (if any)

5. Risalah Rapat Komite harus ditandatangani oleh semua anggota Komite yang hadir pada Rapat Komite.
6. Risalah Rapat Komite wajib dilaporkan kepada Direksi Perusahaan.

Pasal 8. Pembentukan, Revisi atau Pencabutan Pedoman Komite

Pembentukan, revisi dan pencabutan Pedoman Komite ini dilaksanakan berdasarkan keputusan Direksi.

Pedoman Komite ini berlaku sejak disetujui oleh Direksi.

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 Directors.

Article 8. Enactment, Revision or Abolition of Committee Charter

Enactment, revision and the abolition of this Committee Charter shall be executed based on the Board of Directors decree.

This Committee Charter is effective since it was approved by the Board of Directors.