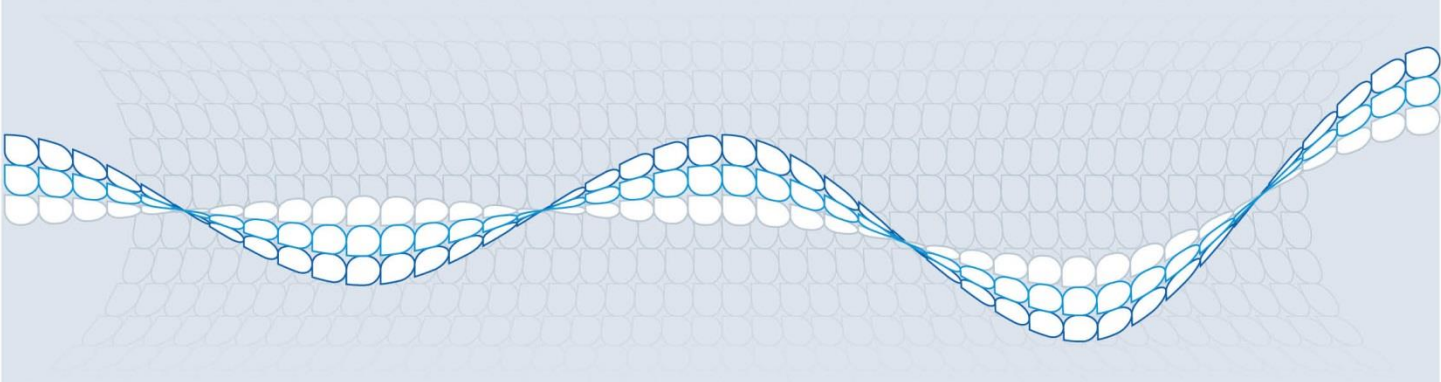


TDX Group Limited

Modern Slavery and Human Trafficking Statement



1. Opening statement from senior management

TDX Group Limited (TDX) is committed to preventing acts of modern slavery and human trafficking from occurring within its business and supply chain, and imposes the same high standards on its suppliers.

TDX will not tolerate any failures in its supply chain to meet these standards; they are a prerequisite of doing business with us.

2. Structure of the organisation

TDX is a subsidiary of Equifax Inc., a leading global data analytics and credit referencing business, headquartered in Atlanta, Georgia. The group employs over 10,000 people worldwide and has business operations in over 24 territories. It has unique data, technology and analytics capabilities and is the market leader in almost every country in which it operates.

TDX is one of the group's leading UK operating companies, authorised and regulated by the Financial Conduct Authority.

To find out more about the nature of our business, please visit www.tdxgroup.com

In order to support our operations and meet our customers' needs, we work with a range of suppliers, from office equipment through to technology providers.

3. Policies

As part of our commitment to combatting modern slavery, we have implemented a specific Modern Slavery and Human Trafficking Policy. We also consider several of our other policies to be relevant to this area, including our Recruitment Policies, Outsourcing Policy and Whistleblowing Policy.

We also make sure our suppliers are aware of our policies, and adhere to the same high standards.

These policies have been developed by specialist staff, approved by our board and implemented through our dedicated internal communications channels.

4. Due diligence

As part of our efforts to monitor and reduce the risk of slavery and human trafficking occurring within our supply chains, we have adopted the due diligence procedures in respect of our business-to-business suppliers and our HR and recruitment activities. These include supplier questionnaires, risk assessments, contractual commitments and the right to conduct audits.

Our procedures are designed to;

- Establish and assess areas of potential risk in our business and supply chains
- Monitor potential risk areas in our business and supply chains
- Reduce the risk of slavery and human trafficking occurring in our business and supply chains
- Provide adequate protection for whistle-blowers

5. Risk and Compliance

TDX regularly evaluates the nature and extent of its exposure to the risk of modern slavery occurring in its supply chain by reviewing these activities.

We do not consider that we operate in a high-risk sector because of the nature of our business as a debt management and administration provider.

We ensure all our suppliers adhere to our Modern Slavery and Human Trafficking Policy. We enforce a strict code of compliance and do not tolerate slavery and human trafficking within our supply chains. For example, if we find evidence of a failure to comply with our policies, we will immediately seek to terminate our relationship with the relevant supplier.

6. Training

We invest in educating our staff to recognise the risks of modern slavery and human trafficking in our business and supply chains. Through our training programmes, employees are encouraged to identify and report any potential breaches of the organisational Modern Slavery and Human Trafficking Policy.

Employees are taught the benefits of stringent measures to tackle slavery and human trafficking, as well as the consequences of failing to eradicate slavery and human trafficking from our business and supply chains.

This statement is made in accordance with section 54(1) of the Modern Slavery Act 2015 and constitutes TDX's slavery and human trafficking statement for the financial year commencing 1 January 2018 and ending 31 December 2018.

Name: John Garside
Signature: *J Garside*
Title: HR Director – Europe
Date: 20 February 2019

TDX Group Limited