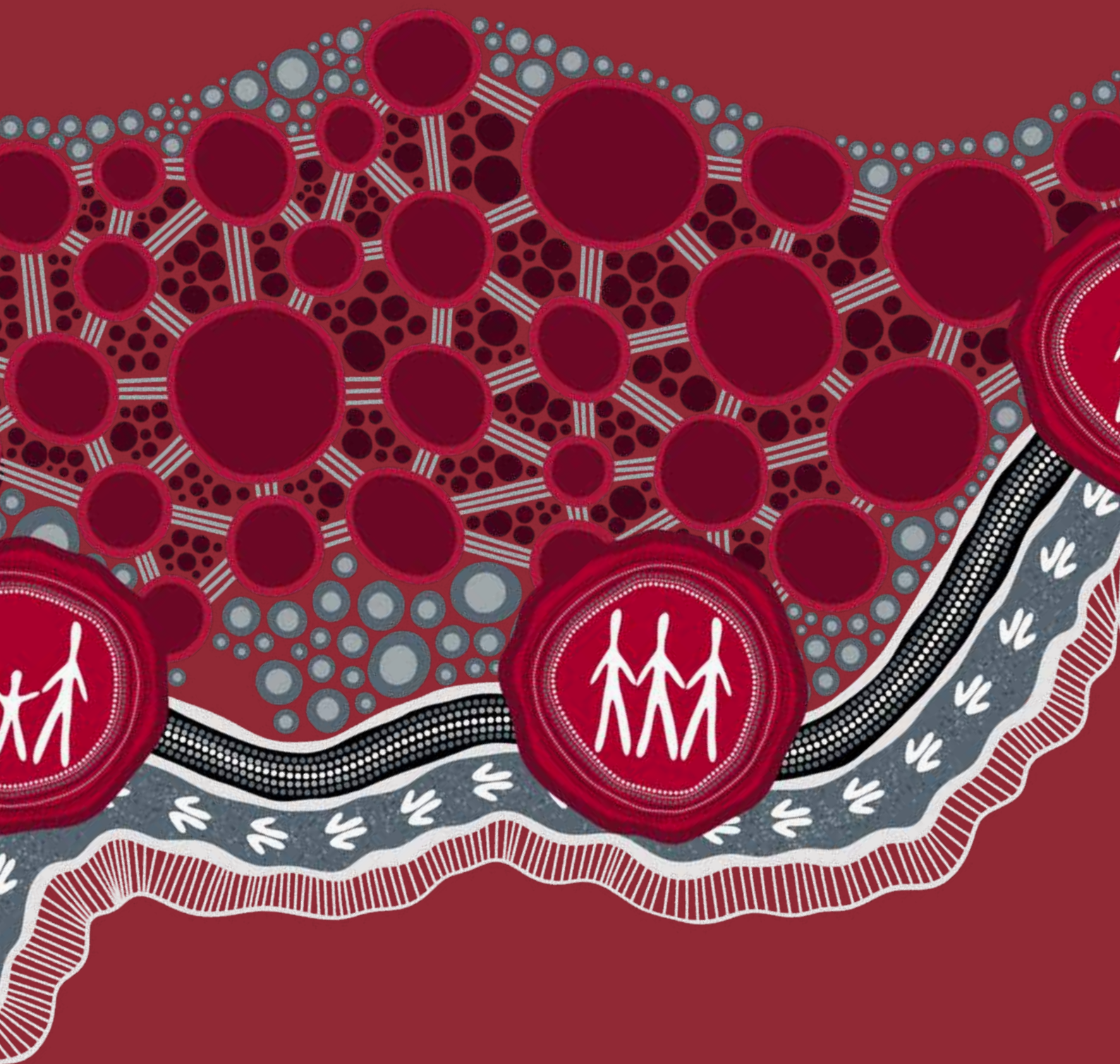




Reflect Reconciliation Action Plan

January 2026 -
January 2027



Acknowledgement of Country

Equifax acknowledges the Traditional Custodians of the lands across Australia where we gather, work, and connect. We recognise their enduring connection to Country, waters, and sky, and pay our respects to Elders past and present.

We value the rich tapestry of Aboriginal and Torres Strait Islander cultures and histories and commit to fostering understanding and respect as we journey together towards reconciliation.

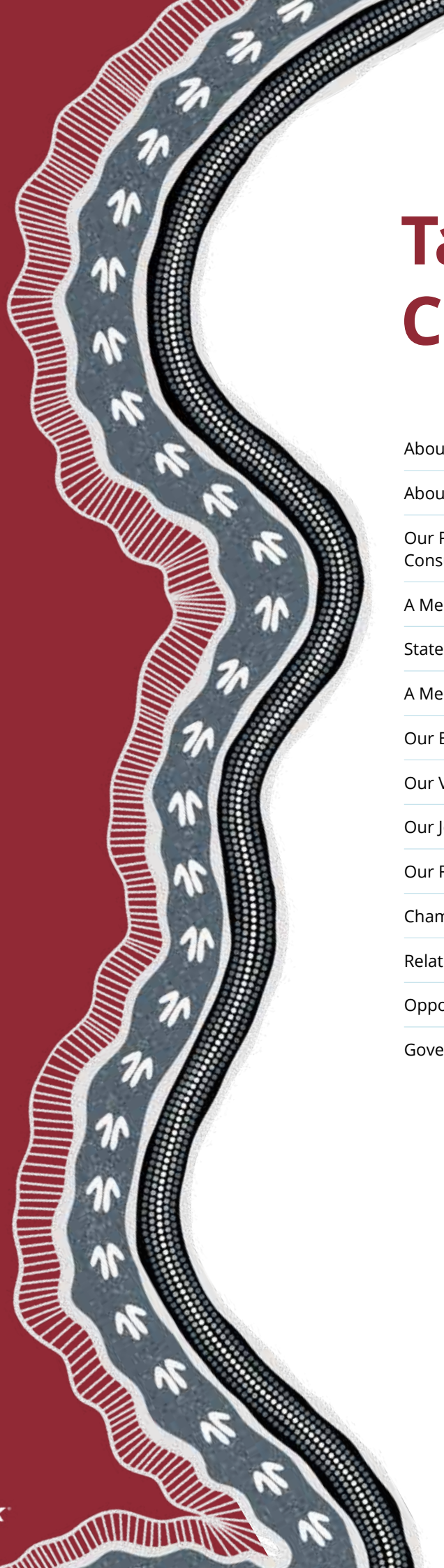


Table of Contents

About our Artwork	4
About the Artist	5
Our Partnership with YarnnUp: First Nations Consultants	6
A Message From Our Group Managing Director	7
Statement From CEO of Reconciliation Australia	8
A Message From Our Executive Leadership Sponsors	9
Our Business	10
Our Vision for Reconciliation	12
Our Journey Towards Reconciliation	13
Our RAP	16
Championing The RAP	19
Relationships	22
Opportunities	24
Governance	25



About Our Artwork

“Care, Trust & Belonging”, created by Tevita Fonua, tells the story of Equifax’s reconciliation journey. At its centre flows a pathway symbolising Equifax’s evolution from awareness to genuine belonging. Like a river nourishing Country, it carries energy and renewal, showing that reconciliation is a continual process of learning and reflection.

Surrounding community circles represent gathering places: moments where people come together in dialogue, respect, and shared purpose. These circles embody the organisation’s commitment to creating spaces where First Nations voices are valued and cultural knowledge leads decision-making.

Through soft silver tones and detailed dot patterns, the artwork honours truth-telling, reflection, and wisdom. These tones acknowledge the history between First Nations peoples and the financial sector, and the potential for renewal through care and accountability. Care, Trust & Belonging stands as a visual pledge that transformation begins with relationships, and that reconciliation is not a milestone, but a way to walk together.



About The Artist

Tevita Fonua

Tevita Fonua (Steven Saunders) is a proud descendant of the Biripi people of Taree, with ancestral roots extending to his Tongan heritage. His practice brings together deep First Nations storytelling traditions with contemporary digital design, bridging worlds through pattern, movement, and colour.

Growing up in a family of cultural artists, Tevita developed an early appreciation for the power of visual storytelling as a way of holding and passing on knowledge. His work reflects the belief that art is not only expression, but continuity: a living archive of identity, kinship, and belonging.

Tevita's artworks are bold, layered, and deeply connected to story. Each piece speaks to the strength of community and the resilience that comes from connection to culture.

His digital practice continues this lineage, transforming ancient storytelling forms into contemporary expressions of cultural memory and collective strength.

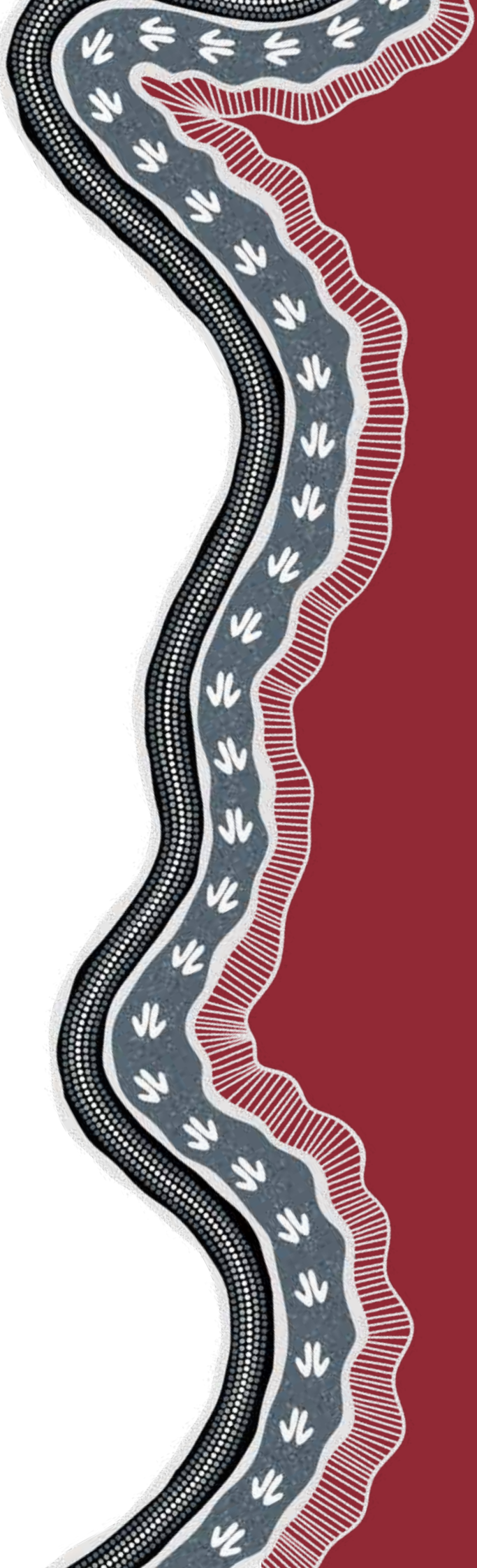
Tevita created "Care, Trust & Belonging", an artwork that embodies unity and the commitment to creating a better future together.

Our Partnership With YarnnUp: First Nations Consultants

Equifax is proud to partner with YarnnUp in the development, endorsement, and implementation of our first Reflect RAP, reinforcing our ongoing commitment to reconciliation.

YarnnUp, a First Nations led-agency headquartered in Mascot, acknowledges the Gadigal and Bidjigal peoples on whose lands they live and work. Specialising in engagement, strategy, and design, YarnnUp supports organisations that are working towards active reconciliation by providing them with the knowledge, skills and strategic direction to create meaningful, community-led impact that drives lasting social and cultural change.

Through policy reform, cultural transformation, training, and creative storytelling, YarnnUp helps organisations embed First Nations knowledge into their structures and initiatives. Their expertise ensures reconciliation efforts move beyond compliance to create meaningful, community-led impact that drives lasting social and cultural change.



A Message From Our Group Managing Director

Reconciliation is a journey we must all take together. At Equifax, we are proud to begin this journey with our Reflect Reconciliation Action Plan (RAP).

This plan reflects not only our commitment to deepening our understanding of Aboriginal and Torres Strait Islander histories, cultures, and contributions, but also our global purpose of 'helping people live their financial best.'

We recognise that reconciliation requires us to confront uncomfortable truths about Australia's past and acknowledge the ongoing impacts of colonisation. This involves actively listening to the experience of Aboriginal and Torres Strait Islander peoples and learning from their wisdom and resilience. We understand the importance of leadership, and we will leverage our influence within the finance sector and beyond to champion meaningful change. This means using our insights for greater financial inclusion for Aboriginal and Torres Strait Islander communities.

We are dedicated to creating an inclusive workplace where First Nations employees feel valued and respected, and where their perspectives enrich our organisation's culture, connect us with community, and power our growth. Our plan has been co-created with our dedicated RAP Working Group and our consultant partners YarnnUp. It signifies our commitment to not just acknowledging the past but actively shaping a future where Aboriginal and Torres Strait Islander peoples are empowered and thriving.

We understand this is an ongoing process of learning and growth, and we are committed to working in partnership with Aboriginal and Torres Strait Islander communities to build a better future for us all. We believe that reconciliation is not just the right thing to do; it's essential for building a stronger, more equitable Australia. This RAP is the first step of our roadmap for contributing to that future and we invite all of our employees, customers, and partners to join us on this journey.

Melanie Cochrane

Group Managing Director
Equifax Australia and New Zealand



Statement From CEO of Reconciliation Australia

Reconciliation Australia welcomes Equifax to the Reconciliation Action Plan (RAP) program with the formal endorsement of its inaugural Reflect RAP.

Equifax joins a network of more than 3,000 corporate, government, and not-for-profit organisations that have made a formal commitment to reconciliation through the RAP program.

Since 2006, RAPs have provided a framework for organisations to leverage their structures and diverse spheres of influence to support the national reconciliation movement. The program's potential for impact is greater than ever, with close to 3 million people now working or studying in an organisation with a RAP.

The four RAP types - Reflect, Innovate, Stretch and Elevate - allow RAP partners to continuously develop and strengthen reconciliation commitments in new ways. This Reflect RAP will lay the foundations, priming the workplace for future RAPs and reconciliation initiatives.

The RAP program's strength is its framework of relationships, respect, and opportunities, allowing an organisation to strategically set its reconciliation commitments in line with its own business objectives, for the most effective outcomes. These outcomes contribute towards the five dimensions of reconciliation: race relations; equality and equity; institutional integrity; unity; and historical acceptance.

It is critical to not only uphold all five dimensions of reconciliation, but also increase awareness of Aboriginal and Torres Strait Islander cultures, histories, knowledge, and leadership across all sectors of Australian society.

This Reflect RAP enables Equifax to deepen its understanding of its sphere of influence and the unique contribution it can make to lead progress across the five dimensions. Getting these first steps right will ensure the sustainability of future RAPs and reconciliation initiatives, and provide meaningful impact toward Australia's reconciliation journey.

Congratulations Equifax, welcome to the RAP program, and I look forward to following your reconciliation journey in the years to come.

Karen Mundine
Chief Executive Officer
Reconciliation Australia



A Message From Our Executive Leadership Sponsors

As Executive sponsors of the RAP, we are honoured to stand alongside our Group Managing Director in this vital commitment. We believe that true reconciliation means more than just words. It requires us to listen and to demand action, understanding, and a genuine desire to create a more inclusive and equitable Australia.

Our RAP represents our pledge to listen, learn and grow alongside Aboriginal and Torres Strait Islander peoples. This message stands as proof of our commitment. We are dedicated to fostering a workplace where First Nations employees feel safe, respected and empowered to share their invaluable perspectives. We know their voices will enrich our culture, strengthen our connection to community and drive our growth as an organisation.

We stand ready to be judged on this pledge. We recognise the importance of leading by example and using our influence to advocate for positive change within the finance sector and beyond. By promoting financial inclusion and supporting initiatives that empower Aboriginal and Torres Strait Islander communities, we know we are helping contribute to a future where all Australians have the opportunity to thrive. We also know how much this work will enrich our people, our organisation and the communities, consumers and customers who work with us.

This journey requires continuous learning and collaboration. We are excited to work in partnership with Aboriginal and Torres Strait Islander communities, organisations and our employees to build a better future for all.



Angela Di Rago

Group General Counsel
Equifax Australia/New Zealand



Moses Samaha

Executive General Manager Go to Market
Equifax Australia/New Zealand

Our Business

Equifax is a leading player in the Australian credit reporting and data analytics industry, offering a wide range of services to both businesses and consumers.

We are part of Equifax Inc., a global data, analytics, and technology company. Equifax plays an essential role in the global economy by helping financial institutions, companies, employers, and government agencies make critical decisions with greater confidence. Headquartered in Atlanta, Georgia and supported by over 15,000 employees, Equifax Inc. operates or has investments in 24 countries. Our unique blend of differentiated data, analytics, and cloud technology drives insights to power decisions to move people forward. Our services include credit monitoring and fraud prevention directly to consumers, as well as credit reports and analytics to businesses across various industries.

Our Australian operations build upon a 50-year history of credit reporting services through our 2016 acquisition of Veda, a leading provider of credit information and analysis across Australia and New Zealand. Our offices are headquartered in North Sydney on Cammeraygal land and our staff are also located in Melbourne on the Traditional Lands of the Wurundjeri Woi-wurrung and Bunurong Boon Wurrung peoples, and in Brisbane on the Traditional Land of the Turrbal peoples.

1967

Credit Reference Association began as a Mutual Organisation.

1998

Credit Reference Association is demutualised and became a wholly owned subsidiary of the Data Advantage Group (Credit Advantage).

2001

Data Advantage merges with Baycorp Holdings to form Baycorp Advantage with dual listings on the ASX and NZX.

2006

Shareholders of Baycorp Advantage vote for a new company name in November. Baycorp Advantage becomes Veda Advantage. Baycorp Collection Services is sold in May for A\$97 Million.

2007

Veda becomes fully privatised company owned by Pacific Equity Partners and Merrill Lynch Private Equity Partners.

Veda Advantage acquires Atlantis Group's marketing division and Australian Business Research (ABR) and National Tenancy Database (NTD) from Collection Home Limited (CLH).

2008 - 2011

Veda established Australia's first online automotive bureau in 2009 and acquired Secure Sentinel to expand their credit file & alert services.

Veda acquires Verify, candidate and employee background verifications services.

2011 - 2013

December 2013 Veda lists on the Australian Stock Exchange.

Multiple acquisitions in 2014 & 2015.

2011 - 2013

Veda is acquired by **EQUIFAX** in 2016 & rebranded in 2017.

Our Business

Today we have over 1,000 staff across our Australia and New Zealand operations. At Equifax, our people self-identify their gender preference and their race and culture on a voluntary basis.

As at 31 December 2024, the ability to self-identify ethnicity was introduced globally and we will review this data to understand how many of our staff identify as Aboriginal and Torres Strait Islander people. We are currently unaware of any staff who identify as an Aboriginal and/or Torres Strait Islander person.

We strive to create a workplace where employees feel included, valued for their uniqueness, and are empowered to contribute positively to both the company and society. We are proud of our vibrant, inclusive, and diverse employee culture that values personal growth and community impact. Underpinning our everyday work are our cultural pillars: Care, Trust, Customer and Belonging. These are at the heart of our Code of Conduct and are ingrained in our Leadership Charter as expected behaviours for all our people across Australia and New Zealand.

Along with our people, our biggest asset is our unique blend of differentiated data, analytics, AI and cloud technology that drives insights to power decisions to help move people forward. We believe knowledge drives progress and the time is now to integrate reconciliation across our people and business to grow and learn together.

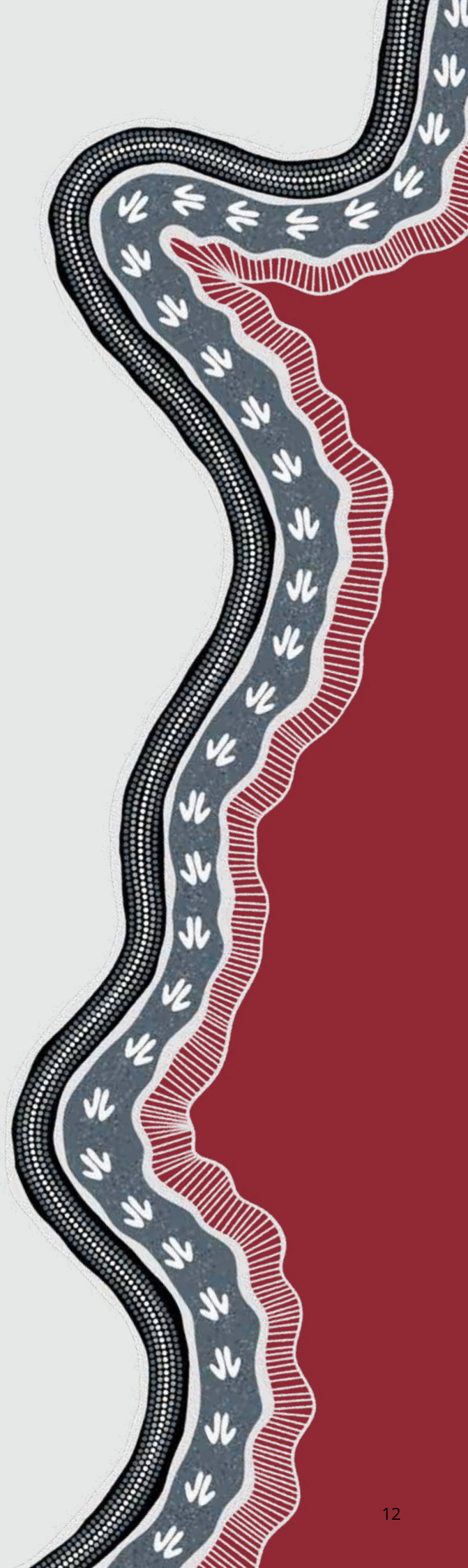
Our Vision For Reconciliation

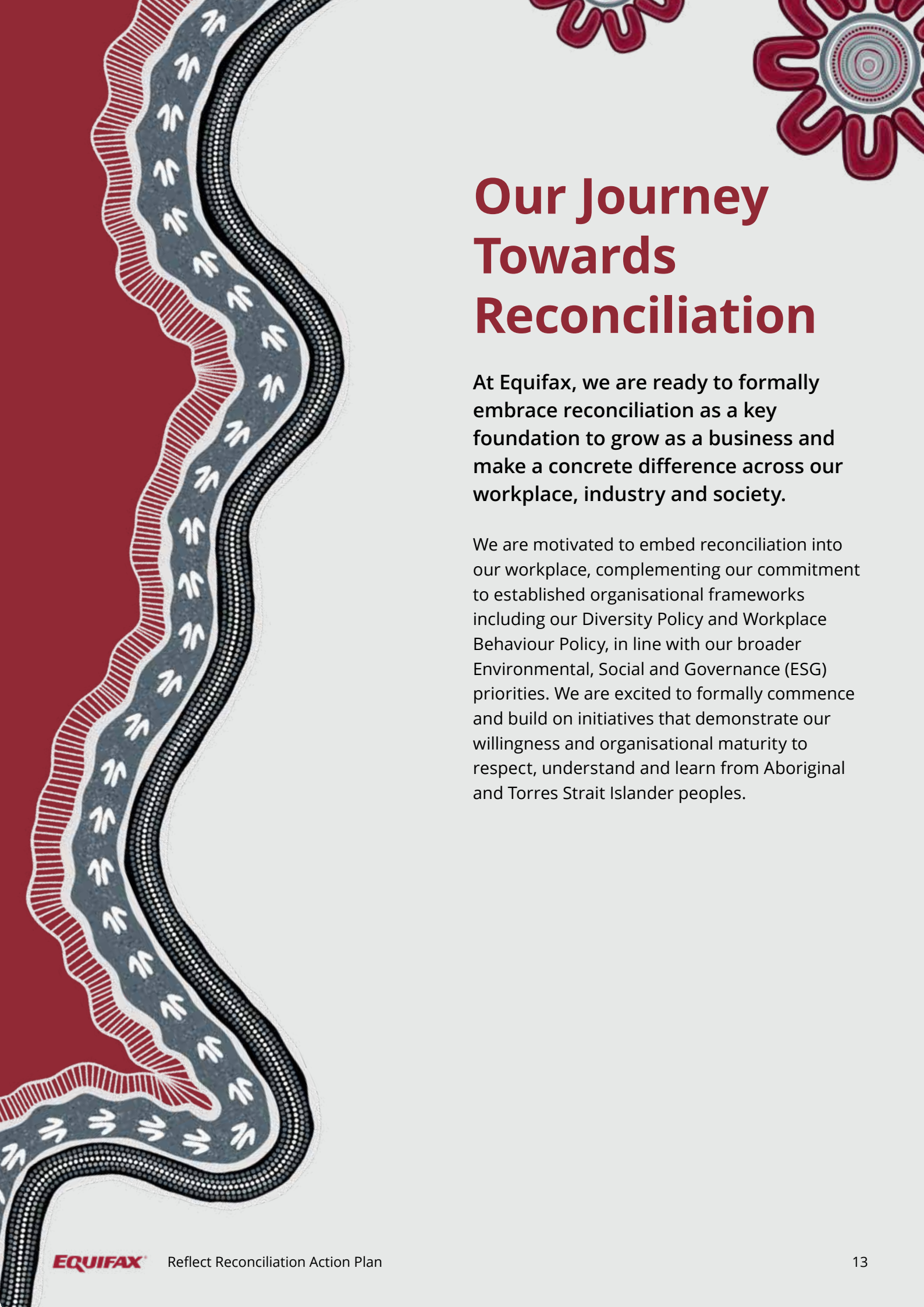
Our vision for reconciliation is for a future where Aboriginal and Torres Strait Islander peoples are included within our workplace, our industry and across Australia and empowered both financially and socially.

We see a workplace where inclusion extends to Aboriginal and Torres Strait Islander peoples through cultural learning and education accessible to all staff to build respect, awareness and foster understanding. Through a culture of belonging and engagement, we can benefit from diverse perspectives and shared knowledge to spark innovation and creativity.

We want to contribute to an industry and society that acknowledges and heals from past injustices and embraces the richness of the various cultures of First Nations peoples; where relationships are built on trust and goodwill across our business, industry and stakeholders across the communities in which we operate.

Through our reconciliation journey, we hope to create opportunities and pathways for First Nations peoples to address inequalities in financial literacy, employment and procurement.





Our Journey Towards Reconciliation

At Equifax, we are ready to formally embrace reconciliation as a key foundation to grow as a business and make a concrete difference across our workplace, industry and society.

We are motivated to embed reconciliation into our workplace, complementing our commitment to established organisational frameworks including our Diversity Policy and Workplace Behaviour Policy, in line with our broader Environmental, Social and Governance (ESG) priorities. We are excited to formally commence and build on initiatives that demonstrate our willingness and organisational maturity to respect, understand and learn from Aboriginal and Torres Strait Islander peoples.

Our Journey Towards Reconciliation

The Voice to Parliament Handbook

In 2023, The Voice to Parliament Referendum provided an opportunity for our business to amplify activities and engage in dialogue around Aboriginal and Torres Strait Islander peoples, histories and cultures. To educate staff and provide factual information in the lead up to Referendum, we purchased and made available multiple copies of The Voice to Parliament Handbook across our three main Australian offices. Building on this momentum, the impetus to embark on our reconciliation journey came from our CEO & Group Managing Director A/NZ, Melanie Cochrane, who is a strong advocate for First Nations peoples.

Celebrating NAIDOC Week and National Reconciliation Week (NRW)

In 2024, we celebrated NAIDOC Week with a keynote address by highly respected First Nations business and cultural affairs leader Mundanara Bayles, which was live streamed to all our Australian offices and into the homes of many of our employees outside these locations. Mundanara spoke about the history of NAIDOC Week and the 2024 theme 'Keep the fire Burning! Black, Loud and Proud.' She also shared her insights into how organisations can build more meaningful relationships with First Nations Peoples, businesses and communities.

We have made inroads on our journey towards reconciliation and are proud of the initiatives our staff are involved in. In recognition of the long and continuing connection that Aboriginal and Torres Strait Islander peoples have to Country, we incorporate an Acknowledgement of Country before staff Townhalls and speaker events. We uphold diversity and inclusion as core components of our corporate culture and strategy and over the last few years our Inclusion & Diversity Committee have driven celebrations in honour of NAIDOC Week and National Reconciliation Week (NRW).



Pictured: (from left to right) Moses Samaha, EGM Go To Market and Executive Sponsor of RAP program; Melanie Cochrane, Group Managing Director Equifax Australia and New Zealand; Skye Mackie, Head of HR Projects and RAP Working Group Co-Lead.



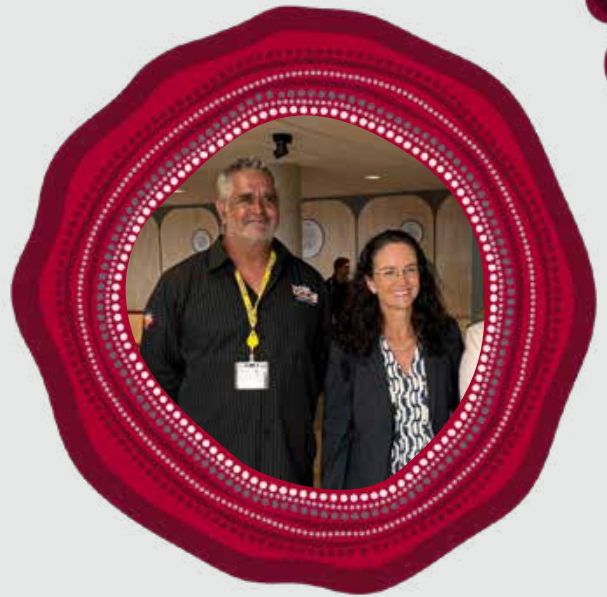
Pictured: (from left to right) William Trewlynn, Co-founder YarnnUp and Kari Mastropasqua, EGM Decision Intelligence, Strategy & Innovation, Executive Sponsor of the Inclusion and Diversity Committee.

Our Journey Towards Reconciliation

The Good Shepherd Microfinance No Interest Loans (NILS)

We are proud of our track record of empowering the economically disadvantaged, including Aboriginal and Torres Strait Islander peoples. In line with our core values and commitment to corporate social responsibility, we partner with Good Shepherd and over the last 12 months we have initiated our work on a Financial Inclusion Action Plan with them. This work will also support the initiatives we undertake as part of our Reconciliation Action Plan. Internally, we have linked both programs of work to ensure alignment and connection.

Historically, we have funded Good Shepherd Microfinance to sponsor workers to become qualified financial counsellors. They provide financial empowerment and support through culturally informed microfinance initiatives tailored to First Nations clients, designed to enhance financial resilience and well being across Aboriginal and Torres Strait Islander communities. The Good Shepherd Microfinance No Interest Loans (NILS) are accessible to individuals on low incomes, including First Nations peoples, to help them purchase essential items without the burden of interest or fees.



Pictured: Uncle Raymond and Melanie Cochrane, photographed at the Smoking Ceremony celebrating the opening of Equifax's new Sydney headquarters on Cammeraygal Country, October 2023.

Our RAP

As a leading player in the credit market across Australia and New Zealand, we believe we are well positioned to influence real change and have a positive impact on the financial security and future wealth of Aboriginal and Torres Strait Islander peoples and communities.

We can start by looking for ways to help empower First Nations peoples to secure their financial futures. A disproportionate number of Aboriginal and Torres Strait Islander peoples have been traditionally excluded from accessing credit as they are particularly prone to limited or no information on their credit files. Equifax is committed to bridging this gap, fostering a more financially inclusive nation through the work we do, the products we offer, and the influence we can have with our broad customer base.

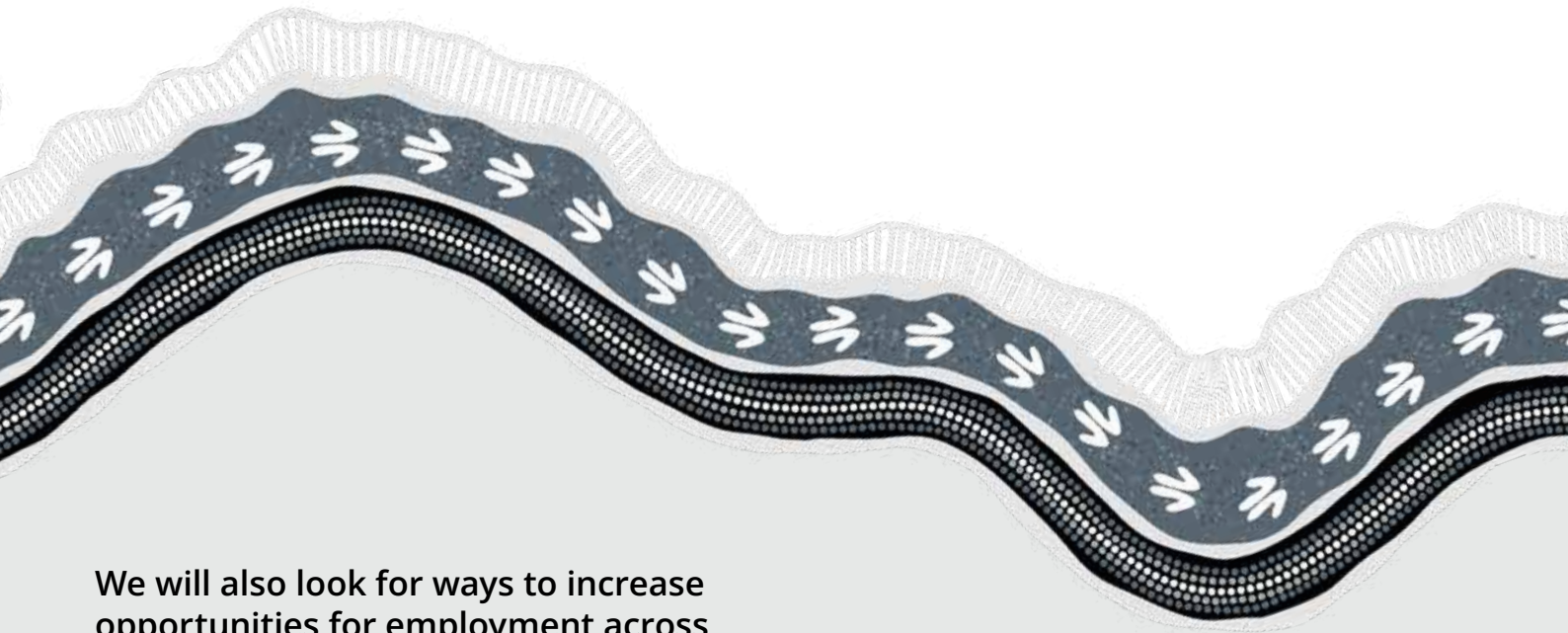
We are a member of the Financial Inclusion Action Plan (FIAP) Program which enables us to address financial exclusion and enhance economic well being of vulnerable communities through the development of FIAPs that are strategic commitments to implement practical and measurable actions to support vulnerable customers, employees and stakeholders. Our FIAP will complement the work we are undertaking in our RAP and is another avenue to help Aboriginal and Torres Strait Islander communities to thrive.

Through our products, customer relationships, and internal employee benefits Equifax is well-placed to have impact. Our Reflect RAP will allow us to consider initiatives with a First Nations lens and build on these throughout our reconciliation journey. Hand in hand with this will be a focus on initiatives to help close the gap for First Nations peoples around financial literacy.

“We strive to give people access and transparency so they can make better decisions and create great financial habits. By doing this, we can help make sure no-one is excluded from living their financial best.”

— Carrie Cheung, Head of Insights and Project Lead for FIAP

Our RAP



We will also look for ways to increase opportunities for employment across our workplace and industry.

Throughout our journey towards reconciliation, we hope to identify and implement initiatives to help close the gap in First Nations employment across our industry and the greater financial services sector. We are an equal opportunity employer, and we see scope to become an employer of choice for First Nations peoples by building a more culturally inclusive and safe working environment through further cultural awareness training for all staff to better foster understanding and respect for First Nations peoples, cultures and perspectives.

We can explore the development of a First Nations employment plan as best practice with features such as a culturally inclusive recruitment process, supportive onboarding practices and flexible work arrangements around culturally significant days and events. Aligning this with our formal Diversity Policy will further embed our reconciliation efforts into our ethos and ensure our approach to recruitment captures a diverse lens of candidates.

Equifax is committed to providing fair opportunities for diverse suppliers to compete for procurement of goods and services. We will look to extend this to the representation of First Nations peoples where we can have impact by engaging local vendors around a broad range of services beyond office supplies and catering. As part of our RAP, we will maintain our Supply Nation membership and a dedicated Aboriginal and Torres Strait Islander Procurement Strategy.

We envisage our RAP to be an extension of our long-standing approach to inclusion and diversity and firm wide ESG initiatives. Belonging is one of Equifax's cultural pillars and resonates deeply across our workforce. We celebrate and build awareness for our staff across a broad spectrum of diversity including, LGBTQI+, culture, disability, stage of life and gender. This is reflected in our acknowledgement of events including Lunar New Year, Mardi Gras, Wear it Purple Day, Diwali, Harmony Week, Pride Month and Ramadan.

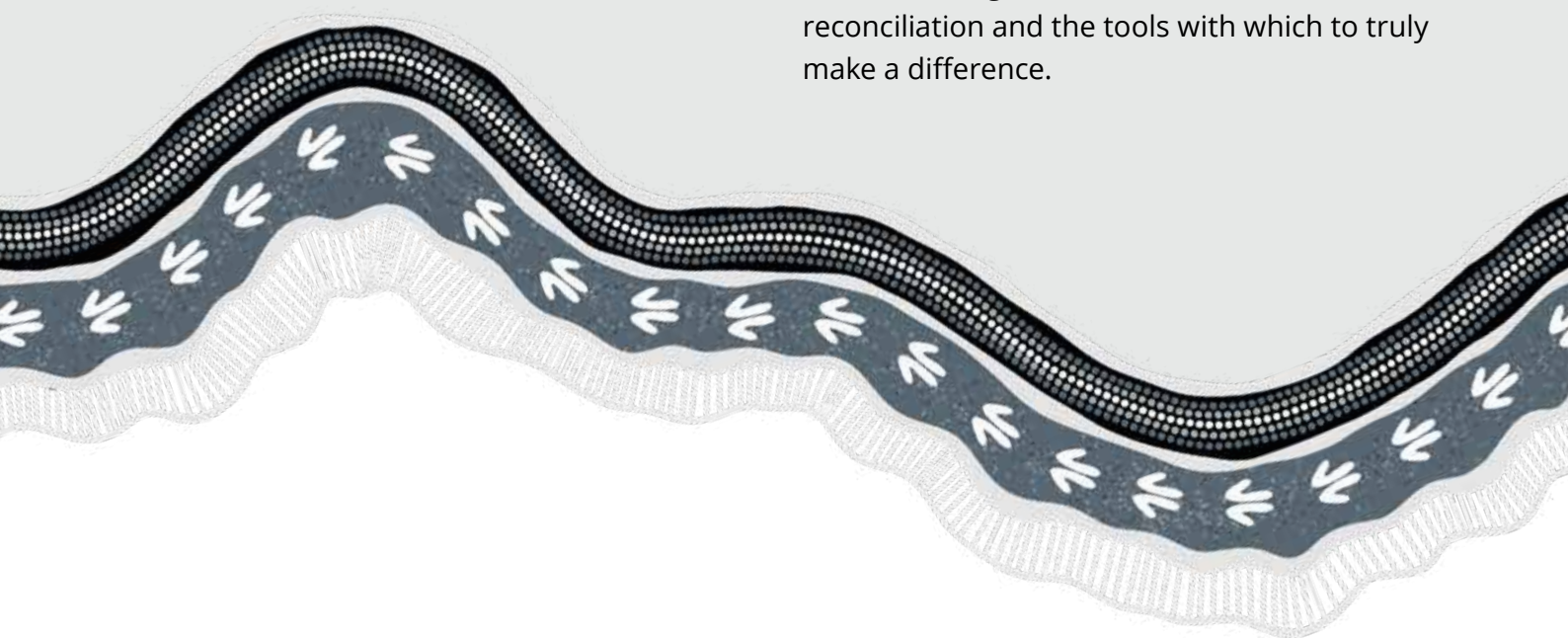
Our RAP

It is a logical progression to include First Nations peoples and reconciliation within our framework and review our formal Diversity Policy within the scope of our RAP. However, the work we intend to do on Reconciliation goes beyond the standard Inclusion and Diversity activity – the policy review will be undertaken from a First Nations perspective and in doing so, will recognise the lived experiences of Aboriginal and Torres Strait Islander peoples, enabling us to address these issues in a more meaningful, respectful, and culturally appropriate way.

We can look for ways we can formalise and continue the momentum we have around the celebration and recognition of key dates, cultural protocols and sacred ceremonies. This will also be an opportune time to investigate mechanisms to track diversity beyond age and gender, so we are well positioned to support and engage with employees who identify as Aboriginal and Torres Strait Islander peoples.

In order for us to drive practical action across our workplace and industry, we need to foster better understanding and respect for First Nations peoples through cultural learning. In line with our core cultural pillar to 'Care,' we can build on the actions to date and open up opportunities for all staff to increase their awareness of the rich histories, cultures and traditions of First Nations peoples. Through increased understanding and cultural learning, we are better poised to build relationships in line with our cultural pillar to 'Trust' across our workforce, with our stakeholders and through initiatives and partnerships to improve social and economic well being across the communities in which we operate.

We are committed to learning, building on our strengths and creating awareness. Throughout our journey towards reconciliation, we will look both across our workplace, industry and society, leveraging expertise and best practice from others further along their journey. This Reflect RAP is allowing us to formalise our commitment and channel our actions, providing us with an understanding of how we can best contribute to reconciliation and the tools with which to truly make a difference.



Championing The RAP

RAP Working Group Membership

RWG Role	Title
Executive Sponsors	Angela Di Rago - General Counsel ANZ Moses Samaha - EGM Product, Marketing & Sales
RAP Champion and RWG Chair	Skye Mackie - HR Team + I&D Committee Member Sarah Barnes - Decision Intelligence Team + I&D Committee Chair
Tara Bradberry	Product Team - RAP Working Group Member
Kabir Lakhwani	Finance Team - RAP Working Group Member
Nellie Lambrinos	Decision Intelligence Team - RAP Working Group Member
Dale Wennen	Product Team - RAP Working Group Member
Suellen Heintz	Pre-Sales Team - RAP Working Group Member

The RWG includes First Nations and non-Indigenous members from across our business and from our external partner, YarnnUp. We have representation from a variety of business areas, levels, and geographic locations. The two Executive Sponsors of our Reconciliation Action Plan are Angela Di Rago, Group General Counsel for A/NZ and Moses Samaha, Executive General Manager for Go To Market.

The Reconciliation Action Plan is jointly managed by the Chairperson of the Inclusion and Diversity Committee, and the First Nations L&D pillar Lead.

Right now the RAP Working Group has no representation from employees who self-identify as Aboriginal or Torres Strait Islander peoples, and we are leaning on YarnnUp to provide this voice and perspective while we gain momentum and build trust with our First Nations staff.

Championing The RAP

Governance Frameworks for RAP Working Group

- **Reporting Structure:** The RAP Working Group reports directly to the Inclusion & Diversity Committee, ensuring alignment with broader organisational diversity and inclusion goals.
- **Executive Sponsorship:** Two members of the Leadership Team are joint sponsors of the RAP Working Group, providing high-level support and advocacy.
- **Regular Reporting:** The Working Group will provide regular progress reports to the I&D Committee, including updates on RAP implementation, key performance indicators, and emerging challenges. The Leadership Team will also be updated at regular intervals to report on achievements and progress.
- **Accountability:** Clear roles and responsibilities will be established for all Working Group members, ensuring accountability for RAP deliverables.
- **Evaluation:** The Working Group will establish mechanisms for ongoing evaluation of the RAP, including data collection and analysis to measure progress and impact.
- **Transparency:** Progress on RAP implementation will be communicated transparently to all stakeholders, including employees, partners, and the wider community.

Key Considerations



By establishing a robust governance framework, the RAP Working Group can ensure that the RAP is implemented effectively and sustainably, leading to meaningful and lasting improvements.

RAP Working Group — Meeting Frequency

We currently meet on a fortnightly basis. This schedule allows us to have regular and consistent discussions about our reconciliation journey, and to track our progress towards achieving our goals.

We find that meeting fortnightly gives us enough time to make meaningful progress on our actions, and to have in-depth discussions about the challenges and opportunities that we face. It also allows us to stay connected with each other and to start the journey of building strong relationships with our Aboriginal and Torres Strait Islander stakeholders.

However, we are always open to reviewing our meeting schedule and making changes if necessary. For example, if we find that we are not making enough progress, or if we have a lot of urgent business to discuss, we may decide to meet more frequently.

Ultimately, the frequency of our meetings will depend on the needs of the group and the progress that we are making. We will continue to monitor our schedule and make adjustments as needed.

Transparency and Communications Strategy for the Wider Organisation

- **Timely Updates:** Regular updates will be provided to the organisation on the progress of the Reflect RAP initiative, including key milestones achieved, challenges encountered, and upcoming activities. These will form part of our broader Inclusion and Diversity committee initiative updates.
- **Communication Channels:** A variety of communication channels are already, and will continue to be utilised to ensure effective dissemination of information, including:
 - **Company Intranet:** A dedicated page on the intranet will be created to provide updates, resources, and information related to the Reflect RAP.
 - **Newsletters and Emails:** Regular newsletters and emails are sent to employees to highlight progress and key initiatives, with the two primary ones being People Matters (the monthly HR Newsletter) and the CEO Monthly Newsletter.
 - **Town Hall Meetings/People Leader Forums:** The quarterly town hall meetings will be used as a forum to update, address questions, and foster dialogue.
- **Open-Door Policy:** An open-door policy will be adopted to encourage employees to ask questions, share feedback, and raise concerns related to the Reflect RAP via our I&D Committee members and the RAP Working Group members.
- **Recognition and Celebration:** Achievements and milestones will be recognised and celebrated to acknowledge the contributions of employees and to maintain momentum.
- **Feedback Mechanisms:** Feedback mechanisms will be established to solicit input from employees and to ensure that their voices are heard.
- **External Communication:** The organisation's commitment to the Reflect RAP will be communicated to external stakeholders, including customers, partners, and investors, to enhance transparency and build trust.

Relationships

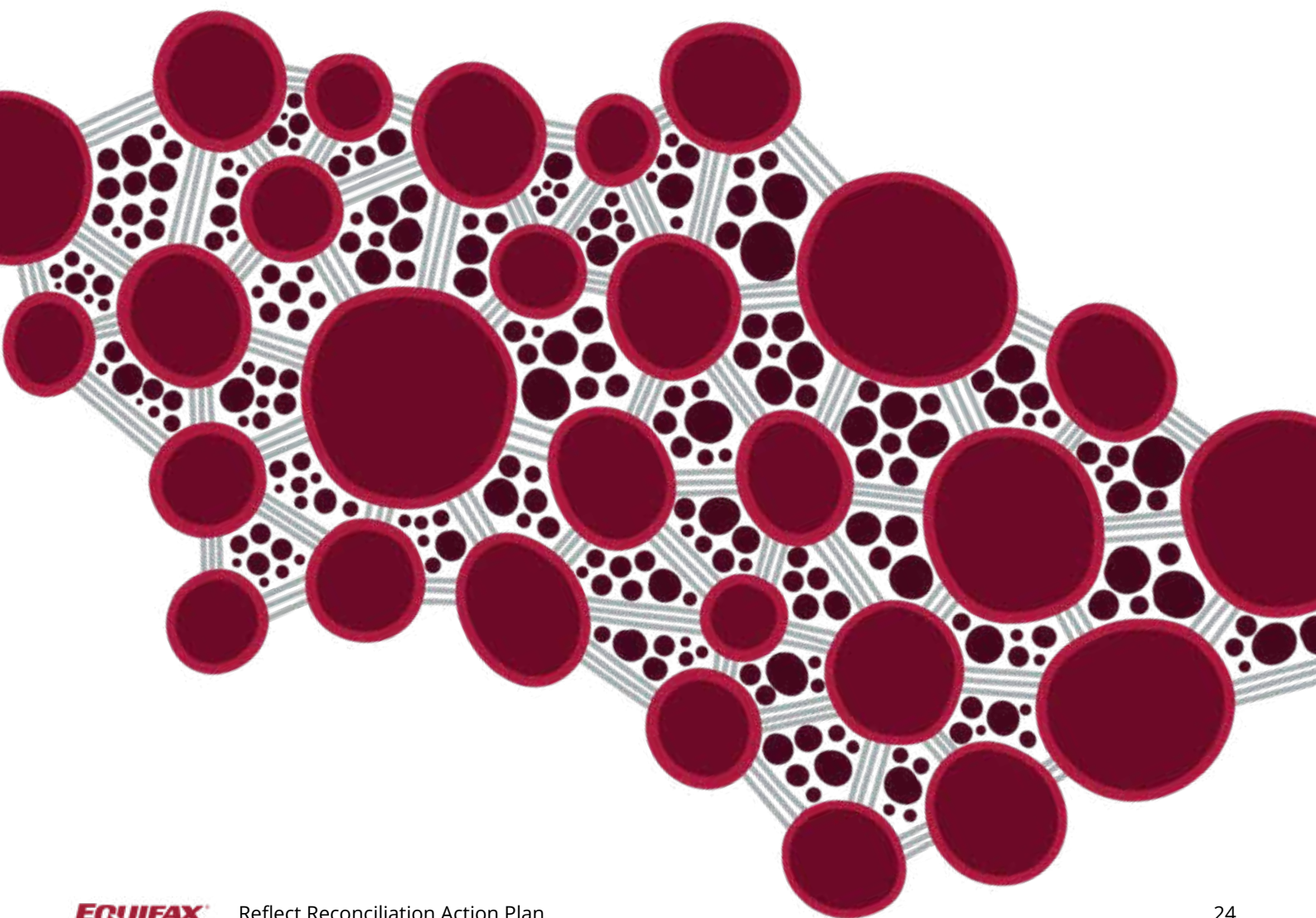
	Action		Deliverable	Timeline	Responsibility
1	Establish and strengthen mutually beneficial relationships with Aboriginal and Torres Strait Islander stakeholders and organisations.	1.1	Identify Aboriginal and Torres Strait Islander stakeholders and organisations within our local area or sphere of influence.	February 2026	RAP Champion RAP Chair
		1.2	Research best practice and principles that support partnerships with Aboriginal and Torres Strait Islander stakeholders and organisations.	February 2026	RAP Champion RAP Chair
2	RAP Champion and RWG Chair	2.1	Circulate Reconciliation Australia's NRW resources and reconciliation materials to our staff.	May 2026	RAP Champion RAP Chair
		2.2	RAP Working Group members to participate in an external NRW event.	27 May to 3 June 2026	RAP Champion RAP Chair
		2.3	Encourage and support staff and senior leaders to participate in at least one external event to recognise and celebrate NRW.	May 2026	Exec Sponsors
3	Promote reconciliation and our RAP through our sphere of influence.	3.1	Communicate our commitment to reconciliation to all staff.	February 2026	Exec Sponsors
		3.2	Identify external stakeholders that our organisation can engage with on our reconciliation journey.	March 2026	RAP Champion RAP Chair
		3.3	Identify RAP and other like-minded organisations that we could approach to collaborate with on our reconciliation journey.	July 2026	RAP Champion RAP Chair
4	Promote positive race relations through anti-discrimination strategies.	4.1	Research best practice and policies in areas of race relations and anti-discrimination.	August 2026	RAP Champion RAP Chair
		4.2	Conduct a review of HR policies and procedures to identify existing anti-discrimination provisions, and future needs.	September 2026	RAP Champion RAP Chair

Respect

	Action		Deliverable	Timeline	Responsibility
5	Increase understanding, value and recognition of Aboriginal and Torres Strait Islander cultures, histories, knowledge, and rights through cultural learning.	5.1	Develop a business case for increasing understanding, value and recognition of Aboriginal and Torres Strait Islander cultures, histories, knowledge and rights within our organisation.	August 2026	Exec Sponsors
		5.2	Develop a business case for increasing understanding, value and recognition of Aboriginal and Torres Strait Islander cultures, histories, knowledge and rights within our organisation.	September 2026	Exec Sponsors
6	Demonstrate respect to Aboriginal and Torres Strait Islander peoples by observing cultural protocols	6.1	Develop an understanding of the local Traditional Owners or Custodians of the lands and waters within our organisation's operational area.	June 2026	RAP Champion RAP Chair
		6.2	Increase staff's understanding of the purpose and significance behind cultural protocols, including Acknowledgement of Country and Welcome to Country protocols.	September 2026	RAP Champion RAP Chair
7	Build respect for Aboriginal and Torres Strait Islander cultures and histories by celebrating NAIDOC Week.	7.1	Raise awareness and share information amongst our staff about the meaning of NAIDOC Week.	June 2026	RAP Champion RAP Chair
		7.2	Introduce our staff to NAIDOC Week by promoting external events in our local area.	June 2026	RAP Champion RAP Chair
		7.3	RAP Working Group to participate in an external NAIDOC Week event.	First week in July 2026	RAP Champion RAP Chair

Opportunities

	Action		Deliverable	Timeline	Responsibility
8	Improve employment outcomes by increasing Aboriginal and Torres Strait Islander recruitment, retention and professional development.	8.1	Develop a business case for Aboriginal and Torres Strait Islander employment within our organisation.	October 2026	Exec Sponsors
		8.2	Build understanding of current Aboriginal and Torres Strait Islander staffing to inform future employment and professional development opportunities.	October 2026	Exec Sponsors
9	Increase Aboriginal and Torres Strait Islander supplier diversity to support improved economic and social outcomes.	9.1	Develop a business case for procurement from Aboriginal and Torres Strait Islander owned businesses.	November 2026	Exec Sponsors
		9.2	Maintain Supply Nation membership.	March 2026	Exec Sponsors



Governance



	Action		Deliverable	Timeline	Responsibility
10	Establish and maintain an effective RAP Working Group (RWG) to drive governance of the RAP.	10.1	Maintain the RWG to govern RAP implementation.	January 2026	RAP Champion RAP Chair
		10.2	Draft Terms of Reference for the RWG.	February 2026	RAP Champion RAP Chair
		10.3	Maintain Aboriginal and Torres Strait Islander representation on the RWG.	January 2026	Exec Sponsors
11	Provide appropriate support for effective implementation of RAP commitments.	11.1	Define resource needs for RAP implementation.	January 2026	Exec Sponsors
		11.2	Engage senior leaders in the delivery of RAP commitments.	January 2026	Exec Sponsors
		11.3	Maintain a senior leader to champion our RAP internally.	July 2026	Exec Sponsors
		11.4	Define appropriate systems and capability to track, measure and report on RAP commitments.	February 2026	Exec Sponsors
12	Build accountability and transparency through reporting RAP achievements, challenges and learnings both internally and externally.	12.1	Contact Reconciliation Australia to verify that our primary and secondary contact details are up to date, to ensure we do not miss out on important RAP correspondence.	February 2026	RAP Champion RAP Chair
		12.2	Contact Reconciliation Australia to request our unique link, to access the online RAP Impact Survey.	1 August 2026	RAP Champion RAP Chair
		12.3	Complete and submit the annual RAP Impact Survey to Reconciliation Australia.	30 September 2026	RAP Champion RAP Chair
13	Continue our reconciliation journey by developing our next RAP.	13.1	Review RAP based on achievements, challenges and lessons learned	November 2026	Exec Sponsors
		13.2	Register via Reconciliation Australia's website to begin developing our next RAP.	November 2026	RAP Champion RAP Chair

For any queries, contact:

Skye Mackie

Human Resources

skye.mackie@equifax.com

Corporate Head Office

Level 6, 2 - 4 Blue Street

North Sydney, 2060.

Sarah Barnes

Decision Intelligence

sarah.barnes@equifax.com



EQUIFAX®

