



Privacy Policy

Equifax Australasia Credit Ratings Pty Limited is committed to protecting your privacy. This Privacy Policy explains how we collect and use your personal data and which rights and options you have in this respect. If you would like to learn more about our services or the information that we collect and provide, please refer to our Terms of Supply. Please also refer to our Cookie Policy which explains the use of cookies and other web tracking devices through our website.

Who is responsible for your personal information?

Equifax Australasia Credit Ratings Pty Limited ABN 33 007 527 611 is responsible for your personal information. It is a member of the Equifax Group of companies, comprising Equifax, Inc (NYSE: EFX), as the ultimate parent company headquartered in Atlanta, Georgia, and its related body corporates, subsidiaries and affiliates.

How do we deliver our services?

We provide our services through the delivery of a report and score using public and privately procured data of a kind recognised by government and industry as being of interest to government and construction industry participants in assessing the capability, capacity and willingness of an entity or group of entities to honour their commitment(s) to deliver a built asset. The assessment process is performed in accordance with a published methodology and is provided for either self-assessment or counterparty-assessment purposes.

Our services are more particularly described in and governed by our Terms of Supply.

The details of how we collect and use your personal data and the rights and options you have is explained in our Collection Statement. This Privacy Policy is to be read in conjunction with the Collection Statement covering your use or your organisation's use of our services or the information we collect and provide for counterparty assessment purposes.

We collect, use, disclose and hold personal information in accordance with the Australian Privacy Principles and Part IIIC of the Privacy Act 1988 (Cth).



What personal information do we collect?

The personal information we collect will vary depending on the type of service requested by you or your organisation and is described in more detail in the Collection Statement.

By way of overview, that personal information may include:

- contact information, such as your name, sex, job title, residential address, business address, telephone number, mobile phone number, fax number and email address;
- background information, such as past residential addresses (for up to the last 5 years), date of birth, employment and academic history, former names and aliases and marital relationship;
- government identifiers, including passport and driver's licence numbers, and visa information;
- information collected from publicly available resources, integrity data bases and credit agencies;
- sensitive information, such as membership of a professional or trade association or union, health personal data, & details of any police or criminal record you may have;
- résumés, recruitment records, identity documents and reference checks;
- payment data, such as data necessary for processing payments and fraud prevention, and related billing information;
- dispute information, where you dispute the accuracy of any report we obtain;
- your password for an Equifax website or other password protected platforms or services, where you use one in conjunction with our services;
- other search specific data, such as information about relevant litigation or other legal proceedings against you or a third party related to you, regulatory sanctions or insolvency records;
- other personal data regarding your preferences where it is relevant to the services that we provide; and/or
- details of your contact with our offices or representatives.

Unless you operate an account with us, we outsource payment collection arrangements to third-party suppliers, who may collect payment information (including credit/debit card numbers and security code numbers) under the terms of their own privacy policy. We do not collect that information.



How do we collect your personal information?

We may collect personal information about you in various circumstances, including:

- when you or your organisation seek to use any of our services;
- when you or your organisation browse, make an enquiry or otherwise interact on our website;
- when you attend a seminar or another Equifax event or sign up to receive personal data from us, including training; or
- when you or your organisation offer to provide or provide services to us.

In many circumstances, particularly in background checking, we collect personal information about you from a third-party source. For example, we may collect personal information from your employer organisation, other organisations with whom you have dealings, government agencies, a credit reporting agency, an information or service provider, or from publicly available records.

Are you required to provide personal information?

As a general principle, you will provide us with your personal information entirely voluntarily; however, there may be detrimental effects for you if you choose not to consent or to provide some data depending on the type of service being used and the requirements of any organisation requesting you to provide us with such personal information. For example, there are circumstances in which we cannot act without certain of your personal information, because this data is required to carry out a legally required compliance screening or a background check required by your organisation. In these cases, it will unfortunately not be possible for us to provide you with what is requested without the relevant personal information and we will notify you and the relevant organisation accordingly.



For what purposes will we use or disclose your personal data?

Our use and disclosure of the personal information we collect will vary depending on which type of our services you or your organisation use and is described in more detail in the Collection Statement.

We may also use your personal information for the following general purposes:

- managing and administering your or your organisation's business relationship with Equifax, including processing payments, accounting, auditing, billing and collection, support services;
- compliance with our legal obligations (such as record keeping obligations), compliance screening or recording obligations (e.g. under antitrust laws, export laws, trade sanction and embargo laws, for anti-money laundering, financial and credit check and fraud and crime prevention and detection purposes), which may include automated checks of your contact data or other information you provide about your identity against applicable sanctioned-party lists and contacting you to confirm your identity in case of a potential match or recording interaction with you which may be relevant for compliance purposes;
- to analyse and improve our services and communications to you;
- protecting the security of and managing access to our premises, IT and communication systems, online platforms, websites and other systems, preventing and detecting security threats, fraud or other criminal or malicious activities;
- for insurance purposes;
- for monitoring and assessing compliance with our policies and standards;
- to identify persons authorised to trade on behalf of our clients, customers, suppliers and/or service providers;
- to comply with our legal and regulatory obligations and requests anywhere in the world, including reporting to and/or being audited by national and international regulatory bodies;
- to comply with court orders and exercises and/or defend our legal rights; and
- or any purpose related and/or ancillary to any of the above or any other purpose for which your personal information was provided to us.



With whom will we share your personal data?

We will share the personal information we collect with your organisation and such other third parties as consented to by you. If our client has engaged us in providing a counterparty assessment on you and/or your organisation, we will only share your personal data with our client with your consent.

We may also share your personal data in the following circumstances:

- between Equifax entities on a confidential basis where required for providing the services requested and for administrative, billing and other business purposes – a list of the countries in which Equifax entities are located can be found on our parent’s website at <https://www.equifax.com/about-equifax/company-profile/>;
- with companies providing services for money laundering checks, credit risk reduction and other fraud and crime prevention purposes and companies providing similar services, including financial institutions, credit reference agencies and regulatory bodies with whom such personal data is shared;
- with any third party to whom we assign or novate any of our rights or obligations; and
- with courts, law enforcement authorities, regulators, legal practitioners or other parties where it is reasonably necessary for the establishment, exercise or defence of a legal or equitable claim, or for the purposes of a confidential alternative dispute resolution process.

In addition, we may instruct service providers within or outside of Equifax, domestically or abroad (e.g. shared service centres or a VPC service provider), to process personal data for a permitted purpose on our behalf and in accordance with our instructions only. If so, we will retain control over and will remain fully responsible for your personal information and will use appropriate safeguards as required by applicable law to ensure the integrity and security of your personal information when engaging such service providers. We may also use aggregated personal information and statistics for monitoring website usage to help us develop our website and our services. Otherwise, we will only disclose your personal information when you direct us or give us permission (including by way of acknowledging a Collection Statement), when we are required by applicable law or regulations or judicial or



official request to do so, or as required to investigate actual or suspected fraudulent or criminal activities.

Personal information about other people which you provide to us

If you provide personal information to us about someone else (such as one of your employees or officers, or someone with whom you have business dealings) you must ensure that you are entitled to disclose that personal information to us and that, without our taking any further steps, we may collect, use and disclose that personal data as described in this Privacy Policy.

In particular, you must ensure the individual concerned is aware of the various matters detailed in this Privacy Policy, as those matters relate to that individual, including our identity, how to contact us, our purposes of collection, our personal information disclosure practices (including disclosure to overseas recipients), the individual's right to obtain access to the personal information and make complaints about the handling of the personal information, and the consequences if the personal information is not provided (such as our inability to provide services).

Keeping personal information about you secure

We will take appropriate technical and organisational measures to keep your personal information confidential and secure in accordance with our internal procedures covering the storage, disclosure of and access to personal information.

Personal information may be kept on our personal information technology systems, those of our contractors or Affiliates, or in paper files.

Transferring your personal information abroad

Where we are likely to disclose your personal information to overseas recipients, it is described in more detail in the Collection Statement. When doing so we will comply with applicable data protection requirements and take appropriate safeguards to ensure the security and integrity of your personal data. We are likely to disclose your personal information to overseas recipients in cases where your background or a specific search



requested relates to a foreign activity or presence (in which case, the recipients are likely to be in those relevant jurisdictions, or in a jurisdiction (such as the USA, India or Costa Rica) that has agents in those relevant jurisdictions).

Updating personal information about you

If any of the personal information that you have provided to us changes, for example if you change your email address or if you wish to cancel any request you have made of us, or if you become aware we have any inaccurate personal information about you, please let us know by sending an email to: admin@buildrating.com.

We will not be responsible for any losses arising from any inaccurate, inauthentic, deficient or incomplete personal information that you provide to us.

For how long do we retain your personal information?

In most instances, we provide our information services as agent for your employer or other customer entity under a limited agency solely for purposes of delivering those services, in which case (subject to legal or other constraints binding us) any retention period may be determined by the privacy or other policies of that entity.

Generally, your personal information will be deleted or deidentified when it is no longer reasonably required for a permitted purpose or you withdraw your consent (where applicable) and we are not legally required or otherwise permitted to continue storing such data.

In particular, we will retain your personal information (under a 'Legal Hold') where required for Equifax to assert or defend against legal claims until the end of the relevant retention period or until the claims in question have been settled.

Unsolicited Personal Information

Where we have received unsolicited personal information about you (information that we did not request), we will destroy or de-identify that information within a reasonable time, but only if it is lawful and reasonable to do so.



Your rights

Subject to certain legal conditions, you have the right to request a copy of the personal information about you which we hold, to have any inaccurate personal information corrected (where that is within our power or control) and to object to or restrict our using your personal information.

You may also make a complaint if you have a concern about our handling of your personal information.

If you wish to do any of the above, please send an email to: admin@buildrating.com.

We may request that you prove your identity by providing us with a copy of a valid means of identification to allow us to comply with our security obligations and to prevent unauthorised disclosure of data. We reserve the right to charge you a reasonable administrative fee for any manifestly unfounded or excessive requests concerning your access to your data, and for any additional copies of the personal information you request from us. We will consider any requests or complaints which we receive and provide you with a response in a timely manner.

If you are not satisfied with our response, you may take your complaint to the privacy regulator:

Office of the Australian Information Commissioner (OAIC) GPO Box 5218 Sydney NSW 2001
p: 1300 363 992 <http://www.oaic.gov.au>

Updates to this Privacy Policy

This Privacy Policy was last updated in May 2021.

We reserve the right to update and change this Privacy Policy from time to time to reflect any changes to the way in which we process your personal information or changing legal requirements. In case of any such changes, we will post the changed Privacy Policy on our



website or publish it otherwise. The changes will take effect as soon as they are posted on this website.

How to get in touch with us

We welcome your views about our website and our Privacy Policy. If you would like to contact us with any queries or comments, please send an email to the abovementioned address or send a letter to our Privacy Officer at: Equifax Privacy Officer Locked Bag 965 North Sydney, NSW 2059 or phone us on 1300 713 577.

We are also contactable by mail at: Equifax Australasia Credit Ratings Pty Limited Locked Bag 965 North Sydney, NSW 2059