

Equifax Australasia Workforce Solutions Pty Ltd

ABN 86 080 799 720

Verifier Service Terms

for Equifax Verification Exchange® (Australia)

Effective October 4th 2024

1. Introduction

- 1.1 These service terms ("**Service Terms**") apply when we, Equifax Australasia Workforce Solutions Pty Limited ABN 86 080 799 720 ("**Equifax**") supply our Verification Exchange product services ("**Verification Services**") to you, our customer, as a Verifier under our Agreement. These Service Terms govern our provision of those Verification Services to you, together with our Terms of Supply. Additional terms may also apply; if so, those additional terms are set out in a Subscription Agreement and any other collateral document contemplated by that as executed or otherwise incorporated by you and us for purposes of the Verification Services. Where you are not party to an existing Master Services Agreement, a Subscription Agreement will be substantially in the form of Schedule A (unless otherwise agreed).
- 1.2 Unless the context otherwise requires:
 - (a) where these Service Terms use terms defined by the Terms of Supply that are not separately defined in clause 14 to these Service Terms, those terms have the same meaning; and
 - (b) the terms defined by clause 14 to these Service Terms have that meaning where used in these Service Terms.
- 1.3 Where an Applicant accesses our Verification Services, those services are provided in accordance with our Collection Statement accessible at <https://www.equifax.com.au/hrsolutions/pdf/ve-collection-statement.pdf>.
- 1.4 Our Verification Services may comprise both automated or manual methods of providing income and employment verifications in respect of an Applicant to a Verifier, as more particularly detailed in clause 3 of these Service Terms.
- 1.5 Where you as a Verifier are a business that is treated as a Consumer, the Verification Services come with consumer guarantees that cannot be excluded under the Australian Consumer Law. In such case, subject to that law and as contemplated by clause 10 of the Terms of Supply, if a guarantee is not satisfied you may be entitled to a resupply of that service or payment of the cost of having that service supplied again, as well as to cancel the service. Nothing in these Service Terms is intended to exclude, restrict, or modify any rights that you may have under the Australian Consumer Law or any other applicable legislation which may not be excluded, restricted, or modified by agreement. For the avoidance of doubt, the balance of the provisions in these Service Terms continue to apply to you to the extent not inconsistent with such rights.
- 1.6 Verification Exchange is not offered to or otherwise available in respect of individuals located in the European Union or the United Kingdom.

2. Obtaining our Verification Services

- 2.1 In order to receive Verification Services, you must complete and we must accept a Subscription Agreement and meet any further eligibility criteria specified by Equifax (such as, for example, satisfactorily confirming your licensed status as a Credit Provider or as a designated service for AML/CTF Act purposes, where applicable).
- 2.2 Without limiting clause 2.1, you acknowledge and agree to update or provide such additional material in respect of or relating to your Subscription Agreement, onboarding arrangements or credentialing as we may reasonably determine is required by us to continue to provide you with the Verification Services. This includes your processes to identify an Applicant consistent with designated service requirements for AML/CTF Act purposes, or otherwise take such steps as we consider are reasonable in the circumstances to adequately identify the Applicant, prior to accessing our Verification Services. For example, where an Applicant provides secure digital ID access to us or otherwise shares their identity data with us using bank account information provided through an ADI Identity Service Provider, we consider the Applicant adequately identified.
- 2.3 You will advise us, as soon as reasonably practicable, of any changes to your business or to the information provided to us in respect of or relating to your Subscription Agreement, onboarding or credentialing that may impact your eligibility to continue to receive our Verification Services.

3. Licensing and Supply of Verification Services

- 3.1 Consistent with clause 4.8 of the Terms of Supply, you will appoint a representative who is to be responsible for the business relationship with us for our Verification Services and who is to be the single point of contact for us. In the absence of any notice from you specifying an Authorised Officer, the officer executing any Subscription Agreement or otherwise deemed as accepting this Agreement (or any successor in that position from time to time) will be your Authorised Officer.
- 3.2 The Authorised Officer is authorised to accept notices on your behalf in respect of Verification Services and is responsible for:
 - (a) contract management and compliance;
 - (b) your performance as that relates to our provision of Verification Services; and
 - (c) supporting us in developing the capability to provide the reports and information services contemplated by these Service Terms.
- 3.3 We are:
 - (a) the owner of the Verification Exchange; and
 - (b) the owner of, or an authorised licensor, agent or person otherwise permitted to deal with, the Data as contemplated by the Verification Services.
- 3.4 Consistent with clause 8 of the Terms of Supply, we grant you a non-exclusive, non-transferable, revocable licence for the Term to access and use:
 - (a) the Verification Services for your internal business purposes; and
 - (b) the Data only for the Authorised Primary Purposes, as those may be further specified in the Subscription Agreement, and only in accordance with applicable Laws.Your licence in this clause 3.4 is not sub-licensable. Consistent with clause 1.6 of the Terms of Supply, this clause 3.4 of these Service Terms takes precedence over clause 8.3 of the Terms of Supply.
- 3.5 The licence granted under clause 3.4 does not require use of our Verification Services for all your customers. Subject to clauses 2 and 9.5, your use of the Verification Services in any application or like workflow process is a matter for you.
- 3.6 Without limiting clauses 4 or 8 of the Terms of Supply, you will not take or permit any action to be taken to access, store, merge, aggregate, compile, decompile, manipulate, create derivative products or derive source code from, sublicense,

- sell, distribute, commercially exploit, or otherwise make available for use any of our Verification Services or the Data other than as permitted by these Service Terms.
- 3.7 For the avoidance of doubt, you acknowledge that any licences granted in respect of Technology and Data (including those under clauses 8.2 and 8.3 of the Terms of Supply) are personal to you and, to protect our Intellectual Property Rights consistent with our Terms of Supply and otherwise, do not extend to any use or disclosure of Data or Confidential Information (irrespective of format or your platform functionality, and whether directly or indirectly) to or through the provider of a Competing Service (or a platform or service controlled by any such entity, or which that entity is otherwise associated with), and that the exception in clause 9.2(a) of the Terms of Supply regarding disclosure to third parties or consultants that you may engage or retain does not apply to any such arrangements. Technology for our Verification Services includes, without limitation, the API, Batch Portal or WebUI channels, any Default Information Guide, our Verification Exchange and Verification Services, and all related specifications, data schemas, credentials, identifiers and documentation.
- 4. Term**
- 4.1 The Term of this Agreement commences on the Term date specified in the Subscription Agreement, or if no date is expressed, then the Term commences from the date the last party accepts these terms.
- 4.2 The Subscription Agreement may specify a 'Term' as the duration for our Verification Services. Where that period expires, and no further duration is identified, the information services can continue or repeat indefinitely subject to the Terms of Supply.
- 4.3 We will commence providing the Verification Services to you as a Verifier on or after the Effective Date, and those services will continue for the Term specified by the Agreement unless terminated earlier by agreement or in accordance with the terms of these Service Terms or the Agreement.
- 5. Scope of Services**
- 5.1 You authorise us to use information supplied by you or a Broker or an Introducer, including information supplied on behalf of an Applicant, for purposes of providing our Verification Services to you, including:
- (a) confirming to our satisfaction the identity of an Applicant;
 - (b) where relevant, acting as a mutually agreed intermediary on behalf of the Applicant in dealing with a Data Contributor that holds personal information about that Applicant;
 - (c) accessing and collating the Data requested by you or at your direction or by your Broker and with the consent of the Applicant;
 - (d) reporting any errors in that Data and otherwise reporting to you, the Applicant, or a Data Contributor on relevant use of the Verification Services;
 - (e) performing the Verification Services and providing Data to you for an Authorised Primary Purposes; and
 - (f) de-identifying that Data.
- 5.2 We may use a de-identified version of the Data to develop and offer multi-data insights, reports and market benchmarking analyses to you, Data Contributors and third parties.
- 5.3 We may deliver the Verification Services in respect of Employment Data and Income Data as separate services, each with their own specific ISP and data field requirements, or otherwise deliver the Verification Services as separate products dependent on data content or other factors and either directly or indirectly through Brokers (in reliance on a URN provided by you, where you are not that Broker).
- 5.4 We may retain any benefit arising from a re-use of deidentified Data.
- 6. Fees and Use**
- 6.1 All fees for the Verification Services are as stated in a Subscription Agreement as agreed by the parties. If you access the Verification Services through an Aggregator, the fees are as provided by our Subscription Agreement with that Aggregator and as may be notified to you by that Aggregator from time to time.
- 6.2 If you make our Verification Services available to Authorised Users who are retained or otherwise under the direction of a third-party (such as a Broker) who is not an Affiliate, and the fees we charge in the Subscription Agreement contemplate such an arrangement (including where that third party may pay us directly for its use of those Verification Services under your arrangements), you:
- (a) will cause that third party to comply with all terms that apply to you as though it were the party to this agreement; and
 - (b) remain liable to us for any breach of this agreement by that third party (irrespective of whether the relevant act or omission was within your authority, knowledge or control).
- 6.3 You shall only use the Data for an Authorised Primary Purpose specified in the Subscription Agreement.
- 6.4 Each report we provide is a unique service; if you wish to retain a copy, you must receive it in pdf or download it from our site (where relevant, before closing your browser window) or otherwise store that report. Duplicate reports will not be available from us other than where you access using a URN following a Broker referral.
- 6.5 If you are enabled to pay for our Verification Services by credit card, you will be redirected to the secure payment site of a third-party financial institution to make any such payment.
- 7. Provision of Data**
- 7.1 To enable us to perform the Verification Services, you acknowledge and agree to:
- (a) supply the request for Data or relevant Broker URN to us:
 - (i) in a format as agreed by us;
 - (ii) using our API, Web UI, Batch Portal or another approved secure data transfer method (usually transfer by means of Secure File Transfer Protocol ("SFTP") with PGP/GPG encryption of files, with the Equifax Verification Exchange™ public key used for encryption), unless otherwise agreed in writing;
 - (b) notify us in advance of any changes or modifications in format of your computer interface and/or the data transfer method that may impact the arrangements agreed under paragraph (a) above;
 - (c) only provide information regarding the Applicant as permitted by and in accordance with the Consumer Consent; and
 - (d) comply with any other policies or procedures that may be advised by Equifax in respect of the provision of the Verification Services (as may be supported by Law or other operational requirements in respect of the Data).
- 7.2 We may conduct sanctions and fraud checks in respect of a Verifier before providing any Data to that Verifier. We rely, amongst other things, on disclosure of your correct ABN for purposes of those checks. If we are not satisfied as to the outcome of any such check in respect of access sought or purporting to be sought by you, the relevant Data will not be released.
- 7.3 Where you access our Verification Services through a Connector, you direct us to provide any relevant access keys or identifiers to that Connector once you are on-boarded to our satisfaction in accordance with clause 2.

8. Relationship of parties

- 8.1 Subject to clause 8.2, nothing contained in or implied by this Agreement constitutes a party, the partner, agent, or legal representative of the other party for any purpose, nor creates any partnership, agency or trust, and no party has any authority to bind another party in any way.
- 8.2 If (by reason of your terms of business in respect of an Applicant) you require us to act as your agent to enable us to deliver the Verification Services to you, you authorise and appoint us as your agent for the limited purposes identified by clause 5.1. Irrespective of any such appointment, you or your Broker must always collect a Consumer Consent from each Applicant on behalf and for the benefit of us as well as any for yourself.
- 8.3 If we do act as your agent for any purpose, you acknowledge that we may also be acting as agent for a Data Contributor who has provided us with relevant Employee information under a limited agency arrangement, substantially as contemplated by our Service Terms accessible at www.equifax.com.au/hrservices/pdf/vesow.pdf or some other such agreement, and you consent to us so acting.

9. Compliance with Privacy Laws

- 9.1 The Verification Services are supplied in accordance with our Privacy Policy, accessible electronically at <https://www.equifax.com.au/hrservices/pdf/privacy.pdf>, and our Agreement incorporating these Service Terms. You warrant you have satisfied yourself that our delivery of the Verification Services is compatible with and satisfies any privacy policy or other privacy statement or requirement that you operate under.
- 9.2 To the extent permitted by Law, including any Privacy Law, we will:
- (a) subject to your compliance with clause 9.3 of these Service Terms, comply with all applicable Privacy Laws;
 - (b) only use and disclose Data in accordance with clause 5 of these Service Terms and for purpose of providing Authorised Verifications;
 - (c) restrict access to personal information to personnel who need to access such information to fulfil our obligations under the Agreement;
 - (d) take all reasonable steps to ensure that the personal information is protected against misuse, interference and loss, or unauthorised access, modification or disclosure;
 - (e) provide to an Applicant on request a copy of the Data currently in our possession; and
 - (f) where personal information has been identified as incorrect, freeze any such personal information from access by Verifiers until such time as the personal information is corrected.
- 9.3 To the extent permitted by Law, including any Privacy Law, you will:
- (a) notify us promptly if you become aware of any actual or suspected Data Breach regarding personal information held by, or in the possession of, you;
 - (b) comply with our reasonable directions and cooperate with us for the purpose of conducting any assessment, investigation or audit in connection with a Data Breach, including conducting an assessment under section 26WH of the *Privacy Act 1988* (Cth) as to whether there are reasonable grounds to believe that a Data Breach is an eligible data breach within the meaning of that term under Privacy Law, and in relation to any notifications required to be made to individuals or other third parties; and
 - (c) during and after the term of the Agreement, not do anything with the personal information that will cause us to breach any Privacy Laws and co-operate with us to resolve any complaint made under any Privacy Law.
- 9.4 You must only furnish (or direct any third party to furnish) information to us as permitted by and in accordance with Privacy Law and other applicable Laws, including the *Competition and Consumer Act 2010* (Cth), and must not supply any information which contains "sensitive information" as defined in the *Privacy Act 1988* (Cth).
- 9.5 Before ordering any Data under this Agreement, you must:
- (a) clearly and conspicuously disclose to the Applicant, in a written document, the Authorised Primary Purpose for which you will obtain the Data and such other matters as are required to be notified by you under APP5; and
 - (b) obtain and record all necessary permissions and consents required by applicable Law, including the Consumer Consent.
- 9.6 Without limiting clause 11.3 of the Terms of Supply, you undertake to provide us promptly with a copy (or other satisfactory evidence) of the Consumer Consent provided by a relevant Applicant upon our request.

10. Modification of Verification Services

Where we propose to make a change to our systems or processes which materially, in our opinion, acting reasonably, alters the manner of use of Data, we will provide you with at least thirty (30) days' written notice. If you consider the proposed change is unreasonable or adverse to your interests, you have the right to terminate the Verification Services by written notice to us within 14 days of the date of our notice to you.

11. Use of Name and Logo

- 11.1 Subject to clause 11.2, except as otherwise agreed or required by law, any regulatory authority or stock exchange, neither party will issue a press release or any other public communication regarding this Agreement or the other party's involvement without the other party's prior written consent.
- 11.2. We may identify and use you as a reference site and use your name, logo and brand when marketing and promoting the Verification Services to prospective customers. We may also use your name, logo and brand in other marketing and promotional materials, subject to your consent to the content of that marketing and promotional material (such consent not to be unreasonably withheld).

12. Data, Generally

- 12.1 You acknowledge that:
- (a) our ability to provide accurate information is dependent upon the accuracy of the data provided by the Data Contributor and accurate Data Interpretation Rules;
 - (b) the amount and nature of the data makes it impractical for us to independently verify that the Data is complete or accurate or that any Data Contributor is a legitimate business entity;
 - (c) we take all reasonable steps to identify an Applicant seeking to allow access and provision of their Data to a Verifier through the Verification Services; however:
 - (i) not all Applicant information supplied is matched and we adjust or cleanse Applicant information to conform it to standard data search fields;
 - (ii) we may use shortened or alternate first names, prior postcodes and other search fields to enable matching with records maintained by a Data Contributor;
 - (iii) an Applicant may still need to be referred to a relevant Employer's HR services to obtain the requisite data where we cannot satisfactorily identify that Applicant; and
 - (iv) except as may otherwise be imposed by Law, we will not be liable to you or an Applicant where Data is released at the direction of someone we have identified as that Applicant;

- (d) we will not be liable for any damages or costs incurred by you arising from:
 - (i) any inaccuracy or omission in any Data; or
 - (ii) the Client Data Interpretation Rules and any use by you of Interpreted Data;
 - (e) the Verification Services are hosted through our Virtual Private Cloud using servers located in Australia under a managed services/SaaS model (where the vendor does not access or process Data), with all Data stored in and (subject to paragraph (f)) accessed from within Australia; and
 - (f) to the extent that Personal Information is accessed by a Parent entity or any third-party service entity in providing Equifax with technical, security and data validation support for Data stored on the Verification Exchange, the entity is contractually obliged to access and handle such information in accordance with the Australian Privacy Principles set out in the *Privacy Act 1988* (Cth).
- 12.2 If an Applicant disputes the accuracy or completeness of any of Data contained in a report to you, you should refer them to the relevant Employer. You or the Applicant may also contact us, but that can only be to confirm the information supplied by a Data Contributor or advise that it is incorrect. We do not alter Data; only the Data Contributor may alter or update the relevant source information.

13. Entire Agreement

These Service Terms and the Subscription Agreement contain the entire agreement relating to the Verification Services and supersedes any prior contemporaneous oral or written agreements or representations. Except as provided by the Terms of Supply, its terms may be modified only by a written agreement (including by variation of the Subscription Agreement) duly executed by authorised representatives of both us and you. If required for purposes of the Agreement, the parties agree that execution of the Subscription Agreement also constitutes execution of these Service Terms as given effect by it. For the avoidance of doubt, the parties acknowledge that the Subscription Agreement and all discussions and correspondence between the parties in relation to it constitute Confidential Information.

14. Definitions

These meanings apply unless the contrary intention appears:

"Aggregator" has the same meaning as in the Connector Service Terms.

"Agreement" means:

- (a) our Terms of Supply as incorporating these Service Terms, together with a Subscription Agreement and other documents contemplated by it; and
- (b) otherwise, where you as the Client have an existing Master Services Agreement or other like contract with Equifax for the provision of information services varying from those Terms of Supply, that contract as incorporating these Service Terms and other documents contemplated by it.

"AML/CTF Act" means *The Anti-Money Laundering and Counter-Terrorism Financing Act 2006* (Cth), including the *Anti-Money Laundering and Counter-Terrorism Financing Rules Instrument 2007* (No. 1) (Cth).

"API" means the Application Programming Interface provided by us for Verification Exchange.

"APP" means Australian Privacy Principle with that meaning as given by section 14 of the *Privacy Act (1988)* (Cth).

"Authorised Officer" has the meaning given by clauses 3.1 and 3.2.

"Authorised Primary Purpose" means our provision of income and employment verification information relating to an Employee to a Verifier or that Employee, as authorised by that Employee or where otherwise required by Law, including:

- (a) where an Employee has applied for a benefit (such as qualifications for government assistance or a credit application) or has obtained a benefit and the Verifier is seeking to determine whether that Employee is qualified or eligible to receive the benefit or is seeking to enforce obligations undertaken by the Employee in connection with the benefit;
- (b) where an Employee is obligated by Law to provide the information to the Verifier;
- (c) where an Employee seeks a Consumer Employment Report or to access their Personal Information under APP12;
- (d) where an Employee appoints us as an intermediary for purposes of obtaining and providing that information to a Verifier; and
- (e) on behalf of an Employer, where directed by an Employer and agreed by us.

"Authorised User" means your Personnel that you have authorised and directed to use, or otherwise access the Verification Services on your behalf as Client, and who is trained in and is knowledgeable of your obligations under this Agreement.

"Authorised Verification" means a verification provided to a Verifier for an Authorised Primary Purpose.

"Batch Portal" means a secure data load portal for batch file processing provided by us for Verification Exchange.

"Broker" means a person who acts as an intermediary for an Applicant within the meaning of section 9 of the *National Consumer Credit Protection Act 2009* (Cth), in accordance with their Australian credit licence or that of an Aggregator.

"Client" means you as our customer under the Agreement, and as specified in the Subscription Agreement.

"Client Data Interpretation Rules" are those rules, if any, specified in Appendix C to the Subscription Agreement.

"Competing Service" means a product or service the same as, substantially similar to, substitutable for, or otherwise effectively competitive with the Verification Services.

"Connector" means a Provider who is party to our Connector Service Terms.

"Connector Service Terms" means the *Connector: Technology Platform Service Terms for Equifax Verification Exchange@ (Australia)* – hyperlinked as *VE - Connector Service Terms* accessible at <https://www.equifax.com.au/hrsolutions/termsandconditions.html>

"Consumer Consent" means an acknowledgment and appointment from an Applicant in the form of Schedule B, or in such other form as may be approved by us.

"Consumer Employment Report" means, where available, a report giving an individual access to all Data held by us about them, or such Data elements as they request, including a summary of verification inquiries, consistent with the Privacy Laws.

"Data" means both Employment Data and Income Data (including as contained in Data Elements) supplied by a Data Contributor, and includes. Interpreted Data, unless expressly stated otherwise, and may contain Personal Information.

"Data Contributor" means an Employer, a Payroll Services Provider or other service providers who might act on behalf of that Employer, as the case may be.

"Data Elements" has the same meaning as used in the Fee Schedule.

"Effective Date" means, unless otherwise agreed, the date specified as such in the Subscription Agreement.

"Employees" means current and former employees of an Employer.

"Employer" means any entity or individual who engages a person to perform work or services for which compensation is given in periodic payments or otherwise, even though the relationship of the person so engaged to the employer may be as an independent contractor for other purposes (and includes similar service arrangements).

"Employment Data" means employment data of Employees provided by, or on behalf of, an Employer to us, but excludes Income Data.

"Equifax" means us as Equifax Australasia Workforce Solutions Pty Limited (ABN 86 080 799 720).

“Income Data” means employment income data of Employees provided by, or on behalf of, an Employer to us.

“Interpreted Data” means Data Elements that have been processed through the Client Data Interpretation Rules, resulting in data that is no longer in its raw form.

“Introducer” means any entity approved by Equifax as an entity able to introduce Applicant/s to potential or Approved Credit Providers that seek to use Verification Exchange as part of their credit assessment of the Applicant/s.

“Official Record Holder” means, in respect of a supported document, the entity against whose official record data the information submitted is requested to be matched (or attempted to be matched).

“Pay Cycle” means the calendar cycle, period or schedule in which an Employer regularly pays their Employees, the frequency of such a cycle varying by Employer or their third-party Payroll Services Provider arrangements.

“Parent” means Equifax, Inc (NYSE: EFX), the ultimate parent company of Equifax headquartered in Atlanta, Georgia, and any other related body corporate of Equifax located in the United States of America or elsewhere operating under the same Group policies as Equifax, including under the *EFX Global Security Policies, Standards and External Security Standards*.

“Payroll Services Provider” means a Payroll Provider or any other service providers who may act on behalf of an Employer or a Payroll Provider to deal with Data, and includes a Sending Service Provider for STP tax purposes;

“Payroll Provider” means a third-party service provider to which an Employer outsources payroll or human resource management services and authorises to act on their behalf.

“Personal Information” has the same meaning as defined under applicable Privacy Law.

“Provider” has the same meaning as in the Connector Service Terms.

“Terms of Supply” means our terms of supply for information services accessible electronically at <https://www.equifax.com.au/hrsolutions/pdf/terms-of-supply.pdf>.

“URN” means a unique reference number we generate for each report made available to a Broker.

“Verification Exchange” means the data exchange platform operated by us, which enables Verifiers to verify the income and employment Data of consumers in connection with the Authorised Primary Purposes.

“Verification Services” means the supply of an automated or manual method of providing employment and employment income Data verifications relating to an Employee to Verifiers and related services.

“Verifier” means a commercial, private, non-profit or government entity that has entered into an agreement with Equifax to receive Data from the Verification Exchange and that is legally permitted to receive the relevant Data relating to a request.

“Web UI” means the Secure Web User Interface provided by us for Verification Exchange.

SCHEDULE A:**Equifax Verification Exchange®****VERIFICATION SERVICES – VERIFIER****SUBSCRIPTION AGREEMENT (including Term and Fee Schedule)**

Details		
Item 1	Equifax	Equifax Australasia Workforce Solutions Pty Limited ABN: 86 080 799 720
Item 2	Equifax's email	support.au.ve@equifax.com
Item 3	Client (Verifier)	NAME: ABN:
Item 4	Client Authorised Officer	Name: Email: Mobile:
Item 5	Client details	Address: Technical Lead (if not Authorised Officer): Name: Email: Mobile:
Item 6	Services	Verification Services (for Authorised Primary Purposes) as selected in Fee Schedule
Item 7	Term	3 years, commencing the date the last party accepts the terms of this agreement unless expressed otherwise.
Item 8	Effective Date	
Item 9	Fee Schedule	Appendix A to this form
Item 10	Channel	Web UI / API / Batch Portal / POC / Manual (*delete as applicable)
Item 11	Special Terms (if any)	Appendix B to this form
Item 12	Client Data Interpretation Rules (if any)	Appendix C to this form

Equifax agrees to provide the Verification Services for the Term and the Client agrees to engage Equifax directly to perform those Services in accordance with:

- (a) the *Agreement* as defined by the *Equifax Verification Exchange®: VE - Verifier Service Terms* accessible at <https://www.equifax.com.au/hrsolutions/termsandconditions.html>;
- (b) the Fee Schedule attached to this document as Appendix A; and
- (c) the Special Terms in Appendix B (if any).
- (d) the Client Data Interpretation Rules in Appendix C (if any).

Signed on behalf of Equifax by a person authorised to sign on behalf of Equifax:	Signed on behalf of Client by a person authorised to sign on behalf of Client:
Signature:	Signature:
Name: Dylan John	Name:
Position: Executive General Manager	Position:
Date:	Date:

Appendix A (Fee Schedule):

The Client shall pay the fees and charges described in this Appendix for the services selected below. All fees shown are exclusive of GST.

Authorised Primary Purpose (at least one to be identified)	
Consumer's application for mortgage	Consumer's application for insurance
Consumer's application for auto loan	Pre-tenancy screening
Consumer's application for credit card	Pre-employment screening (note: VOE only)
Consumer's application for a personal loan	Other: _____

Verification of Employment & Employment Income (VOI) – 'Real Time' online Solution

Fee Schedule

Service Type	Subscription Tier	Price per fulfilled Equifax Verification Product Selection		
		Employment-Income 36	Employment-Income 12	Employment-Income 3
VOI	Platinum	VI01-36	VI01-12	VI01-3
	Gold	VI31-36	VI31-12	VI31-3
	Silver	VI41-36	VI41-12	VI41-3

Service Level Data Elements

VOI	Data Elements
Potentially Available Data	Employer Name, Employer ABN, Job Title, Employment Status, Employment Type, Employment Start Date, Employment End Date, Total Time with Employer, up to last 6 pay event Income details, current and 2 previous year's YTD Income Summaries, up to last 12 Mandatory Superannuation Contribution payments
Superior Data elements	Employer Name, Employer ABN, Employment Status, Employment Start Date, Employment End Date, Total Time with Employer, up to last 6 pay event Income details (where available), current and 2 previous year's YTD Income Summaries (where available)
Standard Data elements	Employer Name, Employer ABN, up to last 12 Mandatory Superannuation Contribution payments (where available)

Verification of Employment Only (VOE) – 'Real Time' online Solution

Service Type	Subscription Tier	Price per fulfilled Equifax Verification Product Selection		
		Employment 36	Employment 12	Employment 3
VOE	Platinum	VE01-36	VE01-12	VE01-3
	Gold	VE31-36	VE31-12	VE31-3
	Silver	VE41-36	VE41-12	VE41-3

Service Level Data Elements

VOE	Data Elements
Potentially Available Data	Employer Name, Employer ABN, Job Title, Employment Status, Employment Type, Employment Start Date, Employment End Date, Total Time with Employer
Superior Data elements	Employer Name, Employer ABN, Employment Start Date, Employment End Date, Total Time with Employer
Standard Data elements	Employer Name, Employer ABN

Product, Fees & Charges Matrix – VOI and VOE ‘Real Time’ online Solutions

Product	Equifax Verification fulfilment
Employment-Income 36	A VOI request will be fulfilled, and the associated fees charged for the relevant Subscription Tier, only when data is available from within the prior 36 months
Employment-Income 12	A VOI request will be fulfilled, and the associated fees charged for the relevant Subscription Tier, only when data is available from within the prior 12 months
Employment-Income 3	A VOI request will be fulfilled, and the associated fees charged for the relevant Subscription Tier, only when data is available from within the prior 3 months
Employment 36	A VOE request will be fulfilled, and the associated fees charged for the relevant Subscription Tier, only when data is available from within the prior 36 months
Employment 12	A VOE request will be fulfilled, and the associated fees charged for the relevant Subscription Tier, only when data is available from within the prior 12 months
Employment 3	A VOE request will be fulfilled, and the associated fees charged for the relevant Subscription Tier, only when data is available from within the prior 3 months

Subscription Tier	Client Requirement	Fees Charged
PLATINUM	Client requires verification request to <u>be fulfilled</u> only when at least the Superior Data elements are available.	<ul style="list-style-type: none"> Platinum price tier is charged for each verification fulfilled with at least all Superior Data elements No transaction fee is charged and no verification fulfilled when any Superior Data element is not available
GOLD	Client requires verification request to <u>be fulfilled</u> when at least the Standard Data elements are available.	<ul style="list-style-type: none"> Gold price tier is charged for each verification fulfilled with at least all Superior Data elements Silver price tier is charged for each verification fulfilled with at least Standard Data elements No transaction fee is charged and no verification fulfilled when any Standard Data element is not available

Verification of Employment & Employment Income (VOI) – ‘Employer Verification’ manual Solutions

Service Type	Employer Verification	\$ per verification	Service Selected
VOI	Employment Income Verification		
	Employment Income Verification – Cancelled / Unable to Verify		
VOE	Employment Verification		
	Employment Verification – Cancelled / Unable to Verify		

To assist better understanding of the Fee Schedule, certain aspects of the Verification Services are elaborated below:

Verification Service types

A. Equifax Verification. An Equifax Verification is an online verification where Data is digitally available through the Verification Exchange; it delivers detailed VOE and VOI for Authorised Primary Purpose(s).

B. Employer Verification (manual process). An Employer Verification delivers VOE and VOI for records not digitally available through the Verification Exchange; the report is largely consistent in data elements and format to an Equifax Verification. Specialised agents contact employers directly and the report is not immediately available. It may include **Stated Information**. Additional information required by a Client as part of an Employer Verification; for example, employee share scheme information.

Delivery Methods and Data Requests

A. Application Programming Interface (API)

Description: Verification Services are accessed via an Application Programming Interface.

B. Web User Interface (Web UI)

Description: Verification Services are accessed via an Equifax secure web portal. Verification Services do not include Interpreted Data

C: Batch Transfer Portal (Batch Portal)

Description: Verification Services are accessed at intervals (e.g. daily) through a secure data load portal for batch file processing provided by Equifax. Verification Services do not include Interpreted Data

D: For all Methods and Data Requests:

Input Request Data: Client may obtain a VOE or VOI by providing: (a) the mandatory and optional data as directed by Equifax; this may include an Applicant's name, DOB, current and past address (including postcode), gender, employer, employment contact details and other details required to enable matching of the Applicant to Data Provider records, or may be a URN; and (b) an Authorised Primary Purpose for the verification sought.

SCHEDULE B:

Equifax Verification Exchange®

CONSUMER CONSENT – PRO FORMA WORDING: standard

So that my application can be assessed, I consent to your service provider, Equifax Verification Exchange®, collecting, using and disclosing my personal information as my intermediary in accordance with its [Verification Exchange Collection Statement](#), including:

- *disclosing to my employers (or to payroll or other service providers who might act on behalf of my employers) to identify me; and*
- *collecting and using my employment income, history and related information from such parties to allow your verification of those matters.*

the [Verification Exchange Collection Statement](#) reference is a hyperlink to <https://www.equifax.com.au/hr solutions/pdf/ve-collection-statement.pdf>

CONSUMER CONSENT – PRO FORMA WORDING: for Broker use only

So that my application can be assessed, I consent to your service provider, Equifax Verification Exchange®, collecting, using and disclosing my personal information as my intermediary in accordance with the Verification Exchange Collection Statement, including:

- *disclosing to my employers (or to payroll or other service providers who might act on behalf of my employers) to identify me; and*
- *collecting and using my employment income, history and related information from such parties to allow you and, where you act as a broker or agent, my prospective transaction counterparty (through Equifax Verification Exchange® as its service provider) to verify those matters.*

the [Verification Exchange Collection Statement](#) reference is a hyperlink to <https://www.equifax.com.au/hr solutions/pdf/ve-collection-statement.pdf>

CONSUMER CONSENT – PRO FORMA WORDING: for Introducer use only

So that my application can be assessed, I consent to your service provider, Equifax Verification Exchange®, collecting, using and disclosing my personal information as my intermediary in accordance with the Verification Exchange Collection Statement, including:

- *disclosing to my employers (or to payroll or other service providers who might act on behalf of my employers) to identify me; and*
- *collecting and using my employment income, history and related information from such parties to allow you and/or, where you act as my Introducer to any prospective lender or credit provider, that third party (through Equifax Verification Exchange® as its service provider) to verify those matters.*

the [Verification Exchange Collection Statement](#) reference is a hyperlink to <https://www.equifax.com.au/hr solutions/pdf/ve-collection-statement.pdf>