

Annex A: Summary of the FEAT Principles

A) Fairness

Justifiability

1. Individuals or groups of individuals are not systematically disadvantaged through AIDA-driven decisions, unless these decisions can be justified.
2. Use of personal attributes as input factors for AIDA-driven decisions is justified.

Accuracy and Bias

3. Data and models used for AIDA-driven decisions are regularly reviewed and validated for accuracy and relevance, and to minimise unintentional bias.
4. AIDA-driven decisions are regularly reviewed so that models behave as designed and intended.

B) Ethics

5. Use of AIDA is aligned with the firm's ethical standards, values and codes of conduct.
6. AIDA-driven decisions are held to at least the same ethical standards as human driven decisions.

C) Accountability

Internal Accountability

7. Use of AIDA in AIDA-driven decision-making is approved by the appropriate internal authority.
8. Firms using AIDA are accountable for both internally developed and externally sourced AIDA models.
9. Firms using AIDA proactively raise management and Board awareness of their use of AIDA.

External accountability

10. Data subjects are provided with channels to enquire about, submit appeals for and request reviews of AIDA-driven decisions that affect them.
11. Verified and relevant supplementary data provided by data subjects are taken into account when performing a review of AIDA-driven decisions.

D) Transparency

12. To increase public confidence, use of AIDA is proactively disclosed to data subjects as part of general communication.
13. Data subjects are provided, upon request, clear explanations on what data is used to make AIDA-driven decisions about the data subject and how the data affects the decision.
14. Data subjects are provided, upon request, clear explanations on the consequences that AIDA-driven decisions may have on them.