Modern Slavery Statement

Equifax Australia Group

Opening statement from senior management

Equifax Australia Group is committed to preventing acts of modern slavery from occurring within its business and supply chain.

Every employee has a responsibility to act at all times with honesty and integrity in all business dealings. To reinforce this commitment, the Equifax Australia Group has implemented a Modern Slavery policy that underpins its approach in managing modern slavery risk. Furthermore, training on modern slavery has been developed to aid our staff to comply with *Modern Slavery Act 2018 (Cth)* obligations and reporting requirements.

Equifax Australia Group seeks to impose the same high standards on its suppliers through inclusion of modern slavery risk assessment during their onboarding.

Introduction

This Modern Slavery Statement, pursuant to the *Modern Slavery Act 2018 (Cth)* (the Act), sets out the steps taken by Equifax Australia Holdings Pty Ltd ABN 37 609 497 494 and its subsidiaries (together, the Equifax Australia Group) to address the risk of Modern Slavery in our business and supply chains during the financial year ending 31 December 2024. This statement has been prepared as a joint statement on behalf of all reporting entities within the Equifax Australia Group.

Our Structure, Operations and Supply Chains

Equifax Australia Holdings Pty Ltd is a wholly owned subsidiary of Equifax, Inc., a global information solutions company that uses unique data, innovative analytics, technology and industry expertise to power organisations and individuals around the world by transforming knowledge into insights that help make more informed business and personal decisions.

Domiciled in the United States of America and headquartered in Atlanta, Georgia, Equifax operates or has investments in 24 countries in North America, Central and South America, Europe and the Asia Pacific region. Combined, these companies bring close to 170 years of data and insights experience to the marketplace.

Equifax Australia Holdings Pty Ltd is the group's principal Australian holding company and owner of all subsidiary companies which operate Equifax's business in Australia. Our principal place of business is in North Sydney, New South Wales. We also have offices in Brisbane and Melbourne.

The Equifax Australia Group has around 1000 employees, contractors or casuals (together, **employees**). Contracts are in place for all employees.

Within its supply chain, Equifax Australia Group as a data, analytics and technology provider procures services comprising recruitment, technology, call centre operations and data services.

These suppliers are mostly large, established suppliers, predominantly based in Australia. Some do have overseas operations, from which services are provided to Equifax, but in these instances, Equifax typically contracts with the Australian entity of the supplier, or through its US domiciled parent.

Equifax's supply chains include outsourcing arrangements in relation to our core recruitment and call centre operations and technology infrastructure.

Equifax and the Community

In order to support our operations and meet our customers' needs, we work with a range of suppliers, from data providers through to technology providers.

Drawing from the most trusted sources to compile and process data, we see things and make connections that others can't. As a leader in data and analytics Equifax is uniquely placed to leverage our expertise to help improve the wellbeing of the communities in which we operate.

One of our core values is to provide tools and education for financial literacy and inclusion and this is a focus for us around the world. Our corporate purpose is to help people live their financial best.

As part of this commitment, we pursue meaningful and longer term relationships that seek to assist and improve the lives of others. We do this by reaching out and helping the economically disadvantaged, the children of our communities, and the next generation of young people poised on the brink of a lifetime of credit and financial decision making.

Equifax works to foster a better understanding of credit and lending and to educate others in the critical role that credit plays in all financial decisions. We also work to provide resources that assist our communities to improve their financial situation. It's here we hope to make a lasting, conscious impact.

To find out more about the nature of our business, please visit www.equifax.com.au.

Governance

As part of our commitment to our global communities and combating Modern Slavery in our business and supply chains, Equifax Australia Holdings Pty Ltd (in consultation with stakeholders of all members of the Equifax Australia Group) has developed and implemented a Modern Slavery Policy that:

- Outlines how the Act has been adopted across the Equifax Australia Group and sets down the requirements for how those requirements should be applied across the Equifax Australia Group; and
- Defines the practices adopted by the Equifax Australia Group in relation to preventing modern slavery in our business and supply chains, and the standards expected from all employees.

We also consider several other Equifax Australia Group policies to be relevant to this area, including our HR and recruitment policies, Procurement and Supplier Diversity Policies, Code of Ethics and Business Conduct, as well as our Whistleblower Policy and Procedure.

These policies have been implemented across the Equifax Australia Group through internal communications, both mandatory and optional training and compliance and risk management channels, and we have implemented a program of work to make our suppliers aware of our policies regarding modern slavery.

Due Diligence

Equifax Australia Group undertakes regular evaluations of the nature and extent of its exposure to modern slavery risks within its supply chain.

While we consider our business sector, focused on data, analytics, and technology, to be of low risk, due diligence procedures have been established for business-to-business suppliers and HR/recruitment activities. These procedures encompass supplier questionnaires, risk assessments, contractual obligations, and the right to conduct due diligence exercises.

Our procedures are designed to:

- Establish and assess areas of potential slavery risk in our business and supply chains.
- Identify and monitor potential slavery risk areas in our business and supply chains.
- Take steps to reduce the risk of slavery occurring in our business and supply chains; and
- Provide adequate protection for whistle-blowers.

The supplier risk assessment process considers the supplier's industry, geographic location, commercial significance, use of material fourth parties/subcontractors, and tenure of relationship.

Where a high-risk supplier is identified, supplementary due diligence is conducted. A review of existing suppliers is underway to identify higher-risk procurement categories and locations requiring additional due diligence.

In 2024, 60 supplier risk assessments were completed, and no high-rated modern slavery risks were identified. Reviews of adverse media related to modern slavery activities also revealed no risks.

Training

We have created an optional Modern Slavery training module to educate our staff to recognise the risks of modern slavery in our business. Through our training programmes, employees are encouraged to identify and report any potential breaches of our Modern Slavery Policy.

Staff are encouraged to 'Report It, Don't Ignore It', and are able to report or escalate any Modern Slavery concerns through the Equifax Compliance Incident Reporting Tool, or anonymously by contacting the Whistleblower Protection Officer via either internal channels or a Whistleblowing Service. In this regard, Equifax has engaged an independent external whistleblower service provider, who have developed a hotline service for employees and external customers and consumers, and who provide an independent investigative governance.

Assessing the effectiveness of Modern Slavery Risk

As part of our commitment to managing modern slavery risk in our supply chain, we have a continuous improvement approach and assess the effectiveness of our approach on an ongoing basis.

Equifax Australia Group has an existing third-party risk management process as part of its Enterprise Risk Management framework, which will provide the basis of monitoring modern slavery risk.

Our Risk Management framework is used for identifying and recording supplier risks and any issues that may require review and/or remediation. Risks are reviewed quarterly by the Risk, Compliance and Security Committee.

The Head of Risk is responsible for overseeing an annual review of the effectiveness of all actions, and will report to the Risk, Compliance and Security Committee, and the Board of Equifax Australia Group.

We will continue to evolve the methods used to assess the effectiveness of our Modern Slavery management process - and will report our progress and the effectiveness of the actions implemented in Equifax Australia Group's annual Modern Slavery Statements.

Future Commitments

Our focus will be on continuing to develop the maturity of our supplier due diligence program within our Risk Management Framework. Future developments include strengthening our ability to assess the Modern Slavery practises of suppliers and mitigate modern slavery risks in our supply chains.

We will continue to enhance the visibility and risk assessment of third and fourth party risk through the implementation of additional due diligence and review, whereby Equifax will enhance monitoring of our third and fourth parties to detect risks and vulnerabilities across global physical and digital supply chains.

Statement Authority

This statement is made as a joint Modern Slavery Statement on behalf of Equifax Australia Holdings Pty Ltd and the Equifax Australia Group in accordance with Part 2 of the Modern Slavery Act 2018 and constitutes Equifax's Modern Slavery Statement for year ending 31 December 2024.

The Statement has been approved by the Equifax Australia Holdings Pty Ltd Board of Directors by circulate resolution, and is signed for and on behalf of Equifax Australia Holdings Pty Ltd and each member of the Equifax Australia Group by:

Melanie Cochrane
Director, Equifax Australia Holdings Pty Ltd

22 May 2025