



EQUIFAX®

Equifax Ireland Gender Pay Gap Report

2025

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At Equifax Ireland, helping people live their financial best is at the heart of everything we do. We believe embracing and sustaining an inclusive workplace, where all contributions and perspectives are valued, creates an employee experience where everyone belongs. This helps us deliver the best products and services to our customers.

We are committed to promoting an open, transparent, respectful and accountable environment. Gender pay reporting regulations are one important way we can measure how well we are achieving these goals within our business. It also gives us the opportunity to restate our commitment to closing the gender pay gap; highlighting the measures we are taking to make this happen.



How we calculate our GPG

Legislation in Ireland requires us to report 11 key data points covering mean and median pay and bonus gap, temporary employee pay gap, part-time pay gap, bonus proportion, benefits in kind gap, and the proportion of males and females in each pay band reported in quartiles.

It's important you understand our Gender Pay Report, so you can interpret our results. There's a lot of technical information to navigate, so we've broken it down into simple explainers.

Gender Pay Gap vs Equal Pay

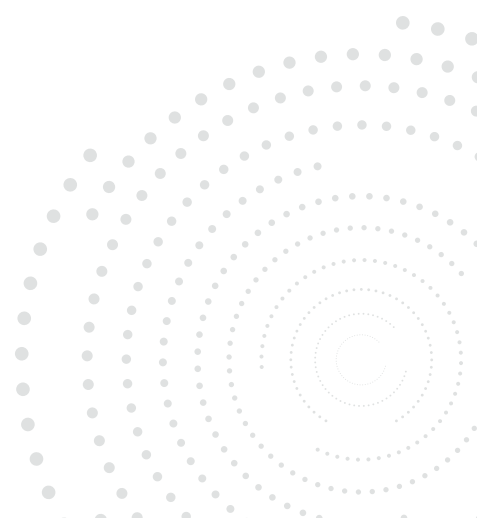
The **Gender Pay Gap** measures the difference in average pay between males and females at our organisation.

We measure a range of pay elements (including basic pay and allowances) that people receive. We take a snapshot on June 28th and include everyone who received pay from us that year.

The **Gender Bonus Gap** measures the difference between the amounts that males and females receive as bonuses and incentives on average at our organisation.

We measure all bonuses and incentives paid in the twelve months leading up to June 28th.

Equal Pay requires that males and females carrying out the same or similar work in the same employment must receive equal pay. This will become increasingly important after the introduction of the EU Pay Transparency Directive on 7 June 2026 which mandates equal pay for equal work and work of equal value.





Here's a quick explainer of some of the other key terms you'll see in this report:

Pay Quartiles

The quartiles analysis ranks our employees from the lowest to highest earners. This list is then divided into four evenly sized groups to show the proportions of males and females in each 'quartile'.

Explaining Mean and Median:

Mean: The **mean** is calculated by adding up the total pay of employees and dividing by the number of employees. This is completed separately for males and females, and the means are compared.

Median: The **median** is the middle number of a ranking of pay from lowest to highest and gives us the best view of 'typical' pay. This calculation is completed separately for males and females and the medians are compared.

How are Benefits in kind calculated?

Benefits in kind are non-monetary benefits that eligible employees receive from the business. This is reported as the percentage of males and females who received any benefit in kind in the past 12 months.

It is important to note that Ireland Gender Pay Gap legislative requirements are binary in regard to gender (specifying females compared to males). Whilst we are reporting our statistics in accordance with the legislation, at Equifax we recognise and support all gender identities.

Our Results

The factors behind the gap between our female and male pay levels can be summarised as follows:



The data shows that females are paid three quarters of what males are paid, generating a mean Gender Pay Gap of 26%.



Looking at bonus payments, half the number of females received a bonus compared to males.



40% of our highest paid employees are female, while 75% of lowest paid employees are female.



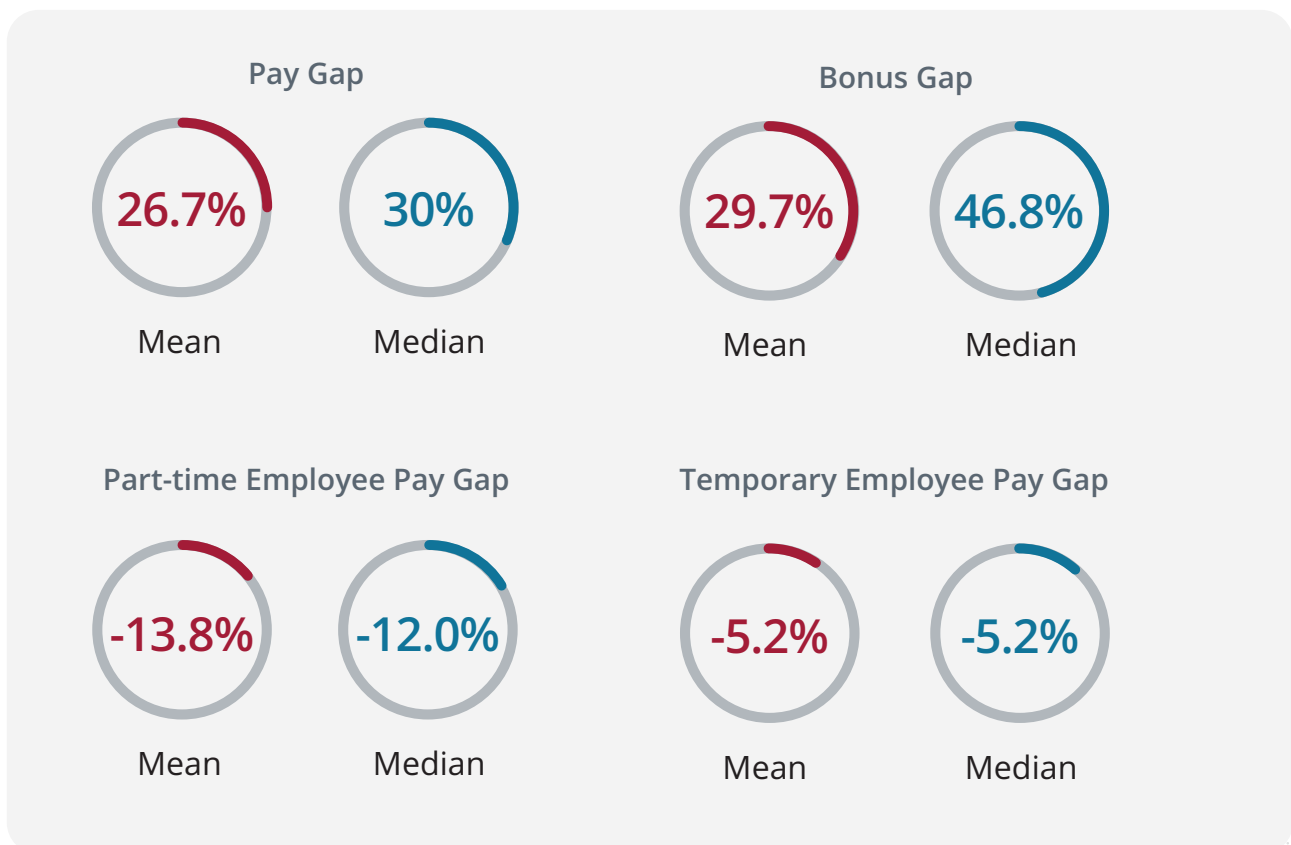
Part-time females are paid 14% more than males and females in temporary roles are paid 5% more than males.

The analysis is based on the relevant pay elements as at the snapshot date of 28 June 2025. The numbers displayed represent Equifax Ireland figures.

How to read the differences:

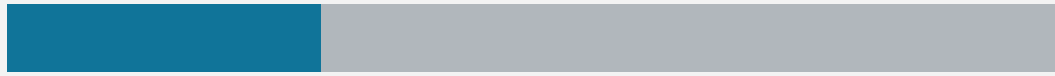
• Negative (-) figures show when a male is paid less than a female

Gender Pay Gap and Bonus Gap Results

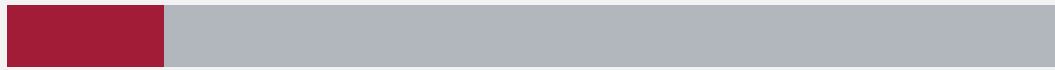


Gender Pay Gap and Bonus Gap Results

Percentage receiving bonus payments



31% of male



14.9% of female

Percentage receiving benefits in kind



58.6% of male

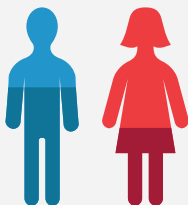


82.1% of female

Pay Quartiles

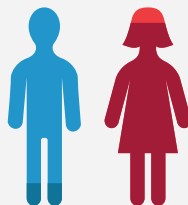
% of males and females in each quartile of hourly rate pay

58.3% **41.7%**



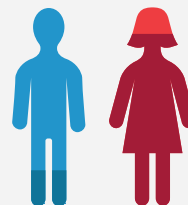
Upper
Quartile

16.7% **83.3%**



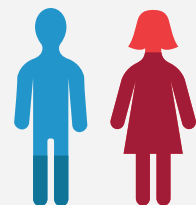
Upper middle
Quartile

20.8% **79.2%**



Lower middle
Quartile

25% **75%**



Lower
Quartile

Key drivers of our GPG


What is driving our results?

Our understanding of what's contributing to our Gender Pay Gap and Gender Bonus Gap helps us shape our approach to minimising the gap. This helps us work towards greater equality across our business. The following key drivers have been identified as contributing to our 2025 results.

Gender Pay Gap

- The largest group of employees are the Service Band. This group is predominantly female and the lower average salary in this band reduces the overall female median and mean, increasing the overall gap between male and female pay.
- Although the technical roles within the Professional Band are split almost evenly between males and females, the average salary for males is notably higher than for females in this group. These roles need specific skills and training in STEM (Science, Technology, Engineering and Maths) related areas. Females with STEM skills are still underrepresented and not just in the Equifax workforce. Historically, these roles have been filled through external hires and qualified people are more likely to be male. Some females have been developed and promoted into these roles internally, but they have been in the minority.

Gender Bonus Gap

- The Service Band group is predominantly female and are not eligible for bonuses, contributing to a wider Gender Bonus Gap.
 - Since the average salary for males in the Professional Band is notably higher than for females, this also has the effect of increasing the gap in bonus awards.
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Actions we are taking to address our Gender Pay Gaps

In April 2024 we launched our five Power Your Possible principles that are focused on improving our female (and all other) employees' experience at Equifax.

These principles are underpinned by our commitment to remove the Gender Pay Gap by:

1. Conducting regular Pay Equity reviews and identify and remove any unexplained gaps
2. Examining bonus and incentive payments to understand any gender gaps
3. Continuing to strive for a 50/50 split of women and men in leadership roles
4. Never compromising on a fair recruitment process
5. Ensuring that our policies create a respectful and inclusion culture and remove barriers for females to reach their full potential
6. Remaining committed to becoming more transparent about our pay philosophy
7. Continuing to give females the opportunities to learn and develop so they can have rewarding and meaningful careers with us

In Equifax Ireland we are bringing this commitment to life through the following activities.



Awareness and Education

Our 'Connections' job architecture has been designed to support fair, transparent and consistent pay across all job bands. We are rolling out a programme of activities to drive better understanding and implementation of job profiles and pay progression amongst employees and managers.

The 'Connections' framework includes information about the skills, responsibilities and scope for each job profile. Higher visibility of this information will empower females, helping them target development activities that can move them into more male dominated job roles.

Upskilling and Transformation

We are focused on developing new skills and capabilities for employees. This programme has reached around 33% of employees to date. It's particularly focused on our long-tenured female employees in the Service and Professional Bands, with the aim of helping them transition to higher salaried technical and leadership roles.

Leadership Development

Five members of the management team completed the Institute Management course "Leading with Strategic Intent". The training supported them in developing a site strategy for Wexford which prioritises workforce transformation, including creating new development opportunities in operations and technical areas. This led directly to the launch of Wexford's AI lab. The launch opens new opportunities for females in Equifax to develop the STEM related skills we need, facilitating internal movement into technical Professional Band roles. It also contributed to a significant rise in job applications from females.



Talent Pipeline

We have made our job descriptions and adverts more appealing to a broader pool of candidates. We have also placed greater emphasis on capabilities and potential over previous experience. In 2025 this resulted in an increase of male applicants for Service and Professional Band roles helping us move towards greater gender equality in these groups.

We will continue our focus on driving gender equality in the Professional Band high-compensation, technical roles. We will also look to attract more male applicants to our Service Band roles, again to create more gender balance in this area.

Networks and Mentoring


Our women's career development network offers mentorship and networking opportunities specifically tailored to support female progression at Equifax Ireland.

A personal branding programme has been introduced helping three females increase their profile and progress in the business. This increased opportunities for these individuals to connect directly with Executive team members. One participant has also been recently promoted.

Awards

We have recently received award recognition for our work in inclusion and diversity. We've won the Inclusive Workplace Initiative award at October's Women in Credit Awards and have been nominated for the Diversity Network of the Year award. In addition, Susan Bainbridge, Leader and Operations Director of Wexford, has been shortlisted for a Lifetime Achievement award and was awarded Team Leader of the Year award in November.

We are proud of the measures we have put in place so far. We are committed to continuing the change that is needed to reduce our Gender Pay Gap.



The Equifax logo is centered in the top left corner. It consists of the word "EQUIFAX" in a bold, italicized, sans-serif font, with a registered trademark symbol (®) to its upper right. The logo is white and is contained within a white circle.

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