

Credit Corp Group – Code of AI Ethics

Overview

Credit Corp's values include 'Discipline – Doing the Right thing', 'Accountability – Making it Happen' and 'Transparency – Being Open and Honest'. Credit Corp strives to ensure that its use of Artificial Intelligence (AI) within its business and supply chain is consistent with those values.

How do we use artificial intelligence?

We use or plan to use artificial intelligence (AI) to help us improve our business, including improving customer experience, enhancing efficiencies and improving quality and compliance.

Our commitment

Credit Corp is committed to the responsible use of AI. We aim to integrate the following AI Principles throughout the lifecycle of AI systems we use, and we endeavour to ensure the AI Principles are embedded within our supply chain. These AI Principles include:

Human, societal and environmental well-being: AI systems should benefit individuals, society and the environment.

Human-centred values: AI systems should respect human rights, diversity, and the autonomy of individuals.

Fairness: AI systems should be inclusive and accessible and should not involve or result in unfair discrimination against individuals, communities or groups.

Privacy protection and security: AI systems should respect and uphold privacy rights and data protection and ensure the security of data.

Reliability and safety: AI systems should reliably operate in accordance with their intended purpose.

Transparency and explainability: There should be transparency and responsible disclosure so people can understand when they are being significantly impacted by AI and can find out when an AI system is engaging with them.

Contestability: When an AI system significantly impacts a person, community, group or environment, there should be a timely process to allow people to challenge the use or outcomes of the AI system.

Accountability: People responsible for the different phases of the AI system lifecycle should be identifiable and accountable for the outcomes of the AI systems, and human oversight of AI systems should be enabled.

Our privacy policy sets out the ways in which we collect, use and disclose personal information. For more information, please visit www.creditcorp.com.au/privacy.

Credit Corp welcomes feedback from all stakeholders in relation to its use of AI. Should you have any feedback, or wish to make a complaint, please reach out to us at <https://creditcorp.com.au/feedback/> or contact on 1300 768 621.