



## **CHARTER ON THE CONDUCT OF EUROPEAN SOCIAL DIALOGUE IN THE CONTEXT OF THE DEVELOPMENT OF ARTIFICIAL INTELLIGENCE WITHIN THE AXA GROUP**

Data and artificial intelligence (hereinafter "AI") are among the AXA Group's (hereinafter "AXA") top strategic priorities, reflecting the Group's commitment to integrating these technologies to enhance its performance, its employees, and its clients.

AXA commits to developing and deploying AI systems responsibly, in accordance with its core values.

Aware of the ethical, technical, regulatory, and environmental issues associated with the development and use of these tools, AXA has sought to define common guiding principles to frame the deployment of AI within its entities, under a Responsible AI approach.

The implementation of these guiding principles is structured around the following axes:

- AI is used to create value for clients and employees, while proactively anticipating and managing associated risks.
- AI systems must meet appropriate performance, reliability, and technical security requirements.
- AXA ensures the prevention of bias or discriminatory treatment in the design, development, and use of its AI systems.
- Interactions with AI systems must be clearly identifiable. Decision-making processes and their boundaries must be documented to ensure traceability, transparency, and understanding of decisions.
- Clear governance defines roles and responsibilities to guarantee that AI remains a tool that supports human oversight and the autonomy of employees.
- AI systems must comply with the strictest requirements regarding the protection of personal data and data governance, in accordance with applicable regulations.
- AXA considers the environmental impact of AI from its design throughout its lifecycle, aiming to reduce its ecological footprint.

Dedicated to constructive and transparent social dialogue, AXA has chosen to associate the European Works Council (EWC) with this initiative, to reaffirm its renewed trust in it. Thanks to its comprehensive and transversal vision of the Group's strategic issues, particularly the challenges related to AI, the EWC plays a key role in fostering employee engagement with these transformations. It serves as an essential platform for dialogue to support, inform, and enrich the Group's orientations, especially regarding AI.

Therefore, AXA wishes to formalize its approach through this charter, committing to the following:

- Establishing, within all AXA entities and in collaboration with their employee representatives, an iterative social dialogue process that promotes change management and supports the implementation of the strategic action plan.
- Training employees in the safe, ethical, and sustainable use of AI tools, ensuring that everyone has the necessary knowledge for proper and responsible usage.

The Bureau of the AXA EWC will benefit from a semi-annual update on transversal IA projects. These exchanges will focus on objectives, scope, impacts of the projects including on jobs, employment and work organization.

Furthermore, AXA recognizes the importance of an informed and competent social dialogue. Accordingly, present members of the EWC will receive yearly during a plenary meeting of the EWC a specific session dedicated to AI, which will notably focus on understanding and training related to technological, ethical, regulatory issues, and their impact on employment.

This session, developed jointly by Management and the EWC, is part of the ongoing awareness initiatives within the Group.

This charter applies to all employees of AXA companies operating within subsidiaries under AXA Group's effective control and integrated into its scope.

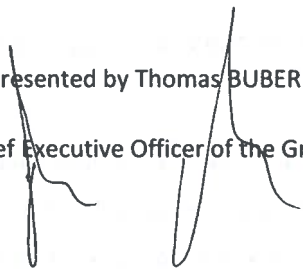
It shall take effect on January 1st, 2026.

Madrid, November 27, 2025

**For AXA**

Represented by Thomas BUBERL

Chief Executive Officer of the Group AXA



**For the AXA EWC**

Represented by Pascale RAULINE

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