

Ethical Use of Data & AI Principles in The Bank of East Asia, Limited ("BEA")

Data (including big data) and Artificial Intelligence ("AI") are powerful tools enabling organisations to analyse and process data on an unprecedented scale. At BEA, we leverage data and AI to:

- Deliver customer-centric services and experiences
- Manage and mitigate risks affecting our organisation and customers while complying with regulatory standards
- Identify new opportunities for developing more tailored products and services
- Enhance operational efficiency and boost productivity

While data and AI bring about innovation, they also present risks. It is therefore crucial that we apply data and AI in an ethical and responsible way. To address this, we have established a set of guiding principles.

東亞銀行使用數據和人工智能的道德原則

數據（包括大數據）和人工智能（"AI"）幫助企業以前所未有的模式分析和處理數據。對東亞銀行而言，我們利用數據和 AI 實現以下目標：

- 提供以客户為中心的服務和體驗
- 為我們和客戶更有效地管理及控制風險，同時遵守監管及合規要求
- 捕捉機遇，為客戶提供更個人化的產品及服務
- 提高我們的營運效率和生產力

數據和人工智能為我們帶來創新之餘，亦帶來風險。因此，以負責任和合乎道德的方式使用數據和人工智能非常關鍵。我們為此制定了一套使用原則。

(中文譯本僅供參考，如有任何差異之處，請以英文版本為準)

The Ethical Principles 道德使用原則

1. Maintain a "Fit-for-Purpose" Data and AI Environment

維護「切合目的」的數據和人工智能環境

- Ensure that the use of data and AI aligns with BEA's ethical standards and core values, and carefully assess the compatibility of technologies and systems with these standards and values before adopting them.
確保數據和人工智能的使用符合東亞銀行的道德標準和核心價值，在採用相關技術和系統時，充分考慮與這些標準和價值的適用性和一致性；
- Maintain accountability and responsibility for the use of data and AI, verifying that their use and outcome align with the intended objectives.
對數據和人工智能的使用負責，並訂明責任，確保使用過程和結果符合其使用目的；
- Define the purpose for using data and AI, and consider the legitimacy and other impacts on related technologies, systems, or solutions.
清晰界定數據和人工智能的使用目的，充分考慮相關技術、系統及解決方案的合法性及其他方面的影響。

2. Mitigate Bias and Promote Fairness

減少偏見，促進公平

- Detect, assess, and monitor potential issues of bias and inequality arising from the use of data and AI, from both technical and ethical perspectives.
從技術和倫理道德的角度，主動檢測、討論和監控數據和人工智能使用過程中可能出現的偏見或不公平現象；
- Implement necessary corrections to prevent scenarios that could lead to stereotyping or discrimination.
進行必要的修正，以確保數據和人工智能的使用符合公正和包容的原則，避免出現潛在的歧視與偏見。

3. Protect Privacy and Ensure Transparency

保護私隱，維持透明度

- Limit the use of personal data strictly to what is necessary and appropriate for the intended purpose.
使用個人數據時，應僅限於因應使用目的所必需和適當的數據。
- Implement robust measures to protect and control the access to data.
採取充足措施來保護和控制對數據的存取和查閱；
- Maintain transparency with our customers and stakeholders regarding how the Bank uses their data and AI, unless there is overriding public interest.
除非有壓倒性的公共利益，否則應向客戶和利益相關者清晰地說明銀行如何使用他們的數據和人工智能；
- Ensure the use of data and AI, including its inputs and outputs, are justifiable to relevant customers and stakeholders.
確保數據和人工智能的使用（包括相關的輸入和輸出）對客戶和利益相關方的正當性及合理性。

4. Uphold Governance Through Continuous Monitoring

持續監控，穩健管治

- Adhere to BEA's governance frameworks, policies, and procedures in managing data and AI, while applying the same standards to third parties and vendors.
在管理數據和人工智能時，應遵守東亞銀行的治理框架、政策、標準和程序，並對參與的第三方或供應商採用相同的標準。
- Continuously monitor the use of data and AI throughout the entire process, from initial testing, development to product launch, and conduct regular reviews on an ongoing basis.
從最初的測試、開發到正式發布，並持續進行定期審查，在整個過程中監控數據和人工智能的使用。

5. Grow Strong Data and AI Community

發展強大的數據和人工智能社群

- Empower our workforce, including authorised third parties and vendors, with appropriate skills and capabilities, while understanding the limitations in managing data and AI.
確保負責使用數據及人工智能的相關人員（包括授權的第三方或供應商）具備適當的技能 and 能力，並了解數據和人工智能方面的局限性；
- Contribute to the development of best practices for data and AI usage through active discussions, learning, exchanges, and participation in related forums or events.
通過積極討論、學習、交流及參與相關論壇或活動，為建立數據和人工智能應用的最佳實踐作出貢獻；
- Provide appropriate guidance and support to our customers, stakeholders, and workforce on the effective and responsible use of data and AI.
就如何有效使用數據和人工智能向我們的客戶、利益相關方，以及負責使用數據及人工智能的相關人員提供適當的指導和支持。