

## OP Financial Group's ethical guidelines for artificial intelligence

### 1. People-first approach

We will use data and AI responsibly and for the good of our customers. We will define the objectives guiding our use of AI clearly and refine them if necessary based on changed data, technical possibilities and the working environment.

### 2. Transparency and openness

We will act openly in our relations with customers, partners and stakeholders, ensuring sufficient transparency for the evaluation of the AI we have developed. We will discuss our use of AI use openly and subject our work to public scrutiny.

### 3. Impact evaluation

We will carefully study the impacts of the choices we make in our work on our customers and the society around us. Our choices regarding AI utilisation are always responsible.

### 4. Ownership

We will define owners for the principles guiding our operations and for the algorithms we have developed and will ensure the ethics of AI throughout the lifecycle.

### 5. Privacy protection

We will guarantee privacy and personal data protection for the individuals represented in the data we use in accordance with our data protection principles.

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