Artificial Intelligence at AMP

AMP

AMP SERVICES LIMITED ABN 50 081 143 786

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1. Introduction

At AMP, we're committed to helping our customers invest in their future, build wealth, and retire with confidence. As part of this commitment, we may use Artificial Intelligence (AI) to deliver better services and customer experience. We believe it's important to be transparent about how and where we use AI, and how it may impact your interactions with us. This statement explains our approach to AI and how we make sure it's used responsibly and ethically.

2. Our Responsible AI framework

To help us, we've developed a Responsible AI (RAI) framework. Built on research into global best practices and drawn from the Australian AI Ethics Principles, the framework sets out key principles and standards that guide our AI development and use at AMP.

The framework applies organisation-wide; we use mandated training and executive endorsement to equip all teams to understand their responsibilities and our commitment to responsible AI use. This approach helps us ensure that our AI solutions support positive outcomes for our customers.

Our RAI framework follows these key principles:

1. **Fairness:** Make sure AI systems are designed and operated to treat all individuals fairly, avoiding bias or discrimination.
2. **Accountability:** Maintain clear responsibility for AI outcomes, appropriate human involvement and design our systems to be auditable, with the goal of providing meaningful explanations for AI-driven decisions and their outcomes.
3. **Transparency:** Provide clear and relevant information about our AI usage and related decisions to customers and employees.
4. **Privacy and security:** Protect customer data and work to ensure all AI systems are developed and operated in accordance with privacy laws and AMP's data protection standards.
5. **Reliability and safety:** Regularly monitor and test our AI system use to help ensure they continue to perform in a robust, reliable and safe manner.
6. **Human-centred design**: Use AI to benefit and support people, ensuring customers and employees have access to human support appropriate to their needs and can request human review of significant AI-driven decisions.

3. How our RAI framework is integrated into our AI solutions

Our RAI framework guides each AI solution we implement. All new AI initiatives undergo a rigorous approval process, including risk assessments and monitoring to ensure alignment with our RAI principles, compliance and ethical performance. To help us do this we have an internal governing body that reviews AI activities at AMP. We also continuously work with our suppliers to review and ensure that their use of AI aligns with our committed RAI principles. This ensures that our use of AI is transparent and aligned with our values, so our customers can feel confident in our products and services.

4. How we use AI at AMP

Our AI use is designed to make your interactions with us easier, faster, and more personalised. For more information on the solutions that are currently in use, please read our full statement, here.

5. Data, privacy and security

Protecting our customers' privacy and securing their information is important to every AI solution we deliver at AMP. We strive to ensure that all data used to develop and operate AI systems is handled in strict accordance with the AMP Privacy Policy and Australian privacy laws. We have strong security controls in place to protect your information from unauthorised access, misuse, or disclosure and maintain this through strict testing and monitoring. We conduct regular audits, monitoring, and testing to maintain the highest standards of data protection in our AI processes. Our commitment is to use AI in ways that are safe, secure, and respectful of our customer's privacy.

6. Contact and further information

Our aim is to help customers feel empowered and supported. You have the right to know when AI is being used and how human supervision is built-in as part of the decision-making process. You can always request further information from us, and we welcome any feedback you may have about our AI use. Please see below for how to get in touch.

Super

If you're a Super member, contact us on the details below

Email
ampsuper@amp.com.au

Phone
131 267
8:30am to 7pm, Sydney time, Monday to Friday

Web
amp.com.au/ampsuper

Mail
AMP Super
PO Box 6346
WETHERILL PARK NSW 1851
Dharug Country

Bank

If you're a Bank customer, contact us on the details below

AMP BankGO

AMP Bank GO app

Phone
1800 950 105 | +61 251 351 930 (International)

AMP Bank

BankAssist
24 hours, 7 days for automated services
13 30 30
8am to 8pm Monday to Friday
9am to 5pm Saturday and Sunday (Sydney time)

Email
info@ampbanking.com.au

Mail
AMP Bank
Reply Paid 79702
PARRAMATTA NSW 2124

North

If you're a North customer, contact us on the details below

Phone
1800 667 841

Email
north@amp.com.au

Mail
North Service Centre
GPO Box 2915
MELBOURNE VIC 3001