

Analytical Sandbox

V1.1 effective from 24 March 2026



1 What is this document?

1.1 It applies to our Analytical Sandbox

This Product Schedule only applies to our Analytical Sandbox. All references to Service in this Product Schedule refer to the Analytical Sandbox Service.

1.2 Definitions

Capitalised terms used in this Product Schedule have the meaning given to them in the Work Order, or the Experian Dictionary accessible at www.experian.com.au/terms.

2 How can you use the Service?

2.1 Authorised Use

The Authorised Use of this Service is:

- a. in relation to any use of de-identified consumer bureau data, for your research in relation to credit only; and
- b. in all other cases, for your lawful internal business purposes.

You must only use the Service for the Authorised Use and in line with its intended purpose and applicable Laws.

2.2 Licence terms

The licence we grant you to use the Service includes the access rights set out in the Work Order. Any changes to the terms of the licence may result in additional Fees.

2.3 Sandbox Data

- a. The Service includes access to de-identified data from our consumer and/or commercial bureau (as applicable) and any other data elements set out in the Work Order. We will also de-identify and upload your data into the Service to enable interaction with our data. The combined data is 'Sandbox Data'.
- b. By providing your data, you confirm that you either own or have the necessary rights to use it. We won't use the data you provide to us for any purpose other than uploading it into the Service for your use.
- c. You must take reasonable steps to ensure that any Sandbox Data can't be reidentified and must immediately destroy any data that is accidentally re-identified.
- d. If you realise, or reasonably believe, that a person could be identified using the Sandbox Data, you must notify us as soon as possible.
- e. Unless otherwise agreed to by us in writing, you must not export any data (including but not limited to models or test data) from the Service or upload any code into it.
- f. You may publish data in Tableau for creating interactive workbooks, including reports, charts, and graphs.

3 What are your obligations?

3.1 Using the Service

You must:

- a. implement and maintain industry best practice security measures and safeguards in relation to your computer systems, network and internet connectivity to access the Service;
- b. use the Services on up to date and secured hardware, networks, systems and software;
- c. comply with all applicable technical safeguards and access restrictions designed to protect the integrity and security of the Service;
- d. keep all Credentials secure and confidential. If there is any unauthorised use of Credentials, you must promptly notify us, change the affected Credentials (if you can), and follow our reasonable instructions;
- e. protect the Service from unauthorised access, use, modification, reproduction, publication, or distribution, including through reverse engineering, automated tools or processes, or harmful code;
- f. ensure that the Service or Experian Data are not resupplied, resold, or repackaged;
- g. restrict access to the Service to you and your Authorised Users only; and
- h. if you use any third-party systems, platforms or service providers in connection with your use of the Services, ensure that those third-party service providers comply with the obligations under this clause 3.1.

Unless required by Law, you must not voluntarily produce any Experian Data in legal proceedings or identify us, our Related Bodies Corporate, the Service, or our Confidential Information as a source of reference.

3.2 Use of AI Technology

- a. You must not use (or allow any third party to use) Experian Data to develop, improve, train, validate or benchmark any artificial intelligence, machine learning or similar technologies, systems or agents (**AI Technologies**). Any technology, information, data or materials created using Experian Data in a way that does not comply with this clause are owned by us, treated as our Confidential Information, and you assign all IP Rights in them to us.
- b. For clarity, you may use Experian Data in AI Technologies solely to produce individual results within the Authorised Use, provided that no Experian Data (including any subset or derived data) is retained by any third party (including AI Technology providers).

3.3 You are responsible for Authorised Users

- a. If Authorised Users access the Service, you:
 - i. must maintain a list of Authorised Users and share it with us on request;
 - ii. must ensure that your Authorised Users comply with the Agreement and our reasonable directions to use the Service;
 - iii. are responsible for your Authorised Users' use of the Service; and
 - iv. acknowledge that we may disable Authorised Users that are deemed inactive or we reasonably suspect have breached the Agreement.
- b. If an Authorised User no longer needs access to the Service, you must remove their access. Anyone with access will be considered authorised by you.
- c. We may monitor your Authorised Users use of the Service to ensure your compliance with the Agreement, our security standards and to prevent fraud and unauthorised use. You are responsible for obtaining any necessary consents from your Personnel and Authorised Users in relation to this clause.

3.4 You are responsible for how you use the Service

You are solely responsible for any decisions made (or not made) by you or your Authorised Users in relation to the use of the Service.

3.5 Third Party terms

The Service includes access to third party software. In using the Service, you agree to, and must comply with, the following Third-Party Terms:

Third Party	Terms
Tableau	The Tableau End User Agreement at www.experian.com.au/terms#additional .
Jupyter	JupyterHub is open source software which is licensed under the BSD 3-clause licence. Your use of JupyterHub is subject to the terms of that licence, which can be found at https://jupyter.org/governance/projectlicense.html . You are responsible for ensuring that your use of JupyterHub complies with all applicable licence terms and conditions. JupyterHub is provided "as is," without warranties of any kind. To the extent permitted by law, we disclaim all liability arising from your use of JupyterHub.

4 How do we manage intellectual property?

4.1 Ownership and licensing of Existing IP

You and we each own and continue to own all of our respective Existing IP. If any of your Existing IP forms part of any of our Services, you grant us a non-exclusive, perpetual, irrevocable, royalty-free licence to use and modify that Existing IP to the extent required to deliver the Experian Services.

4.2 We and our licensors keep our IP in the Service

We (or our licensors) own all right, title, and interest, including IP Rights, in the Service at all times. We don't, at any time, transfer any ownership rights in the Service and we reserve all rights not expressly granted.

4.3 IP created during Service provision

All right, title and interest, including IP Rights, in any Enhancements or Joint IP vests in us on creation. If you acquire any IP Rights in any of our Services, Enhancements, or Joint IP, you assign those IP Rights to us (or our licensor) with effect from acquisition and agree to do all things reasonably required by us to give effect to such assignment.