Responsible Artificial Intelligence Policy

Statement

This policy has been established to provide clear guidelines and governance regarding the development of systems involving Artificial Intelligence (AI) and its implementation within the scope of Bank BCA. this policy also represents the commitment of PT Bank Central Asia, Tbk to respect data privacy and protect the cybersecurity of systems in the use and/or development of Artificial Intelligence (AI).

Introduction

Bank BCA ensures that all personal and financial data is handled in strict accordance with applicable regulations and internal data governance framework, while implementing robust cybersecurity measures to safeguard integrity and confidentiality. This policy outlines Responsible AI guidelines aimed at ensuring the ethical, trustworthy, and aligned with the best interests of our customers, employees, and society.

Reference

References used by the Bank BCA Responsible Artificial Intelligence Policy include:

- Bank Indonesia Regulation Number 2 of 2024 on Information System Security and Cyber Resilience
- OJK Circular Letter No. 29/SEOJK.03/2022 on Cyber Resilience and Cyber Security for Commercial Banks
- OJK Press Release SP 67/GKPB/OJK/IV/2025 on the Launch of Artificial Intelligence Governance Framework for Indonesian Banking
- Board of Governors Member Regulation No. 24/2024 concerning IT Security and Cyber Resilience for Payment System Operators, Money Market and Foreign Exchange Market Participants, and Other Parties Regulated and Supervised by Bank Indonesia
- Directors decree No. 265/SK/DIR/2025 regarding Artificial Intelligence
- Corporate Guidelines – Information Security Policy
- Corporate Guidelines – Information Technology Management Policy
- Corporate Guidelines – Personal Data Protection Policy
- Corporate Guidelines – Bank Product and/or Activity Management Policy

Basic principles governing AI systems at Bank BCA

Here are 3 fundamental principles of AI systems applicable at BCA that must be implemented at every stage of the AI lifecycle, as follows:

a. Reliability

   AI systems must ensure that the generated outputs are verifiable and explainable, secure, and reliable. AI systems must be equipped with mitigation strategies to maintain good security and resilience.

b. Accountability

   Parties responsible throughout the AI system lifecycle must ensure that the AI system is trustworthy, beneficial, fair, and transparent. AI systems must also have proper mechanisms for data management and protection (data privacy & security).

c. Human Oversight

   AI systems must remain under human control and supervision throughout their entire lifecycle to ensure that the implementation of AI systems is in accordance with their intended purpose and applicable regulations. Human oversight must also ensure that the development of AI systems has taken into consideration inclusivity, ethical values and fairness toward individuals or groups, as well as benefits to society (sustainability).

The implementation of each fundamental principle of AI systems must encompass aspects of human resources (people), processes (process), as well as technology and infrastructure (technology).

Implementation of artificial intelligence at Bank BCA

We are equally committed to building AI that is fair and accountable. This means actively identifying and mitigating potential bias in the use and/or development of AI to ensure equitable outcomes for all customers, establishing clear accountability for every outcome produced by AI, and defining well-structured boundaries for what AI can and cannot do — ensuring its application remains within appropriate, controlled, and auditable parameters. BCA prohibits the use or deployment of AI systems that engage in manipulative behavior, exploit human vulnerabilities, conduct social scoring that may result in unfair or discriminatory treatment of individuals, or perform unauthorized biometric surveillance.

BCA pursue transparency and explainability across our AI systems, ensuring that AI-generated results and decisions are clearly understood, well-documented, and can be communicated effectively to all relevant stakeholders.

Beyond people, we also recognize our responsibility to the planet. BCA requires that AI data centers and models maintain a low ecological footprint, in support of our broader environmental sustainability commitments.

Life cycle of BCA AI systems

Life cycle of BCA AI systems includes :

1. Initiation

   BCA must establish clear objectives and strategies for the implementation of AI systems in alignment with business goals and performance targets.

2. Design and Development

   The design and development of AI systems must adhere to the fundamental principles of AI systems and maintain adequate data management in accordance with applicable regulations. In addition, an impact assessment must be conducted to identify risks associated with the implementation of AI systems.

3. Validation and Testing

   The development of AI systems must incorporate sufficient validation and testing methods to ensure that the AI system performs adequately and securely. Security testing must be conducted on AI systems to ensure they are not easily manipulated by unauthorized parties. Security testing covers general cybersecurity aspects as well as AI-specific security aspects. AI security testing may be performed against threats specifically targeting AI systems, such as adversarial attacks, model inversion attacks, data poisoning, and various other AI-specific threats as needed.

4. Implementation

   The implementation of AI systems in a production environment must ensure the conduct of trials, adequacy of infrastructure, and compliance with applicable regulations to guarantee adequate AI system performance.

5. Monitoring, Maintenance, and Evaluation

   AI systems that have been implemented must undergo periodic monitoring, maintenance, and evaluation in the production environment to ensure that the use of AI systems remains relevant, accurate, and aligned with their intended purpose. Monitoring must involve human participation in the process in accordance with the human oversight principle.

6. Decommissioning

   Decommissioning of AI systems must be carried out based on an assessment of the AI system's performance. The decommissioning process must minimize risks to BCA.

Documentation

Every stage of the AI system lifecycle must be accompanied by documentation, including system specifications, impact and risk assessments, performance metrics, and technical procedures or documents related to the AI system.

Closing

To ensure clear accountability in the implementation of AI systems, BCA has established defined roles and responsibilities whereby the Head of Enterprise IT Architecture, Data Management & Service Quality Group (ADQ) to responsible for AI outcomes throughout the AI lifecycle. This role operates under the direct supervision and reporting line of the Director of Information Technology.

In recognition of the strategic importance of Responsible AI, this policy has been reviewed and endorsed by the Directors as the highest decision-making body, reflecting BCA's commitment to embedding responsible and accountable AI practices across the organization.