

Responsible AI Policy

Northern Crown Bank
Version 1.0 | Effective Date: June 2026

Northern Crown Bank

Purpose

Northern Crown Bank is committed to the responsible and ethical use of artificial intelligence to deliver better customer experiences and operational efficiency.

Scope

This policy applies to all employees, contractors, and third parties involved in the design, development, deployment, and use of AI systems within the Bank.

Principles

- Fairness
- Transparency
- Accountability
- Privacy and Security
- Human Oversight

Governance

The Chief AI Officer has overall accountability for Responsible AI. Business units are responsible for ensuring compliance with this policy.

Key Requirements

- All AI systems must be developed in accordance with ethical principles.
- Bias testing should be performed where appropriate.
- Human oversight must be maintained for significant decisions.
- Customer data used in AI systems must comply with applicable privacy laws.
- Third-party AI vendors must undergo due diligence.

Monitoring and Reporting

AI systems should be monitored for performance and issues. Significant incidents must be reported to management.

Policy Review

This policy will be reviewed annually or as required by regulatory changes.

Approval

Approved by: Chief AI Officer

Date: June 2026

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