



Employee Stock Purchase Plan: Phase 2

Questions & Answers (English)

August 2020

Contents

How the Plan Works	4
What is the Employee Stock Purchase Plan (ESPP)?.....	4
Who is eligible to participate?	4
What is an offering period? / When is the offering period?	4
Who administers the ESPP?.....	4
Who do I contact if I have questions about my online account or the ESPP?	4
How are exchange rates determined for converting local currencies into U.S. dollars?.....	4
Enrollment	5
What is an enrollment period? / When can I enroll?	5
How do I enroll?.....	5
I'm logging in for the first time. What's my UBS One Source login ID?.....	5
I am trying to enroll, but the UBS One Source website won't recognize my Employee Identification (EID) number.	5
When I try to register on the UBS website, I am asked to reset my password and change my contact address from the office address to my residential address.....	6
I followed the link to the UBS website to enroll, but I don't see a way to enroll. All I see is a login screen. How do I access the enrollment site?.....	6
I am trying to enroll but I don't know what ZIP code to use. [Costa Rica and Ireland]	7
Once I enroll, do I have to re-enroll for future offering periods?.....	7
Equifax Stock.....	8
How do I track the performance of Equifax common stock?	8
How can I review the dividend history of Equifax common stock?	8
What is "fair market value" (FMV)?	8
Since Equifax stock is available for purchase through the ESPP, will Equifax stock be unfrozen in the 401(k) Plan for regular purchase? [US Employees]	8
Contributions.....	8
How much of my pay can I contribute to the ESPP?	8
Are my payroll contributions to the ESPP pre-tax or after-tax?	9
When do my contributions come out of my paycheck?	9
Do my contributions earn interest during the offering period?.....	9
Account Management.....	9
How do I review my account and conduct transactions?	9
Are there any participant fees for transactions, such as selling shares?	9
What do I need to open my ESPP UBS account?	9
Can I transfer ownership of my ESPP account to someone else?.....	9
Making Changes	9
When can I make changes to my elections?	9

Can I change my contribution amount during the enrollment period?	10
Can I stop contributing to the ESPP after an offering period has begun?.....	10
My paycheck deductions do not match the contribution amount I entered during the enrollment period. Can I get this corrected even through the enrollment period has ended?.....	10
What will happen to the contributions I made if I withdraw from the plan or become ineligible to participate during an offering period?	10
If I withdraw from the plan, can I re-enroll?.....	11
Are there any penalties for withdrawing from the plan during an offering period?	11
I elected to withdraw from the ESPP during the offering period, but contributions continue to be deducted from my paycheck. How do I get the contributions to stop?.....	11
Buying Shares	11
When are my shares purchased?	11
How many shares can I purchase? / Is there a limit on the number of shares I can purchase?	11
When will I have access to my shares?.....	11
Does the ESPP allow for fractional share purchases?.....	12
What happens to any money left over in my account after my shares are purchased?.....	12
Does the ESPP use a “lookback” provision? / If the price of Equifax stock was different at the beginning of the offering period than it was at the end of the offering period, will my shares be purchased at whichever price is lower?.....	12
Dividends	12
Will I be paid dividends for shares I purchase through the ESPP?.....	12
Can I reinvest dividends in more shares of stock through the ESPP?	12
Selling Shares	12
When will I have access to my shares?.....	12
Do I have to hold my shares for any required period of time before selling them? / Are there any holding requirements?.....	12
Does the Equifax Insider Trading Policy apply to shares I purchase through the ESPP? / How will I know when it’s permissible to sell my shares?	12
How do I sell my shares?	13
Transferring Shares.....	13
Can I transfer my unsold shares from my UBS account to another financial institution?.....	13
Will I pay any taxes or fees if I transfer my unsold shares to another financial institution?	13
Taxes.....	13
How is the ESPP taxed?	13
Leaving Equifax.....	15
What happens to my ESPP account if I leave the company?	15
What happens to my ESPP account if I die?.....	15

How the Plan Works

What is the Employee Stock Purchase Plan (ESPP)?

The ESPP gives employees the opportunity to purchase shares of Equifax common stock through convenient payroll deductions at a discount of 5% off the stock's fair market value on the day the shares are purchased.

Who is eligible to participate?

To enroll, you must be a full-time or part-time Equifax employee for at least 60 days prior to the first day of an offering period. (Specific dates of when an employee must have been on payroll to be eligible for a particular enrollment period will be communicated in advance of each enrollment period.)

To have shares purchased, you must remain employed and have contributions deducted from your paycheck through the last day of the offering period. Generally, you will continue to participate in the plan if you begin an approved leave of absence or disability during an offering period.

What is an offering period? / When is the offering period?

The offering period is a three-month period when your contributions are deducted from your paycheck. At the end of the offering period, there is a purchase date when your contributions are used to purchase your shares of Equifax stock.

	<i>Enrollment periods*:</i>	<i>Offering periods*:</i>	<i>Purchase dates*:</i>
1.	February	April – June	Last day of offering period
2.	May	July – September	Last day of offering period
3.	August	October – December	Last day of offering period
4.	November	January – March	Last day of offering period

** Actual dates will be communicated in advance of each enrollment period.*

Who administers the ESPP?

The ESPP is administered by UBS Financial Services Inc. (UBS), part of the world's largest global wealth manager¹. Having served employers and high net worth individuals for more than 150 years, UBS is well-positioned to collaborate with Equifax in managing this plan for our employees around the world.

To learn more about UBS, visit [UBS.com](https://www.ubs.com).

¹ Source: Scorpio Partnership's "Global Private Banking Benchmark 2018" rank of global wealth managers by assets under management.

Who do I contact if I have questions about my online account or the ESPP?

If you have questions about the ESPP or need assistance with your account, you can log on to www.ubs.com/onesource/efx.

Or, you can call 877-EFX-STOCK (877-339-7862) (toll-free in the U.S. and Canada) or +1 201-272-7688 (toll, worldwide). UBS customer service representatives are available Monday through Friday, 3 a.m. to 11 p.m. EST.

You can also send an email to efxstock@ubs.com.

How are exchange rates determined for converting local currencies into U.S. dollars?

The monthly rates are pulled from Bloomberg. These currency rates are based on information from U.S. exchanges, among other sources.

Enrollment

What is an enrollment period? / When can I enroll?

Before each of the four offering periods, there is an enrollment period during which you can choose to participate in the ESPP and elect your contribution amount. If you do not enroll during the enrollment period, you will have to wait until the next enrollment period to participate.

	<i>Enrollment periods*:</i>	<i>Offering periods*:</i>	<i>Purchase dates*:</i>
1.	February	April – June	Last day of offering period
2.	May	July – September	Last day of offering period
3.	August	October – December	Last day of offering period
4.	November	January – March	Last day of offering period

** Actual dates will be communicated in advance of each enrollment period.*

How do I enroll?

During an enrollment period:

1. Log on to UBS One Source at www.ubs.com/onesource/efx.
2. On the Enrollment Notification screen, click “Proceed.”
3. Follow the steps.

To enroll by phone, call the UBS Service Center at 877-EFX-STOCK (877-339-7862) (toll-free in the U.S. and Canada) or +1 201-272-7688 (toll, worldwide). UBS customer service representatives are available Monday through Friday, 3 a.m. to 11 p.m. EST.

Before you can enroll, you must complete and submit an Account Authorization Form (Form W-9 in the U.S., Form W-8 outside the U.S.). This form is available on UBS One Source under the “Online Forms” section in the left navigational panel.

I’m logging in for the first time. What’s my UBS One Source login ID?

If you’re enrolling for the first time, and do not already have a UBS account, you will need your Employee Identification (EID) number, which you can find by your name in Workday.

If you’re enrolling for the first time, but already have a UBS account, log on to your account to ensure your contact information there matches what you have reported in Workday. If you’re still having trouble logging in, reach out to the UBS Service Center or via email to request assistance.

Once you have your EID, go to www.ubs.com/onesource/efx and click “First Time at UBS One Source?” beneath the green Sign In button. Then, enter your EID and request a temporary PIN. Your temporary PIN will be sent to your Equifax email address. Once you have your temporary PIN, return to UBS One Source to create your permanent password and set up your account.

I am trying to enroll, but the UBS One Source website won’t recognize my Employee Identification (EID) number.

Are you attempting to enroll outside of an enrollment period?

You can only set up your UBS account during an enrollment period. Enrollment periods occur every February, May, August, and November between specific dates. You will receive an email announcing the specific dates of the next enrollment period.

Are you eligible to participate in the ESPP?

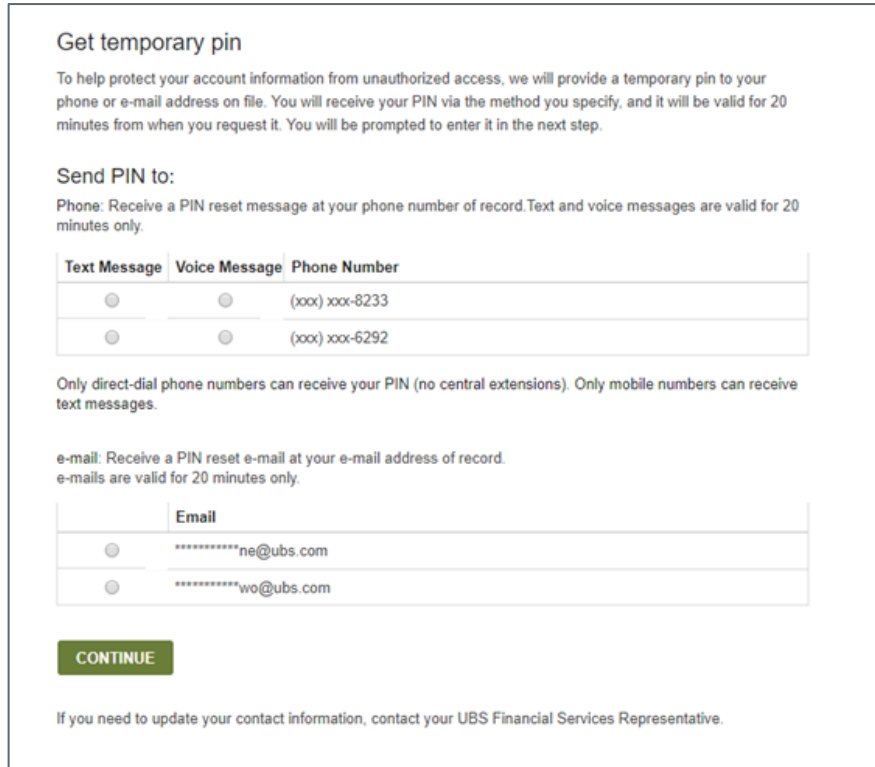
The website will not recognize your EID if you are not eligible to participate in the ESPP. Specifically, you must be a full-time or part-time Equifax employee for at least 60 days prior to the first day of the offering period. Specific dates of when an employee must have been on payroll to be eligible for a particular enrollment period will be communicated in advance of each enrollment period.

Are you typing in your EID correctly?

When entering your EID, you must capitalize the “E” for the system to recognize your identifier. For example, you must enter “E12345678” instead of “e12345678”. If you enter your EID incorrectly, you’ll receive a system response (like the one in the

screenshot below), which includes details that are not specific to you, such as incorrect phone numbers, as well as an email address with a “@ubs.com” extension.

If you’ve entered your EID correctly and the system still won’t accept it, you’ll need to contact UBS directly for assistance.



Get temporary pin

To help protect your account information from unauthorized access, we will provide a temporary pin to your phone or e-mail address on file. You will receive your PIN via the method you specify, and it will be valid for 20 minutes from when you request it. You will be prompted to enter it in the next step.

Send PIN to:

Phone: Receive a PIN reset message at your phone number of record. Text and voice messages are valid for 20 minutes only.

Text Message	Voice Message	Phone Number
<input type="radio"/>	<input type="radio"/>	(xxx) xxx-8233
<input type="radio"/>	<input type="radio"/>	(xxx) xxx-6292

Only direct-dial phone numbers can receive your PIN (no central extensions). Only mobile numbers can receive text messages.

e-mail: Receive a PIN reset e-mail at your e-mail address of record. e-mails are valid for 20 minutes only.

Email	
<input type="radio"/>	*****ne@ubs.com
<input type="radio"/>	*****wo@ubs.com

CONTINUE

If you need to update your contact information, contact your UBS Financial Services Representative.

When I try to register on the UBS website, I am asked to reset my password and change my contact address from the office address to my residential address.

It’s possible that you previously had an account with UBS while employed by Equifax. While that account has not had activity recently, it was never closed completely by UBS.

Reach out to the UBS Service Center at 877-EFX-STOCK (877-339-7862) (toll-free in the US and Canada) or +1-201-272-7688 (toll, worldwide); or, send an email to efxstock@ubs.com.

To support their research in getting you needed support to reset your account, be sure to mention any changes to your name (as result of marital status change) and/or home address that may have occurred over the term of your employment with Equifax as this could be the disconnect.

The name and address that has been shared with UBS in support of the ESPP is what is currently effective in Workday. Of course, again, while your EID has not changed throughout your employment history, it is likely other aspects of your personal details may have.

I followed the link to the UBS website to enroll, but I don’t see a way to enroll. All I see is a login screen. How do I access the enrollment site?

If you’ve reached www.ubs.com/onesource/efx, you’re on the right website.

If you’ve already registered on the site, log in.

If you're enrolling for the first time, look beneath the green Sign In button and click "First Time at UBS Source?" to begin the process. (See screenshot below.)

UBS Languages : EN | FR | ES Support Monday through Friday, 3 AM to 11 PM EST Call us at 1 (877) 339-7862 or 1 (201) 272-7668 Our email: efxstock@ubs.com **EQUIFAX**

Welcome to UBS One Source

Thursday, June 18, 2020

Making taxes less taxing

2019 tax filing guides now available

Login

Username

Remember my Username

Password

Sign In

[Forgot My Username or Password?](#)

[First time at UBS One Source?](#)

Have a Question?
[Visit our FAQ page](#)

UBS Financial Services Inc. will be performing scheduled system maintenance on Sunday, June 21, 2020, from 1:00 AM to 7:00 AM Eastern Time. During this period, the UBS One Source website will be unavailable.

I am trying to enroll but I don't know what ZIP code to use. [Costa Rica and Ireland]

For employees in Costa Rica:

You'll use this temporary ZIP code to enroll: Curridabat/CAM San Jose 40104. You will have an opportunity to update your home mailing address while completing the enrollment process.

For employees in Ireland:

You'll use a temporary ZIP code to enroll based on your location:

- Dublin D02 KF24
- Wexford Y35 RF29

You will have an opportunity to update your home mailing address while completing the enrollment process.

Once I enroll, do I have to re-enroll for future offering periods?

Once you enroll, you will be re-enrolled automatically for future offering periods at the same contribution level.

You can change your contribution level during an enrollment period for the following offering period. If you're already making contributions during an offering period, you can withdraw from the plan and stop your contributions up until the last day of the enrollment period for the NEXT offering period. For example, you can withdraw from the plan during third quarter's offering period up until the end of the enrollment period for the fourth quarter.

Equifax Stock

How do I track the performance of Equifax common stock?

You can track the performance of Equifax common stock in the following ways:

- Go to www.equifax.com, click "About Us," then "Investor Relations."
- Call the UBS Service Center at 877-EFX-STOCK (877-339-7862) (toll-free in the U.S. and Canada) or +1 201-272-7688 (toll, worldwide).
- Search for ticker symbol "EFX" in the financial section of your preferred news source under the New York Stock Exchange (NYSE) listings.

How can I review the dividend history of Equifax common stock?

To review the dividend history of Equifax common stock, visit www.equifax.com. Click "About Us," then "Investor Relations." On the Investor Relations page, click the "Go to Stock Information" button. On the Stock Chart and Quote page, hover over "Stock Information" and choose "Dividend History."

What is "fair market value" (FMV)?

Fair market value, or FMV, is the closing price of Equifax common stock on the purchase date.

Since Equifax stock is available for purchase through the ESPP, will Equifax stock be unfrozen in the 401(k) Plan for regular purchase? [US Employees]

We are pleased to make the ESPP offering available; however, we don't yet know when or if the freeze on Equifax stock in the 401(k) Plan will be lifted.

The 401(k) Plan's features and investment options are reviewed periodically for potential modifications. Participants will be notified of any changes to the plan or to the freeze on Equifax stock.

Contributions

How much of my pay can I contribute to the ESPP?

You may contribute from 1% to 10% of your gross base pay, up to the annual contribution maximum of US\$25,000.

Gross base pay is your pay before any deductions for benefits or other items are taken. It also excludes overtime pay, incentives, and bonuses.

Here's an example of how your contributions work:

- Let's say an employee has an annual salary of US\$80,000.
- Her monthly salary would be US\$6,667. ($\text{US\$80,000} / 12 \text{ months} = \text{US\$6,667}$)
- Each offering period extends over three months (April – June; July – September; October – December; January – March).
- So, this employee's total contributions for a single offering period would be based on three months of pay: US\$20,000. ($\text{US\$6,667} \times 3 \text{ months} = \text{US\$20,000}$)
- If this employee contributed the maximum — 10% of her gross base pay — her total contribution would be US\$2,000. ($\text{\$20,000} \times .10 = \text{\$2,000}$)

If you enroll in the plan, you would see payroll deductions during the offering period consistent with your elected contribution percentage.

Are my payroll contributions to the ESPP pre-tax or after-tax?

Your contributions are made on an after-tax basis. In other words, participating in the ESPP will not reduce your annual taxable income.

When do my contributions come out of my paycheck?

Once you've enrolled, your ESPP contributions will be deducted automatically from each paycheck you receive during the offering period. Your contributions will accumulate until shares are purchased on the last day of the offering period.

Do my contributions earn interest during the offering period?

No, you do not receive interest on your contributions while they are accumulating.

Account Management

How do I review my account and conduct transactions?

To review your account, make changes, or perform transactions, log on to UBS One Source at www.ubs.com/onesource/efx any time, day or night.

Or, you can call the UBS Service Center at 877-EFX-STOCK (877-339-7862) (toll-free in the U.S. and Canada) or +1 201-272-7688 (toll, worldwide). UBS customer service representatives are available Monday through Friday, 3 a.m. to 11 p.m. EST.

Are there any participant fees for transactions, such as selling shares?

When you sell your ESPP shares, UBS will charge you US\$19.95 per trade plus US\$5.25 in other fees/charges. International and domestic wire fees are US\$25.

What do I need to open my ESPP UBS account?

If you're enrolling for the first time, you will need your Employee Identification (EID) number, which you can find by your name in Workday.

Once you have your EID, go to www.ubs.com/onesource/efx and click "First Time at UBS One Source?" beneath the green Sign In button. Then, enter your EID and request a temporary PIN. Your temporary PIN will be sent to your Equifax email address. Once you have your temporary PIN, return to UBS One Source to create your permanent password and set up your account.

Can I transfer ownership of my ESPP account to someone else?

No. Your ESPP account cannot be assigned, transferred, pledged, or otherwise given away.

Making Changes

When can I make changes to my elections?

During an enrollment period, you can change your contribution amount and choose whether or not to participate in the next offering period.

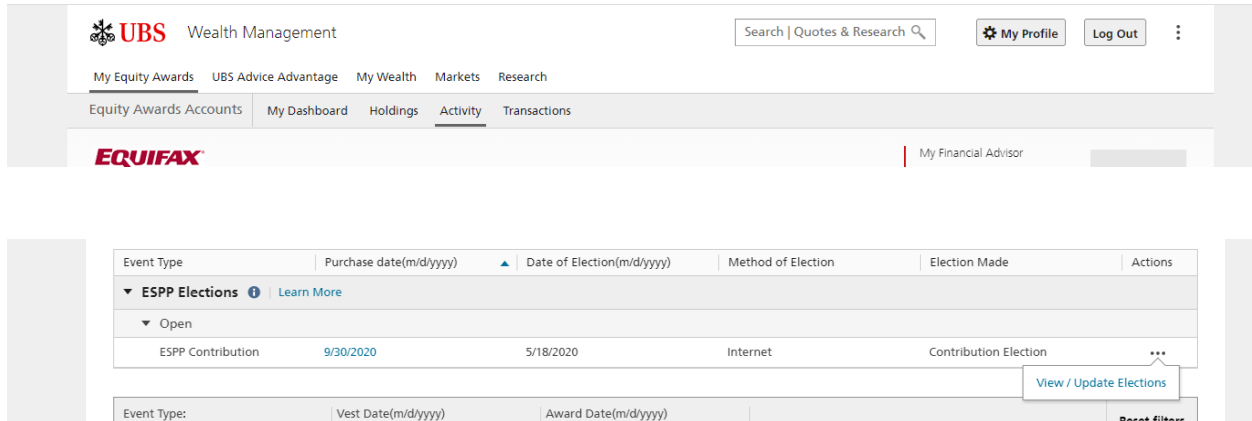
During an offering period, the only change you can make is to withdraw from the plan by changing your contribution percentage to 0%. You cannot make any other changes to your contribution level during an offering period. The deadline for withdrawing from the plan and stop your contributions is the last day of the enrollment period for the NEXT offering period. For example, you can withdraw from the plan during third quarter's offering period up until the end of the enrollment period for the fourth quarter.

(See My paycheck deductions do not match the contribution amount I entered during the enrollment period. Can I get this corrected even through the enrollment period has ended?)

Can I change my contribution amount during the enrollment period?

During an enrollment period, you can change your contribution percentage yourself on the UBS website. To do so:

1. Log on to UBS One Source at www.ubs.com/onesource/efx.
2. Click “Activity” in the gray navigation menu near the top of your screen.
3. Then, click on the three dots (...) you’ll see at the right of your screen, next to Contribution Election.
4. In the pop-up, click “View / Update Elections”.



Can I stop contributing to the ESPP after an offering period has begun?

During an offering period, the only change you can make is to withdraw from the plan by changing your contribution amount to 0%. You cannot make any other changes to your contribution level during an offering period. The deadline for withdrawing from the plan and stop your contributions is the last day of the enrollment period for the NEXT offering period. For example, you can withdraw from the plan during third quarter’s offering period up until the end of the enrollment period for the fourth quarter.

My paycheck deductions do not match the contribution amount I entered during the enrollment period. Can I get this corrected even through the enrollment period has ended?

During an offering period, usually the only change you can make is to withdraw from the plan by changing your contribution amount to 0%.* However, if the contributions being deducted from your paycheck do not match the amount you entered during the enrollment period, confirm with UBS that your contribution percentage has been appropriately captured and processed. If a change is required, please note that it won’t be immediately processed; it will be accounted for and adjusted by Payroll as soon as administratively possible.

* The deadline for withdrawing from the plan and stopping your contributions is the last day of the enrollment period for the NEXT offering period. For example, you can withdraw from the plan during third quarter’s offering period up until the end of the enrollment period for the fourth quarter.

What will happen to the contributions I made if I withdraw from the plan or become ineligible to participate during an offering period?

If you withdraw from the plan or become ineligible (e.g., transfer to an ineligible country or change employment status) during an offering period, any contributions that have been collected up until that point will be refunded to you via your paycheck as soon as administratively possible.

The deadline for withdrawing from the plan and stopping your contributions is the last day of the enrollment period for the NEXT offering period. For example, you can withdraw from the plan during third quarter's offering period up until the end of the enrollment period for the fourth quarter.

If I withdraw from the plan, can I re-enroll?

Yes. If you are eligible, you can re-enroll in the ESPP during any future enrollment period.

If you withdraw during an offering period, you cannot elect to resume your participation until the next enrollment period. Any contributions that have been collected up until that point will be refunded to you via your paycheck as soon as administratively possible.

The deadline for withdrawing from the plan and stopping your contributions is the last day of the enrollment period for the NEXT offering period. For example, you can withdraw from the plan during third quarter's offering period up until the end of the enrollment period for the fourth quarter.

Are there any penalties for withdrawing from the plan during an offering period?

There are no penalties, but you cannot elect to resume your participation until the next enrollment period. Any contributions that have been collected up until that point will be refunded to you via your paycheck as soon as administratively possible.

The deadline for withdrawing from the plan and stopping your contributions is the last day of the enrollment period for the NEXT offering period. For example, you can withdraw from the plan during third quarter's offering period up until the end of the enrollment period for the fourth quarter.

I elected to withdraw from the ESPP during the offering period, but contributions continue to be deducted from my paycheck. How do I get the contributions to stop?

First, you'll want to confirm with UBS that your request to withdraw from the plan has been appropriately initiated and processed. Please note that requests to withdraw from the plan won't be reflected immediately in your pay; however, any contributions that are collected from you will be refunded to you via your paycheck as soon as administratively possible.

The deadline for withdrawing from the plan and stopping your contributions is the last day of the enrollment period for the NEXT offering period. For example, you can withdraw from the plan during third quarter's offering period up until the end of the enrollment period for the fourth quarter.

Buying Shares

When are my shares purchased?

Shares are purchased on the last day of each offering period. Actual dates will be communicated in advance of each enrollment period.

How many shares can I purchase? / Is there a limit on the number of shares I can purchase?

In accordance with the U.S. Internal Revenue Code and plan rules, no shares will be purchased for you through the ESPP over the following limits:

- US\$25,000 worth of stock in a calendar year
- 100 shares in any one offering period
- Any shares that would result in you owning 5% or more of the company's total number of shares

When will I have access to my shares?

Your shares will be deposited into your online UBS account within a week after they are purchased, or as soon as administratively feasible.

Does the ESPP allow for fractional share purchases?

No. The ESPP buys whole shares only.

What happens to any money left over in my account after my shares are purchased?

After the purchase of your shares, any leftover cash balances will be deposited in your UBS account.

Does the ESPP use a “lookback” provision? / If the price of Equifax stock was different at the beginning of the offering period than it was at the end of the offering period, will my shares be purchased at whichever price is lower?

No. The amount you contribute during an offering period will be used to purchase whole shares of Equifax common stock at a discount of 5% off the fair market value of the stock on the *last day* of that offering period. There is no “lookback” provision and the price of Equifax stock at other times during an offering period is not considered.

Dividends

Will I be paid dividends for shares I purchase through the ESPP?

Yes. Shares purchased through the ESPP will earn any dividends issued for Equifax common stock. Dividends on your ESPP shares will be deposited in your UBS account. Depending on your income and how long you have held the underlying shares, you may owe ordinary income tax, and possibly capital gains tax (in the U.S.), on dividends in any year they are paid.

Can I reinvest dividends in more shares of stock through the ESPP?

Yes. If you would like to reinvest your dividends in more shares of Equifax stock, you must contact the UBS Service Center. However, the 5% discount is not applied to shares purchased with reinvested dividends.

Selling Shares

When will I have access to my shares?

Your shares will be deposited into your online UBS account within a week after they are purchased, or as soon as administratively feasible.

Do I have to hold my shares for any required period of time before selling them? / Are there any holding requirements?

The ESPP is designed to encourage long-term investment, but there is no requirement regarding how long you must hold onto your shares before you can sell them to receive the cash value. However, all sales of Equifax stock must comply with the company’s Insider Trading Policy.

In addition, the timing of the sale will affect how your shares are taxed. To obtain favorable capital gains tax treatment (in the U.S.) on the sale of acquired shares, you should generally hold your shares for two years after the beginning of the offering period in which the shares were purchased.

Does the Equifax Insider Trading Policy apply to shares I purchase through the ESPP? / How will I know when it’s permissible to sell my shares?

All sales of Equifax stock must comply with the company’s Insider Trading Policy. Please refer to the policy to determine if you are a member of a specific group to which restrictions may apply. If you have specific questions about when you can sell your shares, contact the Office of Corporate Secretary at corporatesecretary@equifax.com.

How do I sell my shares?

You can sell your shares online or by phone.

Online: Log on to UBS One Source at ubs.com/onesource/efx.

By phone: Call UBS Service Center. Find the phone number for your area on the UBS One Source home page.

Transferring Shares

Can I transfer my unsold shares from my UBS account to another financial institution?

Yes, you can transfer your unsold shares from UBS to another financial institution. To do so, complete and submit an Electronic Share Transfer Form on UBS One Source.

If you are a U.S. citizen:

In accordance with the company's tax reporting obligations, employees who are U.S. citizens cannot transfer unsold shares out of their UBS account within two years of the grant date of those shares. The grant date is the first day of the offering period for which the shares were purchased.

Will I pay any taxes or fees if I transfer my unsold shares to another financial institution?

No, there are no service fees or tax liabilities associated with transferring your ESPP shares to another financial institution.

Taxes

How is the ESPP taxed?

[The ESPP is available to Equifax employees all over the globe. The table below summarizes the tax rules for each country.]

The following information is not comprehensive. Before you choose to participate or sell any shares, be sure you understand the plan and consider consulting with a financial advisor.

Australia	The amount of the discount (5%) off the fair market value of the shares on the day they are purchased will be considered a taxable benefit to you at the time your shares are purchased.
Canada	<p>The amount of the discount (5%) off the fair market value of the shares on the day they are purchased will be subject to income and Canada/Quebec Pension Plan (CPP/QPP) tax at the time your shares are purchased.</p> <p>In addition, some provinces also levy payroll health taxes and most provinces levy workers' compensation premiums. Other miscellaneous payroll taxes may also be applicable, depending on the province.</p>
Chile	<p>At the time you enroll in the ESPP, you will be subject to tax on the "benefit value" of the shares to be acquired. The "benefit value" is defined as the inherent value as determined by a valuations expert or Black-Scholes options pricing model.</p> <p>In addition, the amount of the discount (5%) off the fair market value of the shares on the day they are purchased less the amount of taxable income recognized (if any) at enrollment will be considered a taxable benefit to you at the time your shares are purchased.</p>
Costa Rica	The amount of the discount (5%) off the fair market value of the shares on the day they are purchased will be subject to income and social tax at the time your shares are purchased.

India	The amount of the discount (5%) off the fair market value of the shares on the day they are purchased will be subject to income and social tax at the time your shares are purchased.
Ireland	The amount of the discount (5%) off the fair market value of the shares on the day they are purchased will be subject to income and social tax at the time your shares are purchased. PRSI contributions related to ESPP purchases are payable via your self-assessment tax filings.
Mexico	The amount of the discount (5%) off the fair market value of the shares on the day they are purchased will be subject to income tax at the time your shares are purchased.
New Zealand	The amount of the discount (5%) off the fair market value of the shares on the day they are purchased will be subject to income tax at the time your shares are purchased.
Paraguay	The amount of the discount (5%) off the fair market value of the shares on the day they are purchased will be subject to income tax at the time your shares are purchased.
Peru	The amount of the discount (5%) off the fair market value of the shares on the day they are purchased will be subject to income tax at the time your shares are purchased.
Spain	The amount of the discount (5%) off the fair market value of the shares on the day they are purchased will be subject to income tax at the time your shares are purchased.
United Kingdom	The amount of the discount (5%) off the fair market value of the shares on the day they are purchased will be subject to income and social tax at the time your shares are purchased.
United States	The federal tax consequences of selling your ESPP shares are dictated by Section 423 of the U.S. Internal Revenue Code. Generally, if you hold your shares for two years after the beginning of the offering period in which the shares were purchased, you will owe ordinary income tax on the amount of the discount (5%) off the fair market value of your shares on either the day they were purchased or on the first day of the offering period for which they were purchased, whichever is lower. If you do not satisfy the two-year holding period, then you will owe ordinary income tax on the amount of the discount (5%) off the fair market value of your shares on the day they were purchased. Any additional gain realized by you from the sale of the stock in excess of the amount reported as ordinary income will be reportable by you as a capital gain. The capital gains tax rate is determined by the length of time you held the stock, your taxable income, and your federal income tax filing status. The sale of shares will be reported on your W-2 and UBS will issue you a form 1099-B.

Leaving Equifax

What happens to my ESPP account if I leave the company?

If you leave Equifax, any shares previously purchased for you will remain in your UBS account until you choose to sell them or transfer them to another financial institution.

If you have enrolled in an offering period and leave Equifax before the offering period ends:

- Your contributions will stop
- No shares will be purchased for you
- Any contributions you made during an active offering period will be refunded to you via your paycheck as soon as administratively possible

What happens to my ESPP account if I die?

In the event of your death during an offering period, the legal representatives of your estate may elect to either have shares purchased on your behalf on the purchase date or receive a refund of the full amount credited to your account. This election must be submitted in writing within three months of your death, but no later than the last day of the offering period.