The Capita AI Charter

Jointly Issued by the Chief Technology and AI Officer and the Group Legal Director and Chief Data Protection Officer.

Introduction

At Capita, we recognise that Artificial Intelligence ("AI")is not just an upgrade in the way we deliver our services -it is the cornerstone of our evolution. As a purpose-led organisation, we place our values at the heart of every decision: **Customer first always**, **Fearless innovation**, **Achieve together**, and **Everyone is valued**. Our AI Charter articulates our unwavering commitment to harnessing the transformative power of AI responsibly, ethically, and in service to all our stakeholders, clients, colleagues, communities, and regulators.

As an AI-first company, Capita is committed to helping our clients thrive in an AI-first world. This Charter is not only a statement of our principles -it is an invitation to collaborate. We believe that every client engagement presents an opportunity to reimagine workflows, unlock efficiencies, and deliver better outcomes through responsible AI adoption. Our teams are ready to partner with clients to explore how AI can be embedded into their operations -ethically, securely, and creatively -to transform services, elevate experiences, and future-proof their organisations. Together, we can shape a future where AI delivers real value for people, businesses, and society.

Our Commitment to Responsible AI

The evolution of AI brings tremendous potential, but also significant responsibility. We are steadfast in our belief that AI must be built, deployed, and governed in a manner that earns trust, demonstrates integrity, and delivers meaningful, positive impact. This Charter serves as a public declaration of our principles, guiding every step we take in AI development and application.

This Charter has been crafted and formally approved through Capita's bespoke AI governance process, which incorporates rigorous stakeholder engagement and robust challenge from across the organisation. It is founded upon our responsible AI principles which reflect our corporate values, all of which have been shaped through input from colleagues, clients and industry bodies alike. We commit to upholding these principles steadfastly, ensuring they are at the forefront of every instance where Capita develops or deploys AI, now and into the future.

Every Capita colleague has a responsibility to hold us accountable to the commitments in this Charter.

The principles

1. Inclusive

We will ensure our AI systems embody and respect the societal values of all those impacted -not just those of the creators. Our solutions are designed to be fair, human-centric, and free from inherent biases, fostering genuine inclusion for clients, end-users, and communities. We will:

- Actively engage diverse voices in the conception, design, and deployment of AI solutions.
- Assess and mitigate algorithmic bias, ensuring accessibility and equitable outcomes.

2. Trustworthy

We will develop and operate AI systems that uphold trust, transparency and ethics as core tenets. Our technologies will deliver accuracy, reliability, and dependability for all stakeholders. We will:

- Deploy rigorous validation protocols to ensure the integrity of outcomes.
- Measure and report system performance, addressing errors transparently and promptly.

3. Transparent

We foster an open and inclusive approach to both the development and consumption of AI. Our commitment to transparency ensures that AI outputs are interpretable and explainable. We will:

- Communicate clearly about how AI systems function and make decisions.
- Invite feedback and contribution from diverse perspectives to continuously improve our solutions.

4. Accountable

We establish clear oversight by individuals across the full AI lifecycle. Human direction and intervention remain integral at every stage, keeping humans 'in the loop' as the final arbiters. We will:

- Provide avenues for feedback, redress, and explanation of AI decisions.
- Ensure clear lines of responsibility, with audit trails and decision accountability.

5. Secure

We are committed to safeguarding the integrity, confidentiality, and availability of AI systems and the data they rely on. Security is not an afterthought, instead it is embedded by design and continuously reinforced throughout the AI lifecycle. We will:

- Integrate robust security controls at every stage of AI development and deployment, from data ingestion to model inference and output delivery.
- Apply advanced encryption, access controls, and monitoring to safeguard sensitive data and intellectual property, ensuring compliance with data protection laws and Capita's internal standards.
- Continuously assess and mitigate risks such as model inversion, data poisoning, and prompt injection attacks.
- Design AI systems to be resilient to disruption, with clear incident response protocols and recovery plans in place.
- Empower our colleagues with the knowledge and tools to identify and respond to security risks, recognising that human vigilance is a critical layer of defence.

6. Governed

The governance of AI at Capita is comprehensive, rigorous, and embedded at the highest levels of our organisation. Given the importance of data and cloud vendor governance in the operation of AI, we took the early decision to incorporate our data and cloud governance processes into our AI governance process. This established our executive-sponsored AI, Cloud and Data Governance Council (AICDC), which is Chaired by our Group Legal Director and Chief Data Protection Officer and reports directly to the Board. AICDC has overall responsibility for the strategic direction and safe use of AI across the Capita group, ensuring that we maintain the highest level of oversight and standards.

We will:

- Ensure that AI is governed effectively by our executive-led AI, Cloud and Data Governance Council.
- Adhere to all relevant legal and regulatory frameworks, proactively monitoring compliance and best practice in our use and deployment of AI.

7. Adaptive

We believe in continuous learning, both of our AI systems and our people. Our commitment is to adapt through feedback, user education, and regular compliance auditing. We will:

- Operate regular feedback loops with clients, users, and regulators, using insights to improve systems and processes.
- Prioritise ongoing training and awareness for all colleagues engaged with AI.
- Undertake regular, independent audits to maintain alignment with ethical, legal, and societal standards.

We maintain a proactive approach to data stewardship, privacy, and intellectual property, always prioritising the rights and interests of our clients and stakeholders. Our processes are designed to ensure that every AI implementation meets or exceeds legal, regulatory, and ethical standards.

Our Values in Practice

- **Customer First Always**: Every AI solution is designed and delivered with the needs, safety, and interests of our clients and their customers foremost in mind.
- **Fearless Innovation**: We champion responsible innovation, pushing boundaries without compromising our ethical, security, legal or regulatory obligations or the trust placed in us by clients.
- **Achieve Together**: We recognise that collaborationwithin Capita, with our clients, and across the wider community, drives better outcomes and more sustainable innovation.
- **Everyone is Valued**: Diversity, inclusivity, and respect underpin every AI use we undertake. During implementation and deployment of AI, we seek to amplify underrepresented voices and to implement measures which prevent discrimination or bias.

Endorsement

This Charter is jointly issued on behalf of Capita by:

- Chief Technology and AI Officer
- Group Legal Director and Chief Data Protection Officer.
- Together, we affirm our commitment to lead with integrity, courage, and responsibility as we shape the future with AI.