



SCB^x

SCB^x Group

Responsible AI Policy

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DISCLAIMER

This document is a public, summarized version of the SCBX Group's internal Responsible AI Policy. It is intended to provide a high-level overview of the Group's responsible AI principles and governance framework. Certain operation details and internal governance mechanisms have been intentionally excluded to align with public disclosure standards.

A dark square containing the letters "AI" in a light blue, sans-serif font. The square is positioned at the top of a vertical beam of light that extends downwards through the center of the image.

AI



Our Sustainability Mission

A glowing blue circuit board is positioned at the base of the central beam of light. It has numerous traces and components, with a bright light emanating from its center, creating a lens flare effect.

**OPPORTUNITIES
FOR EVERYONE,
POSSIBILITIES
EVERYDAY**

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SCBX GROUP

RESPONSIBLE AI POLICY

1. Background & Rationale

Artificial Intelligence (AI) is transforming the way financial services are designed and delivered, creating significant opportunities to improve efficiency, strengthen decision-making and enhance customer experience. SCBX Group is committed to harnessing these benefits responsibly — placing trust, fairness and the interests of our customers and society at the centre of everything we build.

This Policy sets out the principles and commitments that guide how SCBX Group designs, develops, procures, deploys and oversees AI. It reflects internationally recognized responsible-AI standards and is aligned with the Bank of Thailand's Policy Framework on AI System Risk Management (September 2025) and applicable laws.

2. Policy Scope

This Policy applies across SCBX Group, including the business units and subsidiaries over which SCBX Public Company Limited exercises management control. It covers all AI systems we use, whether developed in-house or procured from third parties, and applies throughout the AI lifecycle — from design and development to deployment, monitoring and decommissioning.

It summarizes SCBX Group's approach to responsible AI for our stakeholders and the public, and does not create legally binding obligations, representations or warranties.

3. Policy Review

AI policy is approved by SCBX Board of Directors (BOD) and shall be reviewed annually or when there are major changes to maintain relevance and effectiveness. Policies and standards shall be reviewed periodically to ensure its continuous improvement, relevance, effectiveness, and alignment with the organization's evolving threat landscape and any emerging technologies.

4. Governance and Accountability

Accountability for the responsible use of AI rests at the most senior levels of our organization. Our Board of Directors and senior management provide oversight of AI strategy, set our risk appetite for AI, and are ultimately responsible for ensuring AI is used ethically, securely and in line with our code of conduct.

- **Clear ownership:** named roles and responsibilities are defined for AI oversight, risk management and compliance.

- **Risk-based approach:** the intensity of governance, testing and oversight is proportionate to the potential impact of each AI system.
- **Lifecycle management:** AI risks are identified and managed at every stage, supported by an inventory of AI systems and structured impact assessments.
- **Continuous review:** this Policy and our supporting framework are reviewed regularly to keep pace with technology, evolving use and emerging risks.

5. Our Guiding Principles

SCBX Group's approach to AI is anchored in six guiding principles:

- **Principle 1 — Strategic Alignment**
Every AI initiative has a clear and legitimate business purpose and is directed towards beneficial outcomes for our customers, our organization and society.
- **Principle 2 — Responsible Innovation and Technical Excellence**
We encourage purposeful experimentation while upholding high standards of technical excellence, safety and security, and learning continuously from both successes and failures.
- **Principle 3 — Human-Centered Design**
We design AI to prioritize human well-being and autonomy. Where customers interact with AI, we inform them clearly and, where feasible, offer the option to engage with a human.
- **Principle 4 — Human Oversight**
We maintain meaningful human control over AI, with oversight measures proportionate to the risk, level of autonomy and context in which the AI is used.
- **Principle 5 — Responsible AI by Design**
We embed responsible-AI practices throughout the AI lifecycle. AI-driven decisions are held to at least the same ethical standards as human-driven decisions.
- **Principle 6 — Risk and Compliance**
We comply fully with applicable laws and regulations, proactively adopt recognized international standards, and apply a risk-based approach to governance and control.

6. Our Responsible AI Commitments

Guided by these principles, SCBX Group makes the following commitments across the lifecycle of every AI system we deploy:

Area	Our commitment
Fairness and non-discrimination	We work to identify and mitigate bias in our data and design, build diverse and representative datasets, and conduct regular fairness and bias assessments of deployed AI.
Transparency and explainability	We ensure AI output is explainable, disclose when AI is used, and clearly label AI-generated content and AI-driven decisions.

Human oversight and control	We keep humans in the loop for critical decisions, with the authority and ability to review, intervene, override or escalate AI outcomes.
Privacy and data protection	We safeguard personal data throughout the AI lifecycle, apply strong data-quality controls, and comply with applicable data-protection laws.
Security and resilience	We protect AI systems against cyber threats using controls such as access management, encryption, vulnerability testing and content safeguards, drawing on leading industry standards.
Performance and reliability	We monitor AI performance, detect and correct model drift or degradation over time, and apply techniques to reduce errors and 'hallucinations' in generative AI.
Accountability and redress	We assign clear accountability for AI outcomes and provide an accessible appeals process for customers and affected parties to contest an AI-driven decision.
Safe and permitted use	We define clear boundaries for what our AI can and cannot do, restrict access to sensitive capabilities, and do not deploy AI for manipulative, exploitative, social-scoring or unauthorized biometric-surveillance purposes.
Sustainability	We seek to reduce the ecological footprint of the models we use, and to measure the impact of our AI initiatives on sustainability outcomes.
People and capability	We invest in training our people in the ethical and secure use of AI, building a culture of responsibility and AI literacy.
Intellectual Property	We defend our intellectual property and respect the intellectual property of others.





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