

SMB Solutions

Six Principles of AI Governance

April 2026

SMB Solutions is committed to using artificial intelligence responsibly, safely, and in the best interests of our clients, staff, and community. The following six principles form the foundation of how we govern AI across our business.

1. Accountable Ownership

Every AI tool or system used at SMB Solutions must have a designated owner, specifically the CISO — a person responsible for its appropriate use, ongoing monitoring, and compliance. AI should never operate without a human accountable for its outcomes.

2. Approved Use Only

Staff may only use AI tools that have been reviewed and approved by the CISO. Unapproved tools — including personal AI accounts used for work purposes — are prohibited. A maintained register of approved tools is kept and reviewed regularly.

3. Data Classification Compliance

All AI use must respect SMB Solutions' 3-Tier Data Classification Framework. Confidential client or business data must never be entered into any AI tool without explicit written approval. Privacy obligations under the Australian Privacy Act are non-negotiable.

4. Human Oversight at Every Stage

AI supports decision-making at SMB Solutions — it does not replace it. All AI-generated outputs used in client work, business decisions, or official documents must be reviewed and verified by a staff member before use. The human is always responsible for the final output.

5. Transparency with Clients

SMB Solutions will be open with clients about when and how AI is used in delivering services. Clients have a right to know if AI has played a meaningful role in advice, reports, or recommendations provided to them.

6. Continuous Review and Improvement

AI technology and regulation are evolving rapidly. SMB Solutions commits to reviewing its AI governance policies at least annually, keeping staff training current, and updating approved tool lists and procedures as the landscape changes.

Policy Review

These principles will be reviewed annually or whenever significant changes occur in AI technology, legislation, or business operations. All staff are expected to be familiar with and uphold these principles in their day-to-day use of AI tools.