

The Equifax logo is a dark red circle containing the word "EQUIFAX" in white, bold, italicized capital letters with a registered trademark symbol.

EQUIFAX[®]

2025

**Sustainability Accounting
Standards Board
(SASB) Report**

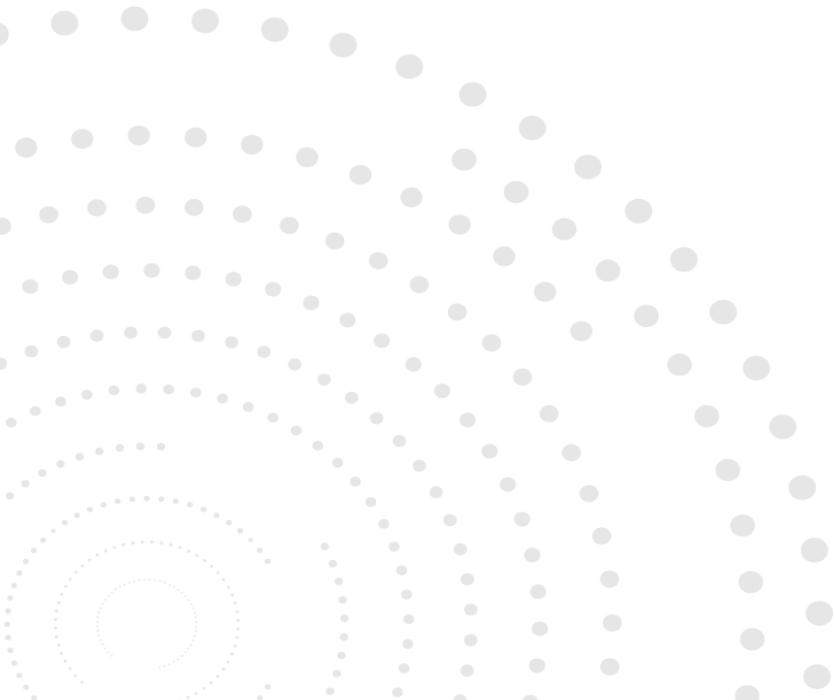


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Introduction

Equifax Inc. (“Equifax”) is a global data, analytics and technology company. We provide information solutions for businesses, governments and consumers, and we provide human resources business process automation and outsourcing services for employers.

This report marks the fifth year Equifax has reported in alignment with the Sustainability Accounting Standards Board (SASB) sustainability accounting standards (“SASB Standards”). Through our engagement with shareholders, we understand that the SASB Standards represent an important tool for investors to integrate sustainability considerations into their investment and stewardship decisions.

The information below provides content aligned with the SASB Standards applicable to the Professional & Commercial Services industry, which are deemed applicable to Equifax. Unless stated otherwise, all data disclosed covers the global organization and calendar year ended December 31, 2025.

Sustainability Disclosure and Accounting Responses

Data Security

SV-PS-230a.1. Description of approach to identifying and addressing data security risks

See “Item 1C. Cybersecurity” in our [Annual Report on Form 10-K](#) for a description of our approach to identifying and addressing data security risks.

Equifax is committed to being an industry leader in security. To fulfill that commitment, we have undergone a multi-year transformation of our cybersecurity capabilities, backed by an approximate \$3 billion investment in security and technology. Equifax embeds security into everything we do – from our technology infrastructure, data fabric and product development, to our merger and acquisition strategies, employee training and our incentive compensation plans. Since 2018, we have overhauled our security controls, completed rigorous certifications of our program and shared lessons learned with our customers, partners and government agencies. In multiple independent ratings, our security maturity level has outperformed all major industry benchmarks for six consecutive years. Our security posture score – the rating category assigned to our readiness and ability to identify, respond to, and recover from security threats and risks – also exceeded Technology and Financial Services industry averages for a fifth consecutive year.

Security has become a point of strength and a competitive advantage at Equifax. To learn more about these efforts, read our sixth annual [Security Annual Report](#) and visit the [Security](#) section of our website.

SV-PS-230a.2. Description of policies and practices relating to collection, usage, and retention of customer information

Privacy Principles

Equifax focuses on five key privacy principles: (i) Quality, (ii) Stewardship, (iii) Discretion, (iv) Partnerships and (v) Designing for Privacy.

Transparency and Control

Equifax is committed to providing transparency over our collection, use and sharing of data, and providing consumers with greater control over their data. Equifax publishes privacy policies on its various websites. For our U.S. business, we've consolidated most of our privacy policies into a unified [Equifax Privacy Statement](#), while maintaining website-specific privacy policies where necessary. This comprehensive privacy statement discloses how we collect, use and share data across our businesses, and provides greater transparency to consumers. Individuals outside the United States can refer to the privacy statements for their country on our country-specific websites.

Equifax also publishes a [Global Job Applicant Privacy Statement](#), which discloses how we collect, use and share data about individuals looking to join the Equifax team, as well as a [Global Human Rights Policy](#), which reiterates our commitment to data privacy and protection.

Effective Governance

We are committed to embedding privacy into all aspects of our business, and we believe this commitment should be transparent and accountable. To support a comprehensive approach to privacy, we selected the National Institute of Standards and Technology (NIST) Privacy Framework as the foundation for our privacy controls. The flexible, risk-based structure of the NIST Privacy Framework allows us to establish our strategic priorities, assess risk across our enterprise, navigate regulatory requirements and drive progress to build innovative products and services.

We maintain privacy policies covering our global operations that include:

- US: Equifax Privacy Statement¹
- US: Kount Privacy Statement²
- US: VINELink Privacy Statement³
- US: Jobalign Privacy Statement⁴
- US: Equifax Mortgage Services Portal Privacy Policy⁵

¹ Equifax Privacy Statement (US), <https://www.equifax.com/privacy/privacy-statement/>

² Kount Privacy Policy (US), <https://kount.com/legal/privacy>

³ VINELink Privacy Statement (US), <https://vinelink.vineapps.com/privacy>

⁴ Jobalign Privacy Statement (US), https://assets.equifax.com/ews/efficienthire/assets/Jobalign_Privacy_Statement_2024.pdf

⁵ Equifax Mortgage Services Portal Privacy Policy (US), <https://emg.equifax.com/privacy>

- UK: Equifax Information Notice,⁶ Credit Reference Agency Information Notice (CRAIN), and the Equifax Website, Cookies and Consumer Services Privacy Policy⁷
- Canada: Canada Privacy Policy⁸
- Canada: JLR Privacy Policy⁹
- Australia: Equifax Privacy Policy¹⁰
- New Zealand: Equifax Privacy Policy¹¹
- Argentina: Terminos y condiciones de Equifax¹²
- Paraguay: Politica de Privacidad¹³
- Chile: Terminos y Condiciones de Compra los Productos / Servicios Equifax en el Sitio Web¹⁴
- Ecuador: Politica de Privacidad¹⁵
- Honduras: Politica de Privacidad¹⁶
- El Salvador: Politica de Privacidad¹⁷
- Costa Rica: Politica de Privacidad¹⁸
- Mexico: Aviso de Privacidad¹⁹
- Dominican Republic: Politica de Privacidad²⁰
- Uruguay: Politica de Privacidad²¹
- Peru: Politica de Privacidad²²
- India: Privacy Policy²³
- Spain: Politica de Privacidad y Cookies²⁴
- Portugal: Politica de Privacidade²⁵
- Brazil: Termo de Uso e Política de Privacidade²⁶
- Global: Job Applicant Privacy Statement²⁷

⁶ Equifax Information Notice (UK), <https://www.equifax.co.uk/privacy-hub/ein>

⁷ Equifax Website, Cookies and Consumer Services Privacy Policy (UK), <https://www.equifax.co.uk/privacy-hub/privacy-notice>

⁸ Equifax Privacy Policy (Canada), <https://www.consumer.equifax.ca/privacy>

⁹ JLR Privacy Policy (Canada), <https://solutions.jlr.ca/en/privacy-policy>

¹⁰ Equifax Privacy Policy (Australia), <https://www.equifax.com.au/privacy>

¹¹ Equifax Privacy Policy (New Zealand), <https://www.equifax.co.nz/privacy>

¹² Equifax Veraz Terminos y condiciones de Equifax (Argentina),

<https://www.soluciones.equifax.com.ar/legal#PrincipiosB%C3%A1sicos>

¹³ Equifax Politica de Privacidad (Paraguay), <https://soluciones.equifax.com.py/legal/politica-privacidad/>

¹⁴ Equifax Derechos de los Consumidores (Chile), <https://soluciones.equifax.cl/legal/terminos-y-condiciones/>

¹⁵ Equifax Politica de Privacidad (Ecuador), https://www.equifax.ec/privacy_policy

¹⁶ Equifax Politicade Privacidad (Honduras), <https://www.equifax.hn/legal/terminos-y-condiciones/>

¹⁷ Equifax Politica de Privacidad (El Salvador), <https://www.equifax.sv/legal>

¹⁸ Equifax Politica de Privacidad (Costa Rica), <https://www.equifax.co.cr/legal/politica-privacidad/>

¹⁹ Equifax Aviso de Privacidad (Mexico), <https://www.equifax.com.mx/legal/politica-privacidad/>

²⁰ Equifax Politica de Privacidad (Dominican Republic), <https://midata.do/politicas-privacidad>

²¹ Equifax Politica de Privacidad (Uruguay), <https://www.equifax.uy/legal/politica-privacidad/>

²² Equifax Politica de Privacidad (Peru), <https://www.equifax.pe/legal/terminos-y-condiciones/#privacidad>

²³ Equifax Privacy Policy (India), <https://www.equifax.co.in/privacy-policy/>

²⁴ Equifax Politica de Privacidad y Cookies (Spain), <https://soluciones.equifax.es/legal#Privacy>

²⁵ Equifax Politica de Privacidade (Portugal), https://www.equifax.pt/privacy_policy/

²⁶ Equifax Brazil Politica de Privacidade (Brazil), <https://www.consumidorpositivo.com.br/termos-e-politica>

²⁷ Job Applicant Privacy Statement, <https://www.equifax.com/privacy/applicant-privacy-statement>

- Global: Human Rights Policy²⁸

Additional details regarding Equifax's commitment to privacy can be found on the [Privacy](#) section of our website.

Commitment to Responsible Artificial Intelligence Innovation

Equifax has been driving responsible Artificial Intelligence (AI) innovation for nearly a decade and we are committed to using AI systems in a transparent, trustworthy, fair, explainable and secure manner. Our infrastructure and controls environment are tailored to manage highly regulated, non-public data – critical to the trusted use of AI.

After years of investing in our technology and security infrastructure, we are now leveraging the Equifax Cloud and our custom data fabric to accelerate AI innovation and maximize our [EFX.AI](#) capabilities to provide benefits to customers and consumers. In addition, we have undertaken an enterprise-wide [AI4 EFX](#) initiative, which is using AI to fundamentally change the way our people work, optimizing our operations and team effectiveness. As we continue to accelerate our use of AI to innovate for future growth and efficiency, we are focused on maintaining a strong governance program in order to ensure we operationalize responsible AI.

Additional details regarding our AI governance program and our commitment to responsible AI innovation can be found in our [2026 Proxy Statement](#) and on the [EFX.AI](#) section of our website.

SV-PS-230a.3. (1) Number of data breaches, (2) percentage involving customers' confidential business information (CBI) or personally identifiable information (PII), (3) number of customers affected

Except as a matter of public record, Equifax does not disclose this information.

Equifax complies with all legal, regulatory and other applicable industry requirements involving customers' CBI or PII.

Workforce Diversity & Engagement

At Equifax, we believe that our global employee base – located in 22 countries around the world – is our most important asset and a source of competitive advantage. We believe that diversity of experience and thought drives increased creativity and innovation, and we seek to create an inclusive workplace where our employees can collaborate to create the best products and services for our customers and consumers. We are focused on nurturing our people through meaningful opportunities for career advancement, learning and development, supporting our next generation of leaders, sustainable employee engagement and ongoing recognition. For a description of our strategy and initiatives related to our workforce talent development and engagement, see the [Culture & Values](#) section of our website.

²⁸ Human Rights Policy, https://assets.equifax.com/assets/us/2025_human_rights_policy.pdf

SV-PS-330a.1. Percentage of gender and racial/ethnic group representation for (1) executive management, (2) non-executive management, and (3) all other employees

In view of regulatory requirements applicable to U.S. federal contractors, we are not providing the numerical information required by this item.

SV-PS-330a.2. (1) Voluntary and (2) involuntary turnover rate for employees

Category	2023	2024	2025
Voluntary Turnover Rate ⁽¹⁾	12%	11%	9%
Involuntary Turnover Rate	9%	7%	7%

(1) Equifax uses global workforce data to calculate turnover rate.

Our voluntary employee turnover rate decreased to 9% in 2025, below pre-pandemic levels and well below our industry benchmark of 17%.²⁹ Our labor market for executive leadership extends across the highly competitive technology and technology-enabled industries, and our high quality leadership talent continues to be in significant demand in the labor market. Our involuntary turnover remained flat at 7% in 2025, remaining in line with the spending reduction plan we undertook in 2023-2024 in support of our Equifax Cloud™ transformation, including the reduction of headcount and contract terminations.

SV-PS-330a.3. Employee engagement as a percentage

We continue to focus on generating sustainable employee engagement by shaping meaningful experiences that result in increased productivity, loyalty and belonging. We gather data and insights that drive further improvements in this area, including through global surveys, pulse surveys, individual engagement conversations, employee focus groups and exit survey data.

In 2025, we conducted a global employee engagement survey and attained an engagement score of 81% – up from 78% in 2022. This score signifies high levels of engagement across the enterprise and marks the first year that we have surpassed global technology and financial services industry benchmarks.

Category	2023	2024	2025
Employee Engagement ⁽¹⁾	N/A	N/A	81%

(1) No comprehensive employee surveys were conducted during 2023 or 2024.

The insights gathered from our 2025 global survey are driving deliberate actions:

²⁹ U.S. voluntary turnover benchmark data is reported by the U.S. Bureau of Labor Statistics in the Job Openings and Labor Turnover Survey (JOLTS). Equifax averages the annual Quits rate from three industries: Information, Finance and Insurance, and Professional and Business Services, in order to approximate the makeup of our U.S. workforce for benchmark purposes.

- We further expanded our career development resources with the global launch of Workday Career Hub, an AI-powered career planning tool that allows employees to explore career options, provides recommended career moves and connects to recommended best-in-class learning that is targeted to career aspirations. Nearly 50% of employees have accessed these tools since launch.
- We launched the SERVE (Supporting Emergency Responders and Veterans Everywhere) Global Employee Network, demonstrating our continued focus on nurturing an inclusive culture across Equifax. Approximately 30% of employees are active members of at least one of our employee networks, which are open to all employees.
- We are empowering our teams with new technologies and tools to drive agility and innovation, including the launch of our internal “AI 4 EFX” training portal, which offers access to a catalog of more than 3,000 learning assets (e.g., training modules, books, articles, simulations and learning labs) to provide AI learning resources to our employees at three different levels of proficiency.

We believe that internal career development is paramount. In 2025, we made a number of internal and external training opportunities available to our teams worldwide, with our global employees completing nearly 150,000 hours of training (including 33,000 hours of AI training) and professional development. We also continued our work to enable employees to explore and map career options, identify and access development options matched to their individual career goals, and easily access recommended internal job postings. We are proud to be a place where our employees can grow and develop their careers, with more than 1,800 employee promotions and nearly 40% of open roles filled internally in 2025.

We are committed to supporting the holistic well-being of our employees and improving the health and vitality of our employees through well-being programs, which include providing a wide range of available resources, both within Equifax and in the broader community, that empower our employees to manage and improve their personal well-being. These programs include: (i) access to tools that help employees manage finances; (ii) fitness facilities, health screenings and resources to support a healthy and active lifestyle; (iii) confidential counseling services, stress management workshops and mindfulness programs; (iv) and access to online resources, digital apps, webinars and workshops to support employees’ personal well-being goals.

Outside the office, Equifax supports our employees’ engagement within the community in various ways. We sponsor frequent community service activities and events and grant two paid days off for volunteer time each year. We also support our employees’ philanthropy by matching donations to eligible charitable causes up to \$10,000 per year. In 2025, our Equifax Gives program matched nearly \$900,000 in employee charitable donations for approximately \$2.6 million in total community impact.

Finally, our BEST Credit Training program, which trains Equifax employees to deliver financial literacy content in their communities, has grown to nearly 150 certified employee facilitators who have reached more than 5,000 consumers in 10 countries. In 2025, we hosted 98 community events and provided nearly 8,000 hours of training. In 2026, we are expanding this program with Spanish-language support in the U.S. and training additional employee facilitators in Latin America and the UK.

Professional Integrity

SV-PS-510a.1. Description of approach to ensuring professional integrity

To meet our ethics and compliance responsibilities, Equifax maintains a Code of Ethics and Business Conduct (the "Code of Ethics"). The Code of Ethics sets forth our policies and expectations on a number of topics, including our commitment to good citizenship, providing transparency in our public disclosures, prohibiting insider trading, avoiding conflicts of interest, honoring the confidentiality of sensitive information, preservation and use of Company assets, compliance with all laws and operating with integrity.

Our Code of Ethics is provided to all new employees and non-employee directors as part of the onboarding process. All employees participate in annual training regarding the Code of Ethics and all employees and non-employee directors annually certify their understanding of, and agreement to abide by, its terms and conditions. Employees may submit reports of suspected illegal or unethical activity by telephone via an Equifax Integrity Hotline or by email to the Corporate Ethics Officer.

For more information, see the [Code of Ethics and Business Conduct](#) on our website.

SV-PS-510a.2. Total amount of monetary losses as a result of legal proceedings associated with professional integrity

Material legal proceedings of the Company are reported under "Item 3. Legal Proceedings" in the Company's [Annual Reports Form 10-K](#) and [Quarterly Reports on Form 10-Q](#) filed with the U.S. Securities and Exchange Commission.

Activity Metrics Responses

SV-PS-000.A. Number of employees by: (1) full-time and part-time, (2) temporary, and (3) contract

Category	2023	2024	2025
Full-Time and Part-Time	14,842	14,586	14,910
Temporary	85	93	74
Contract	8,158	7,298	7,930

SV-PS-000.B. Employee hours worked, percentage billable

Category	2023	2024	2025
Employee hours ⁽¹⁾	45,263,530	45,898,668	47,861,070
Percentage billable	N/A	N/A	N/A

(1) Employee hours annualized; hours include full-time employees and contract employees combined.

March 18, 2026

Forward-Looking Statements

This report contains information that may constitute "forward-looking statements." Generally, the words "believe," "expect," "intend," "plan," "estimate," "anticipate," "project," "will," "may" and similar expressions identify forward-looking statements, which generally are not historical in nature. All statements that address events or developments that we expect or anticipate will occur in the future, including statements relating to our strategy, plans and future operating performance, are forward-looking statements. We believe these forward-looking statements are reasonable as and when made. However, forward-looking statements are subject to risks and uncertainties that could cause actual results to differ materially from our historical experience and our present expectations or projections. These risks and uncertainties include, but are not limited to, those described in our most recent Annual Report on Form 10-K and subsequent filings with the U.S. Securities and Exchange Commission. As a result of such risks and uncertainties, we urge you not to place undue reliance on any forward-looking statements. Forward-looking statements speak only as of the date when made. We undertake no obligation to publicly update or revise any forward-looking statements, whether as a result of new information, future events or otherwise, except as required by law.