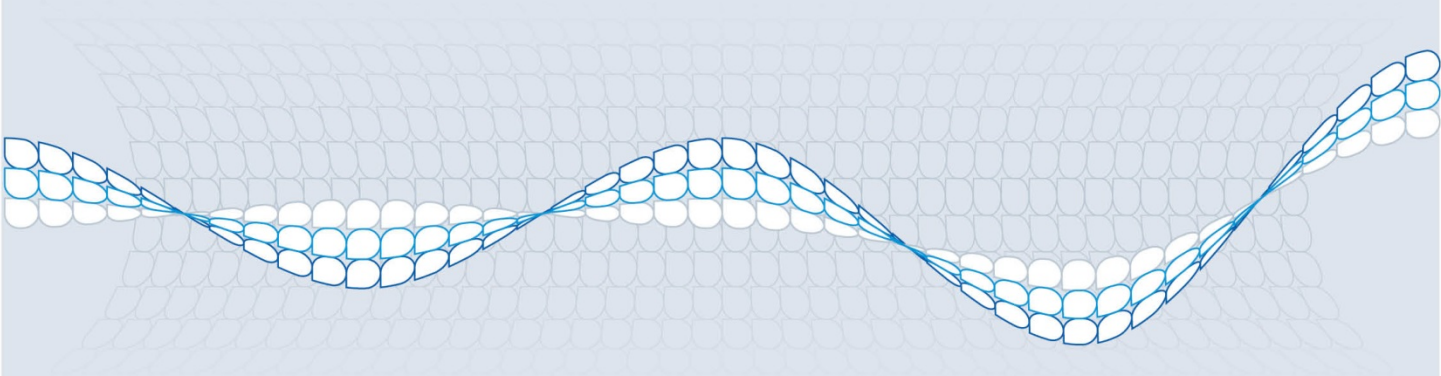


TDX Group

Debt Services Environmental Policy

PUBLIC



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1. Purpose

This policy has been created to define TDX Group's (hereafter referred to as 'TDX') approach towards environmental management.

TDX is mindful of its environmental impact and is committed to the continual improvement of the business's environmental performance. In addition, TDX is committed to the reasonable prevention of pollution related to its activities, products and services.

2. Scope

This policy applies to all Employees in Business Units and Centres of Excellence within TDX.

3. Definitions

Environmental Management System (EMS): The proactive programme of regular activities established to meet the requirements of the Environmental Policy.

Employee: all individuals working at all levels and grades, including senior managers, officers, directors, employees (whether permanent, fixed-term or temporary), consultants, contractors, trainees, seconded staff, homeworkers, casual workers and agency staff, volunteers, interns, third parties, sponsors, or any other person associated with Equifax, or any of its subsidiaries or outsourcers, or their Employees.

ISO14001: An international standard which sets out best practice requirements for environmental management.

4. Policy statement

1. TDX will ensure the availability of information and resources to meet defined environmental objectives and targets, and shall incorporate environmental performance when considering new equipment, major renovation and new design.
2. TDX will meet all applicable requirements regarding legislation, relevant certifications and contractual obligations.
3. TDX commits to maintaining an environmental awareness program, to include a standard training process and ongoing additional programmes.
4. Employees are expected to participate in the company's environmental programmes and are asked to co-operate in the operation of this Policy and make a positive contribution to environmental management.
5. TDX will, where reasonably possible, seek to improve environmental performance as part of a continuous improvement process.
6. TDX will review performance by way of regularly scheduled governance forums, appropriate to the subject.
7. Non-compliance with this policy could result in the matter being reported to the Board or its subcommittees. Failure to identify or remedy environmental risks or issues may, depending on the circumstances, lead to disciplinary action.

5. Roles and responsibilities

Party	Role / Responsibility
Policy Owner	<ul style="list-style-type: none"> • Review and approve the Policy; • Maintain and communicate changes to the Policy; • Monitor Policy implementation and advise Business Units on the Policy requirements; • Ensure this policy, procedures and controls remain sufficient to comply with the requirements of ISO14001; and • Ensure that breaches of this Policy are properly investigated and reported to the Risk & Compliance Committee.
Environmental Management Team	<p>As directed by senior management to oversee the environmental management process:</p> <ul style="list-style-type: none"> • Ensure all relevant Employees understand their obligations in relation to environmental management as set out in this Policy; • Maintain records in relation to this policy; and • Report and escalate breaches of this Policy to the Policy Owner
Employees	<ul style="list-style-type: none"> • Understand their obligations in relation to environmental management as set out in this Policy; and • Engage with the appropriate environmental management training.