Modern Slavery Statement

for the financial year ending 31 December 2025

Equifax Australia Holdings Pty Ltd

Opening Statement from Senior Management

Equifax Australia Holdings Pty Ltd (EAH) is committed to preventing acts of Modern Slavery from occurring within its business and its supply chains.

EAH had around 1,000 employees, contingent workers, and casuals (collectively termed as “employees”) at the end of 2025. Every EAH employee has a responsibility to act at all times with honesty and integrity in all their business dealings. To reinforce this commitment, EAH has implemented a Modern Slavery Policy that underpins its approach in managing Modern Slavery risk. Additionally, targeted, risk-based training on Modern Slavery has been developed to ensure key personnel comply with the obligations and reporting requirements set out in the *Modern Slavery Act 2018* (Cth). EAH seeks to impose the same high standards on its supply chains through the inclusion of Modern Slavery risk assessments during their onboarding.

Introduction

In accordance with the *Modern Slavery Act 2018* (Cth), this Statement encompasses the structure, operations, and supply chains of EAH and the subsidiary entities it owns and controls for the financial year ending 31 December 2025.

Our Structure, Operations and Supply Chains

EAH is a wholly owned subsidiary of Equifax, Inc., a global information solutions company that uses data, innovative analytics, technology and industry expertise to power organisations and individuals around the world. Domiciled in the United States of America and headquartered in Atlanta, Georgia, Equifax, Inc., operates or has investments in 24 countries, across North America, Central and South America, Europe, and the Asia Pacific region.

EAH's principal place of business is situated in North Sydney, New South Wales, with additional offices located in Brisbane and Melbourne for its Australian operations and in Auckland for its New Zealand operations.

Within its supply chains, EAH procures services comprising recruitment, technology, call centre operations, facility management, and data services. These third-party suppliers are mostly large, established suppliers, predominantly based in Australia and New Zealand. EAH's supply chains include outsourcing arrangements in relation to its core recruitment, call centre operations, and technology infrastructure.

EAH and the Community

In order to support its operations and meet customers' needs, EAH works with a range of third-party suppliers, from data providers through to technology providers. One of EAH's core values is to provide tools and education for financial literacy and inclusion. As part of this commitment, EAH pursues meaningful and longer-term relationships that seek to assist and improve the lives of others. It also works to provide resources that assist communities to improve their financial situation.

Governance

As part of its commitment to combating Modern Slavery, EAH has developed and implemented a Modern Slavery Policy that outlines how the *Modern Slavery Act 2018* (Cth) has been adopted across EAH. EAH also considers several other internal policies to be relevant, including its Human Rights Policy, Procurement Policies, Code of Ethics and Business Conduct, and Whistleblower Protection Policies and Procedures.

Enterprise Risk Integration

EAH does not view Modern Slavery risk in isolation. Instead, management of the risk is embedded into its overarching Third-Party Risk Management (TPRM) and Enterprise Risk Management frameworks. This ensures that Modern Slavery considerations are evaluated with the same rigor and standard reporting metrics as EAH's cybersecurity, financial, and operational risks. EAH aggregates risk sub-categories to generate an overall risk profile for the nine defined risk categories. EAH has defined an escalation threshold for risks. Any risk, including risk emanating from Modern Slavery, that has a residual rating above medium is isolated and explicitly highlighted to the Business Risk Sub-committee of the Risk, Compliance and Security Committee (RCSC), a sub-committee formed by the Board of EAH.

Due Diligence

EAH evaluates Modern Slavery risk exposure within its supply chains. Central to this is its TPRM program, which utilizes a risk-based strategy to assess Modern Slavery risks during the onboarding of new third-party suppliers or when new activities are initiated with existing suppliers.

EAH's comprehensive retrospective review of the existing supplier base, designed to identify higher-risk procurement categories and locations is now largely complete. Reviews have been finalised for all third-party suppliers with an annual spend exceeding $500,000. To date, these evaluations have identified no high-rated Modern Slavery risks or activities within EAH's supply chain. The remaining assessments for lower-spend tiers are on track to be finalized by the end of 2026.

Risk Mitigation and Escalation Protocols

EAH maintains a deliberate distinction between its pre-contractual "gateway" and the ongoing management of its third-party ecosystem:

A. Third-Party Due Diligence (Onboarding): If a prospective supplier triggers a residual risk rating for Modern Slavery that is rated above medium during the onboarding process, enhanced due diligence is immediately initiated. Should the high-risk status remain unmitigated, EAH exercises its mandate to decline the engagement and cease the onboarding process.

B. Third-Party Monitoring (Ongoing Management): For existing suppliers, EAH prioritizes collaboration and remediation to protect vulnerable workers. EAH's protocols include:
   a. Adverse Media Monitoring: EAH conducts regular reviews of adverse media to identify potential Modern Slavery issues within its supply chain.
   b. Risk Assessment and Action: Any identified media reports are reviewed against the specific engagement; if a high-risk activity is confirmed, EAH uses its commercial leverage to require corrective actions and improved controls to mitigate the risk.

Training

During 2025, EAH initiated the enhancement of its online Modern Slavery training module and formalised the transition to a targeted, risk-based training model to better equip employees to recognise risks.

The decision was formalised in 2025 to make this enhanced module mandatory for all personnel who manage procurement, third-party risk management, and Human Resources. For the balance of employees, the training module continues to be available on an optional basis.

Employees are actively encouraged to 'Report It, Don't Ignore It', and are able to report concerns anonymously via an independent whistleblower service.

Assessing the Effectiveness of Actions

EAH applies a continuous improvement approach and assesses the effectiveness of its actions on an ongoing basis. Its existing third-party risk management process provides the primary basis for monitoring the success of its Modern Slavery risk controls.

EAH's enterprise risk profile, which includes aggregated third-party risks, is reviewed quarterly by the RCSC. If any risks are deemed above EAH's medium residual risk threshold, they are highlighted to the RCSC and escalated directly to the Board of EAH, which retains ultimate authority for allocating any necessary remediation resources.

During the 2025 reporting period and the successful completion of EAH's Phase 1 third-party supplier assessments, no Modern Slavery risks were assessed above a medium residual risk. Consequently, no specific Modern Slavery risk escalations for emergency mitigation resources were required to be tabled to the Board of EAH.

Future Commitments

EAH's focus remains on continuing to develop the maturity of its third-party supplier due diligence program within its Risk Management Framework. During the 2026 reporting period, EAH is committed to:

A. Successfully executing and completing Phase 2 of its ongoing third-party supplier risk review.
B. Rolling out and enforcing the mandatory training requirements for all critical procurement, third-party risk management, and Human Resources personnel.
C. Continuing monitoring of its 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 EAH in accordance with Part 2 of the *Modern Slavery Act 2018* (Cth) and constitutes EAH's Modern Slavery Statement for the financial year ending 31 December 2025.

The Statement has been approved by the Board of Directors of EAH, and is signed for and on behalf of EAH by:

Melanie Cochrane

Melanie Cochrane
Managing Director, Equifax Australia Holdings Pty Ltd

1 June 2026