

Global Corporate Privacy Policy

Last Updated: February 28, 2022

What is this Policy about?

S&P Global Inc. and its affiliates (collectively or individually, as applicable, referred to as "S&P Global", "Company", "we", "our", "us") respect your right to privacy. This global Corporate Privacy Policy ("Policy") explains who we are, how we collect, share, transfer and use personal information about you, and how you can exercise your privacy rights. This Policy applies to interactions we have with you via our websites, applications and other products and services including events, where you otherwise contact us and where we otherwise display or link to this Policy ("Services") or in the course of our receipt of products or services from you or your employer.

Please note that some privacy rights and obligations may differ in certain locations based on applicable local data protection laws. We have included supplemental information for certain jurisdictions in this Policy.

Third parties that link from or to our Services, or from whom we collect personal information may have their own privacy policies and practices. This Policy does not apply to sites or applications offered by other companies or individuals, including third party products and services, that may be displayed as content in a search on our website. Please review any third-party policies to learn more about their practices.

To the extent a notice provided at the time of collection from a website or specific product conflicts with this Policy, the terms of that specific notice or supplemental privacy statement will apply.

If you enter into a separate agreement with us which requires, or contemplates, collecting, sharing, transferring, using or otherwise processing information about you in a manner that is different than that which is described in this Policy, the terms of that agreement will apply.

What does S&P Global do?

S&P Global is a leading provider of transparent and independent ratings, benchmarks, analytics and data to the capital and commodity markets, businesses and governments worldwide. For more information about S&P Global's current group companies and other related companies, please see our latest filings [here](#).

When did S&P Global and IHS Markit merge?

S&P Global and IHS Markit announced their merger on 30 November 2020 and this Policy was updated at the time the merger was completed.

The automotive business collects and compiles motor vehicle registration and title information to provide products and services to authorized entities pursuant to 18 U.S.C A. §2721 and similar state laws governing the use of such information. Consumer information from motor vehicle records is used in compliance with the governing laws and regulations and thus not used by S&P Global or provided to other entities by us for direct marketing purposes. To access or correct your motor vehicle registration and/or title information, contact your state's department of motor vehicles or other state agency that processes motor vehicle titles and registration. The [American Association of Motor Vehicle Administrators](#) maintains links to state motor vehicle agency websites, organized by [AAMVA regions](#).

For more information about our privacy practices relating to our Digital and advertising-related services, please see the [Advertising Privacy Policy](#).

What personal information does S&P Global collect and why?

The information that we collect from or about you - some of which is personal information under applicable data protection laws - falls into the following broad categories:

1. Information that you provide to us

As part of our Services, you may provide certain information to us, such as your contact details, user credentials, and employment information.

A few examples include, when you fill out an on-line form to register to use our Services, such as to attend an event, to request a free trial or courtesy newsletter, or to receive research, white papers, product information or reports through our website. You may also provide us with your business card information or other contact information as you do business with us or you request information from us. Information we ask you for and why we ask you for it includes:

Types of personal information	Why we collect it
<i>Billing information (including your payment card information)</i>	<i>To maintain your account with us and to provide you with requested products and services.</i> <i>For order processing and to provide transaction documents.</i>
<i>Contact details such as name, telephone numbers (which may include cell/mobile numbers), email address and postal address and details of any correspondence between us.</i>	<i>To respond to your communications and inquiries, such as when you want to learn more about our conferences and webinars.</i> <i>If requested, to provide product service updates, information and alerts.</i> <i>To contact you for information verification purposes.</i> <i>To gather information needed to provide Services requested by you or your employer.</i>
<i>User credentials including name, email address, signature and any personal login information you provide to us when you create a profile, such as details of your education and your gender.</i>	<i>To obtain your feedback regarding our Services, including an event you attended, such as when we or our agents send you a customer satisfaction survey.</i> <i>To receive services from you or the corporate entity you represent.</i> <i>To set up and maintain your user account.</i> <i>To monitor and enforce compliance with our contract terms.</i>
<i>Some product platforms also allow users to upload data themselves including age, race, color, ancestry, national origin, citizenship, religion or creed, marital status, sex (including gender, gender identity, pregnancy or childbirth and related medical conditions), sexual</i>	<i>To enable clients to use our product platforms for their own purposes.</i>

orientation, veteran or military status, for their own purpose, as detailed in the product terms of use.

Employer and employment information such as job title, company affiliation, function, seniority, department and location of your office.

Your preferences and interests, such as emails and newsletters you would like to receive, or have opted out from receiving, or the markets, industries and conferences that interest you. We may record and collect images of you provided that you do not object, for example, at an event

Social security/Official identification number, state identification card number, credit card numbers, and personal financial data (such as specific salary, mortgage details, net worth or individual portfolio information). We refer to this type of personal information as "Customer Financial Data".

Issues, questions and problems you have when using our Services, your user preferences and how you use or want to use our Services and information which you seek to analyse or manipulate within our Services and which you communicate to our support, maintenance and training staff. We may also record telephone service calls with you, subject to an announcement at the beginning of the call.

To manage your individual user account when it is covered by an account of one of S&P Global's corporate customers, such as the corporate account of your employer.

To enable us to send you tailored information on our Services across our divisions that may interest to you, to allow you to participate voluntarily in mailings and other events and to allow us to promote our events and Services.

In some cases, our corporate customer, such as a structured finance issuer or you, may provide Customer Financial Data to us for the purpose of informing our statistical analysis or for our use in providing our Services. Customer Financial Data will not be used for purposes other than these and will not be rented or otherwise made available to third parties for public distribution.

For conducting due diligence activities for financial institutions and other regulated companies as part of our know-your-client products.

To maintain your account with us, provide technical support to that account, remedy issues or problems with that account, train you in the use of our Services and keep an auditable record of all such communications and actions which is accessible to our support, maintenance and training staff globally.

2. Information that we collect automatically

We may collect information automatically from your device, including information regarding how you use our Services.

Information we collect automatically includes your log-in events (when, how and for how long you log into and use certain Services), IP or MAC address, device make, model and operating system, mobile network information, internet service provider, unique device identification number, advertising ID, browser type and language, geographic location (e.g., country or city level location or time zone) and other technical information. We collect "click stream" data, which is information about

how your device interacts with our Services, such as the pages, screens, functions, applications and products accessed and links clicked.

This information helps us understand users of our Services, such as visitors to our websites, the pages they visited before and after and what content functions interest them. We use this automatically collected information:

- for our analytics purposes, including to enhance our understanding of usage of our Services;
- to improve the quality and relevance to users of our Services, including (with consent as applicable) by showing or offering users relevant Services based on their preferences and usage habits;
- to develop or accelerate research, analysis, news and related editorial content and information collection as part of our Services, or to enable others to develop/accelerate such content where permitted;
- to offer you support with and training on our Services and to help resolve any errors or technical issues;
- to develop and update our Services;
- for customer services, such as evaluating our customers' training needs for our products;
- to satisfy requests from S&P Global's corporate customers regarding the entitlement to and use of our Services by individual users under their corporate accounts (this information may be offered to clients in an aggregated form and clients may be required by law to request such information);
- to deliver tailored information on our Services that may be of interest or value to you and to send you marketing and promotional e-mails with your consent if required by applicable law;
- occasionally, to identify unauthorized use or unauthorized distribution of our Services related or unrelated to a security issue;
- where relevant, to review or update pricing agreed with our customers; and
- for billing purposes, so that we or others (such as our content providers) can bill for the services provided.

Some of this information is collected using cookies, weblogs, web beacons and similar tracking technology - see "Cookies and similar tracking technology".

3. Information that we obtain from other sources

We may receive personal information about you from other sources (including your employer or business partner if you use Services covered by a subscription). Where you register as a user, we will endeavour to check that these third parties have your consent or are otherwise legally permitted or required to disclose your personal information to us.

The information we collect from your employer (if you use our Services under your employer's corporate subscription) consists of your contact details and employment-related information.

We collect personal information from other third parties, such as marketing vendors, survey services, social media, conferences and other events that we or others organize, and other sources to the extent permitted by applicable law. We use this information to market our Services to you, to

maintain and correct our records, to add data fields, and to enhance the marketing and delivery of our Services to you.

We collect personal information as part of our content collection process for some of our products. We obtain this from a variety of sources, including third-party content providers, public filings and websites, to display within some of our products. Find out more at "How does S&P Global use personal information in products?".

We also may use your personal information for other purposes that we explain to you at the time we collect your personal information or, if permitted by applicable data protection laws, that are compatible with the purposes we have disclosed to you (such as archiving purposes in the public interest, scientific or historical research purposes, or statistical purposes).

4. Other personal information collected through our mobile apps

When you download, access or otherwise use one of our mobile apps, the information that we collect depends on your device, in-app and operating system permissions. To provide you with the functionalities of one of our apps, the app must access various functions and data on your mobile device.

When you agree, some of our apps collect the precise geo-location of your mobile device and some of our apps also collect information that may be personal information about you or others, from or about:

- Your calendar
- Your contacts and call information
- The accounts and other apps on your mobile device
- Photos (including date, time, location and contents)
- Media files, metadata and other stored information

We also automatically collect app logs and usage statistics. For example, we record when you open an app so that we can monitor which app is used, when and how, and if the app stops working, we log the "crash data", such as whether you have mobile reception, to help us identify and fix the cause.

To learn more about the specific information collected by any of our mobile apps, please check your device settings or review the platform from which you downloaded it. To stop collection of all information through one of our apps, please uninstall the app.

When you download one of our mobile apps from Apple's App Store or Google Play (each, an "**App Platform**"), you acknowledge and agree that:

- As between S&P Global and the App Platform, S&P Global is solely responsible for the app.
- The App Platform has no obligation to provide any maintenance and support services with respect to the app.
- In the event of any failure of our apps to conform to any applicable warranty: (i) you may notify the App Platform and the App Platform may refund the purchase price for the app to you (if applicable), (ii) to the maximum extent permitted by applicable law, the App Platform will have no other warranty obligation whatsoever with respect to the applications, and (iii) any other claims, losses, liabilities, damages, costs or expenses attributable to any failure to conform to any warranty is, as between S&P Global and the App Platform, S&P Global's responsibility.

- The App Platform is not responsible for addressing any claims you have relating to the app or your possession and use of the app.
- If a third party claims that an app infringes another party's intellectual property rights, as between the App Platform and S&P Global, S&P Global is responsible for the investigation, defense, settlement and discharge of any such intellectual property infringement claim.
- The App Platform and its subsidiaries are third-party beneficiaries of the applicable terms of use as they relate to your license to use the app. Upon your acceptance of the terms and conditions of our terms of use, the App Platform will have the right (and will be deemed to have accepted the right) to enforce the terms of use as related to your license of the app against you as a third-party beneficiary thereof.
- You must also comply with all third-party terms applicable through the App Platform when using the app.

When does S&P Global disclose my personal information?

We may disclose your personal information to the following categories of recipients.

Our group companies and our joint venture companies where applicable, service providers including without limitation professional advisers or consultants such as lawyers, bankers, auditors, accountants and insurers providing consultancy, legal, banking, audit, accounting or insurance services, financial institutions providing finance to us, external auditors, product content providers, business partners and any organization that arranges your access to our products or services (if that is not you).

We share personal information with those authorized parties referred to above who or that process personal information for purposes consistent with those described in this Policy or notified to you when your personal information is collected. For example, we may share your personal information with the organization that arranges your access to our products or services to fulfil its contractual obligations and to provide our products and services; we may share your personal information with our service providers and business partners for the purpose of operating our business, honouring a request that you have made through the products or services, delivering, improving and customising our products or services, sending marketing and communications related to our business, payment processing, and for other legitimate purposes permitted by applicable law or otherwise with your consent. We may share the contact information you provide when registering for an event and share event attendee lists between our S&P Global divisions and with our webinar and conference partners, to ensure that your contact information is up to date and to administer, secure, and seek feedback on and promote our events.

For a list of our current group companies and related companies, please see our latest filings [here](#). A list of our service providers, content providers and business partners is available [here](#).

In addition to the purposes described in this Policy, Personal information handled by our service providers is subject to their terms of use and privacy policies as notified to you. Please review the service provider's terms of use and privacy policies to better understand how they manage your personal information.

Your employer

We provide personal information to your employer for purposes such as to fulfil and enforce our contract with them, to inform them of potential group training needs, to inform them of Service use by certain categories of users and for pricing purposes.

Competent law enforcement bodies, regulatory, government agency, court or other third parties

We provide personal information to any competent law enforcement body, regulatory, government agency, court or other third party in accordance with applicable law and regulation when we believe disclosure is necessary (i) as a matter of applicable law or regulation, (ii) to protect against fraud or for risk management purposes, (iii) to exercise, establish or defend our legal rights, (iv) to protect your vital interests or those of any other person, or (v) to protect the interests, rights, safety or property of us or others.

S&P Global is regulated by various federal and state agencies, authorities and similar regulatory bodies internationally and, in the normal course of business, both in the United States of America and abroad, is the subject of government and regulatory proceedings, investigations and inquiries. We may therefore disclose your information to comply with a court order, government request or other legal or regulatory process.

Our SEC filings set this out in more detail and are available [here](#).

Potential Buyers

We may provide personal information to a potential buyer or a target (and that third party's or our agents and advisers) in connection with any proposed purchase, merger, transfer, acquisition or liquidation or similar event, of all or any part of our business. If such a change happens to our business, the buyer or target will use your personal information in the same way as set out in this Policy or will inform you about how it will use your personal information as required by applicable law.

Any other person or entity

Personal information that you disclose on message boards, chat areas or social media pages or in direct messages to other users of these platforms may be collected and used by third parties to contact you, to send you unsolicited messages or for other purposes without our knowledge or control. Also, please be aware that social media forums and chat rooms not operated by us may have additional rules and conditions. We are not responsible for the personal information or any other information you choose to submit on these forums that are not controlled by us. We also may solicit your consent to share personal information with any other person or entity.

The Services may offer you the ability to share personal information through a social networking site (e.g., Facebook, Twitter) using integrated tools (e.g., Facebook "Like" button, or Twitter "Tweet" button). The use of such integrated tools enables you to share personal information about yourself with other individuals or the public, depending on the settings that you have established with such social networking site. For more information about the purpose and scope of data collection and use in connection with such social networking site or a site's integrated tools, please visit the privacy policies of the entities that provide these social networking sites.

We encourage you to use caution when publicly disclosing your personal information.

For more information about how and why we disclose the personal information that features in our products, please see "How does S&P Global use personal information in products?" below.

What is our legal basis for processing personal information?

Our legal basis for collecting and using personal information depends on the personal information concerned, the context in which we collect it and the applicable laws and regulations.

Generally, we collect personal information from you where: we have your consent to do so; we need the personal information to perform a contract with you (for example, your subscription to one of our products) where permitted under applicable data protection laws; or, in some jurisdictions such as

the European Economic Area ("EEA"), the processing is in our legitimate interests and not overridden by your data protection interests or fundamental rights and freedoms or the processing is otherwise consistent with applicable law. In some cases, we are required by law to collect personal information from you.

If we ask you to provide personal information to comply with a legal requirement or to perform a contract with you, we will inform you whether the provision of your personal information is mandatory and the possible consequences if you do not provide your personal information.

Generally, if we collect and use your personal information in reliance on our legitimate interests (or those of a third party), this interest is to provide our Services to you and for our legitimate commercial interest (e.g., when responding to your queries, improving our Services, processing payments, advising you of product features or new releases, informing you of product maintenance, or undertaking marketing activities). For the legal basis on which we rely in relation to personal information in our products, please see "How does S&P Global use personal information in products?" below.

Where we send you marketing or promotional e-mails regarding our Services from our different divisions and affiliates, we do so based on your consent, if required by applicable law.

How does S&P Global use cookies and similar tracking technology?

We use cookies and similar tracking technology (collectively, "Cookies") in certain Services (in particular our websites and some mobile applications) to collect and use personal information about you, to better understand and improve the usability, performance, and effectiveness of our Services, to help us tailor content or offers for you, and to serve our interest-based advertising. These technologies may also allow certain third parties to collect information about you, such as information about you clicking on advertisements or installing our Services. Where permitted by applicable law, we will deploy first party performance or analytics cookies automatically when you visit our websites. Where required by applicable law, we will obtain your consent before we place any Cookies on your device that are not strictly necessary for the functioning of our websites. To learn more, including about how to consent to or withdraw your consent to Cookies, please see our [Cookie Notice..](#)

We use Google Analytics to better understand how visitors use our Services. Google Analytics provides us with information about users of our Services. Google Analytics uses Cookies that Google or its affiliate DoubleClick recognizes when you visit other websites and applications. For more information about how Google collects, uses, and shares your information, including information collected through our Services, please visit the Google Privacy Policy - Partners website at <https://policies.google.com/technologies/partner-sites> or see Google's own Privacy Policy at <https://policies.google.com/privacy>.

Google Analytics uses Cookies to help us analyze how users use our Services. Personal information generated by these Cookies about your use of our Services (including your IP address) will be transmitted to and stored by Google on servers in the United States of America. On our behalf, Google will use this information to evaluate your use of our Services and will compile reports on your activity for us.

If you want to opt out of Google Analytics, you can download and install the opt-out browser add-on developed by Google for your web browser. For more information about Google Analytics' currently available opt-outs, please see <https://tools.google.com/dlpage/gaoptout>.

How does S&P Global keep my personal information secure?

We protect personal information that we process with appropriate technical and organizational measures designed to provide a level of security appropriate to the risk of processing your personal information. We will notify you about any security incident involving your personal information through email, correspondence, telephone, push notification or other means, as required by applicable law. If you think your data is the subject of a security incident and we have not notified you, or if you are concerned about the security of your data, please contact our dedicated security team at security@spglobal.com.

How does S&P Global treat international data transfers?

Your personal information may be transferred to, and processed outside, the country in which you are resident. These other jurisdictions may have data protection laws that are different from the laws of your country (and, in some cases, not as protective).

S&P Global is a multi-national group with headquarters in New York, United States of America. Our servers may be located outside of the jurisdiction where we collected the data. We store and replicate your personal information on servers in other countries, in order to provide speed of access, robustness and protection against server failure.

When we collect your personal information, we may transfer it to or from any of the countries in which we do business. Our group companies, related companies, any organization that arranges your access to our products or services service providers, product content providers and business partners, with whom we may share personal information, are located in and transfer personal information to various jurisdictions around the world. The principal jurisdictions where personal information is hosted by or on behalf of S&P Global are the United States of America, Canada, the United Kingdom, Germany, the Republic of Ireland, Italy, France, Switzerland, the Netherlands, India and Singapore. In some cases, your personal information may also be accessed from outside of the jurisdiction where we collected the data, such as the Philippines, India and Pakistan, where our back-office support personnel are located for certain Divisions.

Where your personal information is transferred by us or on our behalf, we implement appropriate safeguards to protect your personal information in accordance with this Policy. These safeguards include implementing applicable standard contractual clauses for transfers of personal information between our group companies, which require group companies to protect personal information they transfer from the jurisdiction in which it was collected in accordance with applicable data protection law.

In some jurisdictions, international transfers may take place when there is an adequate level of protection to the fundamental right of individuals to data protection. In some circumstances, we may choose to rely upon an adequacy decision to lawfully transfer personal information. Standard contractual clauses are one of several mechanisms that allow for personal information to be transferred across jurisdictional borders and we rely on these for transfers to and from our affiliates, vendors and business partners where applicable. Additional safeguards may also be implemented where personal information is transferred. Please contact us to request a copy of our appropriate safeguards.

For how long does S&P Global retain personal information?

Our applicable information governance policies, procedures and standards require that personal information be retained for as long as we have an ongoing legitimate business need to do so (for example, to provide you with a Service you have requested, or to comply with applicable legal, tax or accounting requirements).

Once we no longer have a legitimate business need to process your personal information, our applicable information governance policies, procedures and standards require that we either delete or anonymize your personal information, or if deletion or anonymization is not possible, then pseudonymize and/or securely store your personal information and isolate it from any further processing until deletion is possible.

For more information about how long we retain your personal data, please refer to our privacy commitment here: <https://www.spglobal.com/en/privacy/our-privacy-commitment>. If you have any questions or require any further information about the period of time for which we will process your personal information, please contact us using the contact details set out below.

What are your data protection rights?

Depending on which laws apply to your personal information, you may have the right to withdraw the consent you provided to us as well as the following data protection rights:

- to access or request deletion of your personal information (where your personal information is no longer necessary in relation to the purposes for which we collected it), and to request a copy of your personal information in a portable format.
- to object to our processing of your personal information if we are: using legitimate interests to justify that processing, using the personal information for direct marketing purposes, or using the information for scientific or historical research purposes or statistical purposes.
- to restrict our processing of your personal information under certain circumstances, such as when you contest the accuracy of our records about you, or you make an objection.
- to data portability or receiving in a machine-readable format any personal information that you have provided to us if we are: using consent or necessity in relation to a contract with you to justify our processing of that data. In certain jurisdictions, your right to data portability may also extend to personal information that has been generated in the course of your association with S&P Global.
- not to be subject to a decision, which may adversely affect you, which is based on solely automated processing and to have safeguards put in place if you are being profiled based on your personal information
- to opt-out of marketing and promotional e-mails we send you at any time. You can exercise this right by clicking on the "unsubscribe" or "opt-out" link in the marketing e-mails we send you, by [visiting our preference centers here](#) or by using the contact details listed in the section of this Policy titled, ["How can you contact us?"](#).
- if we collect and process your personal information with your consent, then you can withdraw your consent at any time. Withdrawing your consent will not affect the lawfulness of any processing we conducted before withdrawal, nor will it affect processing of your personal information conducted in reliance on lawful processing grounds other than consent.
- not to be discriminated against for exercising any of the above rights.
- to complain to a data protection authority about our collection and use of your personal information.

For more information, please contact your local data protection authority. (Contact details for data protection authorities in the EEA, Canada, Switzerland and the UK are available [here](#)).

Individuals in certain jurisdictions may have other rights. For more information, see the applicable jurisdiction-specific addendum which forms part of this Policy.

We respond to requests we receive from individuals wishing to exercise their data protection rights or express any concern in accordance with applicable data protection laws, which typically require a response within 30 days. Please be aware that in order to accommodate some requests, we must verify your identity before we can respond, and this may require you to provide photographic identity information to us. Because your personal information, for example, your email address is often required to access or use Services, we retain personal information as long as your account is active. You may have the opportunity to correct, update, or modify this information by logging into your account and updating your information online.

Please note that in certain jurisdictions we may be entitled to charge a fee in connection with the exercise of these rights.

How does S&P Global use personal information in products?

Some of our products contain personal information about persons who are directors, officers, managers, significant employees, trustees or material shareholders or proprietors of companies or businesses. S&P Global obtains such data from publicly available and other sources.

Some of our products include business contact details, professional history details, work data, compensation details, education history data, shareholding and common holding information, information about individuals' gender, passport and driver's license data (for identity verification and due diligence purposes) and information about loans taken out by or secured by individuals in connection with their business.

We may also receive information about race or ethnicity, derived from government or official information (such as census data). Any race or ethnicity information is processed in aggregated, anonymized form and is not linked to individuals. In the United States, some products may process data regulated by the [Driver's Privacy Protection Act](#).

Personal Information in our products is for reference purposes, such as to identify the officers or shareholders of a particular organization or common shareholders or officers among otherwise not obviously related corporate entities and is made available to our customers for such purposes. Customers are required by contract to comply with applicable data protection laws and their use of personal information is restricted by their contract with S&P Global. S&P Global customers are located worldwide, including countries with data protection laws that may offer lower protections than the laws of your country.

S&P Global may share personal information in its products with authorized personnel within its corporate group, with those parties who provide content to S&P Global and with the customers who receive those products. The legal basis for S&P Global's use and disclosure of personal information within its products in this way is that it is necessary for legitimate commercial interests pursued by S&P Global to provide Services to its customers to encourage transparency and well-informed developments in global financial markets and business, and this is not outweighed by the rights and freedoms of those persons featured in our products, because the information about them relates to their business roles and relationships. This personal information is largely derived from publicly available sources and frequently from mandated corporate or government disclosures.

S&P Global's policies, procedures and standards require that the information in its products is updated for accuracy on a regular basis, and the removal data from its systems when such data becomes obsolete or inaccurate. S&P Global has established information governance standards for collection, use and retention of the personal information.

What happens if this Corporate Privacy Policy is updated?

We review and update this Policy from time to time. When we do, we will bring those updates to your attention, for example, by noting the date of the version on the Policy, posting the updated version here or sending you a notification. We updated our Global Corporate Privacy Policy, effective January 1, 2020. At a high level, we made the following changes:

- Simplified the Policy language and structure to make it easier to navigate and find the information you may be looking for;
- Created jurisdiction-specific addenda for you to easily find jurisdiction-specific information, including relevant information for the California Consumer Privacy Act (CCPA) and the People's Republic of China regulations;
- Specifically call out at the start of the Policy the fact that third parties that link from our online properties and products, and the third parties from whom we may collect personal information, have their own privacy policies that may apply to the information that they collect from individuals.

We updated our Global Corporate Privacy Policy, effective February 1, 2021. At a high level, we updated the policy to:

- Provide more details about information we receive from service providers or their employees and the information we collect automatically
- Provide high level information about the government and regulatory proceedings, investigations and inquiries to which S&P Global may be subject
- Provide further details about our international transfers and individuals' rights
- Publish information about our EU/UK Representative entities in light of Brexit
- Add more information about local contact details

We last updated our Global Corporate Privacy Policy, effective as at the date of this document. At a high level, we updated the policy to:

- Incorporate revisions reflecting the merger between S&P Global and IHS Markit to provide transparency about the combined group's approach to collecting, sharing, transferring and using personal information, and how you can exercise your privacy rights.
- Update the addendum relating to the People's Republic of China in light of recent legislative developments.
- Created jurisdiction-specific addenda for Brazil and Columbia for you to easily find further information about your rights in those jurisdictions (if applicable).
- Add more information about local and post-merger contact details.

How can you contact us?

If you have any questions or concerns about our use of your personal information, please contact our Privacy Center and Data Protection Officer at privacy@spglobal.com or 55 Water Street, New York, NY 10041.

You may also use this [personal data request form](#) to contact us or exercise any of your rights.

In some of our locations, we also have local contact details that you may prefer to use as set out in the following jurisdictional supplements:

- Russian Federation
- People's Republic of China
- Japan
- State of California, United States of America
- Brazil
- Colombia

For the Philippines, you may also use email DPOPhilippines@spglobal.com.

European Union Contact Details for non-European Union S&P Global

Certain S&P Global Inc. and its applicable affiliates located outside the European Union ("EU") have appointed representatives within the EU. If you are an EU resident, you may choose to contact the relevant EU representative for any data protection-related enquiries in addition to, or instead of, the contact details above. Please use the applicable contact details below.

S&P Global Ratings Fourth Floor, Waterways House Grand Canal Quay Dublin 2, Ireland RatingsGDPR@spglobal.com	S&P Global Market Intelligence Fourth Floor, Waterways House Grand Canal Quay Dublin 2, Republic of Ireland MIPrivacyOfficer@spglobal.com
S&P Dow Jones Indices Fourth Floor, Waterways House Grand Canal Quay Dublin 2, Republic of Ireland spdjiGDPR@spglobal.com	S&P Global Commodity Insights Fourth Floor, Waterways House Grand Canal Quay Dublin 2, Republic of Ireland PlattsGDPR@spglobal.com
S&P Global Engineering Solutions Fourth Floor, Waterways House Grand Canal Quay Dublin 2, Republic of Ireland PlattsGDPR@spglobal.com	S&P Global Mobility Fourth Floor, Waterways House Grand Canal Quay Dublin 2, Republic of Ireland PlattsGDPR@spglobal.com

UK Contact Details for non-UK S&P Global

Certain S&P Global Inc. and its applicable affiliates located outside the UK have appointed representatives within the UK. If you are a UK resident, you may choose to contact the relevant UK representative for any data protection-related enquiries in addition to, or instead of, the contact details above. Please use the contact details below by division.

S&P Global Ratings 20 Canada Square Canary Wharf London E14 5LH RatingsGDPR@spglobal.com	S&P Global Market Intelligence 20 Canada Square Canary Wharf London E14 5LH MIPrivacyOfficer@spglobal.com
S&P Dow Jones Indices 20 Canada Square Canary Wharf London E14 5LH spdjiGDPR@spglobal.com	S&P Global Commodity Insights 20 Canada Square Canary Wharf London E14 5LH PlattsGDPR@spglobal.com
S&P Global Engineering Solutions 20 Canada Square Canary Wharf London E14 5LH PlattsGDPR@spglobal.com	S&P Global Mobility 20 Canada Square Canary Wharf London E14 5LH PlattsGDPR@spglobal.com

Russian Federation

This Russian Federation Addendum ("Russian Federation Addendum") applies in relation to the processing of personal information of Russian citizens by the Representative Office of the Standard & Poor's International Services LLC and Moscow Branch of S&P Global Ratings Europe Limited (each operating independently and individually and separately) and supplements this Policy. In case of any inconsistencies between this Russian Federation Addendum and the rest of this Policy, this Russian Federation Addendum prevails.

Russian Federation Addendum

People's Republic of China

This China Addendum ("China Addendum") applies to the processing of your personal information only if you are located in the People's Republic of China ("China") and supplements this Policy. In case of any inconsistencies between this China Addendum and the rest of this Policy, this China Addendum prevails.

1. **Sensitive Personal Information.** Your personal information whose leakage or unlawful use may easily infringe the dignity of a natural person, or cause harm to the personal safety or property security, including biometric characteristics, religious beliefs, specially designated status, medical health, financial accounts, personal whereabouts and personal information of minors under the age of 14 may be considered as sensitive personal information in accordance with applicable Chinese law and regulations. To the extent we collect this Sensitive Personal Information, we will only process it to the extent necessary for fulfilling the purposes as stated in this Policy and will take measures for its security. Where required by applicable Chinese law and regulations, we will obtain your separate consent before we process your sensitive personal information.
2. **Sale of business.** We may provide personal information to a potential buyer or target (and that third party's or our agents and advisers) in connection with any proposed purchase, merger, transfer, acquisition or liquidation or similar event of all or any part of our business. If such a change happens to our business, the buyer or target will use your personal information as in the same way as set out in this Policy including this China Addendum or will inform you about how it will use your personal information as required by applicable law, or (where applicable) require such third party to obtain your consent again.
3. **Notifications.** We cannot absolutely guarantee the security of any information or data you provide online. In the event of a security incident, we will take mitigation measures in accordance with our incident response plan and report to competent regulators in China as required by applicable law. In the event of a security incident affecting your personal information, we will notify you as required by applicable law through email, correspondence, telephone, push notification or other means. If you think your data is the subject of a security incident and we have not notified you, or if you are concerned about the security of your data, please contact our dedicated security team at security@spglobal.com.
4. **Contact Information of our China DPO.** You may contact our China Data Protection Officer at privacy@spglobal.com or DPOChina@spglobal.com or, at: 49/F, Fortune Financial Center, No.5, Dongsanhuan Zhong Rd, Chaoyang District, Beijing. You may also exercise your rights in relation to personal information transferred overseas or requests closure of an account which is registered with S&P Global through the method specified under the section of this Policy titled, "**What are your data protection rights?**".

Japan

This Japan Addendum ("Japan Addendum") supplements this Policy to the extent that the Act on the Protection of Personal Information (Japan) applies in relation to the processing of personal information in Japan by S&P Global Ratings Japan Inc., S&P Global SF Japan Inc., and Standard & Poor's International LLC, Japan Branch (together "S&P Global Japan"). In case of any inconsistencies between this Japan Addendum and the rest of this Policy, this Japan Addendum prevails.

S&P Global Japan will comply with applicable Japanese data protection laws and regulations, and not use personal information for purposes which are not set forth in this Policy. The process for dealing with customers' claims is set out in this Policy.

Use of personal information inside the S&P Global group

S&P Global Japan uses personal information with other entities in the S&P Global group who may use such information to provide information about our Services to our clients, conduct certain market research or contact clients. Such information includes: address, name, company name, department name, job title, phone number, fax number, e-mail address, billing information, history of personnel changes and professional employment history, records of job interviews with S&P Global Japan, your areas of interest, etc.

A list of our group companies is available [here](#).

Name, address and name of representative of the person responsible for the management of said personal data

S&P Global Ratings Japan Inc, S&P Global SF Japan Inc.

Marunouchi Kitaguchi Bldg. 28th Floor, 1-6-5 Marunouchi, Chiyoda-ku, Tokyo 100- 0005

Representative Director Takenari Yamamoto

Standard & Poor's International LLC Japan Branch

Marunouchi Kitaguchi Bldg. 28th Floor, 1-6-5 Marunouchi, Chiyoda-ku, Tokyo 100- 0005

Representative in Japan Bruce Christie

Contact information regarding handling of personal information

If you have any questions or concerns about our use of your personal information, please contact our Privacy Center via email at privacy@spglobal.com or Japanprivacy@spglobal.com or via mail, at: Marunouchi Kitaguchi Bldg. 28th Floor, 1-6-5 Marunouchi, Chiyoda-ku, Tokyo 100- 0005, Tel: +81-(0)3-4550-8000.

State of California, United States of America

This State of California, United States of America Addendum ("California Addendum") supplements this Policy to the extent the California Consumer Privacy Act ("CCPA") applies in relation to the processing of personal information of residents of the State of California in the United States of America by S&P Global. In case of any inconsistencies between this California Addendum and the rest of this Policy, this California Addendum prevails.

Certain information we collect may be exempt from the CCPA because it is considered public information (i.e., it is made available by a government entity) or covered by a federal privacy law, such as the Gramm-Leach-Bliley Act, the Health Insurance Portability and Accountability Act, the Fair Credit Reporting Act or the Driver Privacy Protection Act.

Right to Access Information

You have the right to request access to personal information collected about you and information regarding the source of that information, the purposes for which we collect it, and the third parties and service providers with whom we share it. To protect our customers' personal information, we are required to verify your identity before we can act on your request.

Right to Request Deletion of Information

You have the right to request in certain circumstances that we delete any personal information that we have collected directly from you. To protect our customers' personal information, we are required to verify your identity before we can act on your request. We may have a reason under the law why we do not have to comply with your request, or why we may comply with it in a more limited way than you anticipated. If we do, we will explain that to you in our response.

Right to Information Regarding Participation in Data Sharing for Financial Incentives

We will ask you for your consent before collecting your personal information in connection with offering a financial incentive.

Right to Opt Out of Sale of Personal Information to Third Parties

You have the right to opt out of any sale of your personal information by us to third parties. Please note that your right to opt out does not apply to our sharing of personal information with service providers, who are parties we engage to perform a function on our behalf and are contractually obligated to use the personal information only for that function.

"Shine the Light" Law

Residents of the State of California also have the right to request information regarding third parties to whom the company has disclosed certain categories of personal information during the preceding year for the third parties' direct marketing purposes.

How to Submit a Request

To submit a request to exercise your rights:

- (1) For Access and Deletion rights, fill out a [Data Request Form](#).
- (2) For the Opt-out right, visit "[Do Not Sell My Personal Information](#)".
- (3) Call us on 1-855-529-1761.

For information about the requests we receive, including the number of requests and the average number of days we've taken to respond to requests, please click [here](#).

The following is a summary of our data collection practices, including the personal information we collect, the sources of that information, the purposes for which we collect information, and whether we disclose that information to external parties. We may use any and all of the information for any of the purposes described in the Policy, unless limitations are listed. S&P Global shares or sells personal information to third parties in very limited circumstances. To learn more about what brands share or sell personal information, please see below. The categories we use to describe the information are those set out in the CCPA.

- **Personal Identifiers:**
 - Name, alias, phone number, email address, signature, username and contact address to create an account or register for an event. Individuals with an account will be assigned one or more unique identifiers to your profile.
 - Payment and billing information when purchasing our products or register for a paid event.
 - Social security numbers, state identification card number, credit card numbers and personal financial data collected from individuals or corporate customers such as structured finance issuers for the purpose of informing our statistical analysis or to use in providing our Services. Such data will not be used for purposes other than these, rented or otherwise made available to third parties for public distribution.
 - Driver's License numbers and Passport numbers in certain limited circumstances.
 - IP address automatically.
 - Device ID automatically.
- **Protected Classifications:** Some product platforms allow users to upload Protected Classifications for their own purposes, this may include age, race, color, ancestry, national origin, citizenship, religion or creed, marital status, medical condition, physical or mental disability, sex (including gender, gender identity), pregnancy or childbirth (and related medical conditions), sexual orientation, veteran or military status for their own purpose, as detailed in the product terms of use. and
- **Commercial Information:** Records of goods or services purchased or considered, as well as purchasing or consuming histories or tendencies.
- **Internet or Other Electronic Network Activity Information:** Information about browsing history, search history, and information regarding interaction with product portals, websites, applications, or advertisements based on use of our Services.
- **Geolocation Data:** Automatic collection of an IP address which may enable us to determine general location. With a user's agreement, some of our mobile applications will also collect precise location (e.g., your GPS coordinates), though users can turn off location tracking in their mobile device settings.
- **Audio, electronic, visual, thermal, olfactory, or similar information:** Telephone service calls may be recorded, subject to an announcement at the beginning of the call; images, for example, at an event. We do not collect any thermal, olfactory, or similar information.
- **Professional or employment-related information:** We collect information about current employer, position, and other aspects of an individual's professional history.
- **Non-public education information:** Information about institutions an individual has attended or the level of education attained.

- **Inferences drawn to create a profile about a consumer reflecting the consumer's preferences or characteristics:** We may analyze actual or likely preferences through a series of computer processes. On some occasions, we may add our observations to an individual's internal profile.

We may share such information with service providers, which are external parties that we engage for business purposes and are restricted from using personal information for any purpose that is not related to our engagement. The categories of service providers with whom we share information and the services they provide are described [here](#).

The CCPA provides California residents with certain rights in relation to the "sale" of information to third parties. According to the CCPA, to "sell" personal information means to disclose it to an external party for monetary or other benefit where, for example, our contract does not restrict that party from using such information for other purposes.

S&P Global shares or sells personal information to third parties in very limited circumstances. For example, S&P Global may share registrant information to event sponsors for some of its conferences or events, in certain circumstances, and provide products that help companies identify appropriate professional contact information by providing companies with the name, title, and business contact information of key personnel. Below is a list of brands that sell or share personal information with third parties:

- *Polk* (<https://ihsmarkit.com/products/polk-automotive-solutions.html>)
- *Ipreo* (<https://ihsmarkit.com/products/brst-bd-advanced.html>)
- *Money Market Directories* (<https://products.mmdwebaccess.com/>)
- *Capital IQ Pro* (<https://www.capitaliq.spglobal.com/>)
- *Capital IQ* (<https://www.capitaliq.com/>)
- *XpressFeed*
(<https://www.spglobal.com/marketintelligence/en/solutions/xpressfeedtm>)
- *Panjiva Platform* (<https://panjiva.com/platform>)

It is important to note that not every product derived under these brands sells or shares personal information with third parties. Please see the terms of use for more details about whether the particular product you use sells or shares personal information with third parties.

We may "sell" information in the following limited circumstances:

- **Personal Identifiers:**
 - We display contact information in our products, which are accessible by our subscribers and the subscribers of our business partners.
 - We disclose contact information to our webinar and conferences partners (i.e., attendee lists).
 - We provide contact information to public safety authorities where necessary.
 - We provide IP addresses and Device IDs to our advertising partners.
- **Protected Classifications:** We display age, if available, in our "Professionals" database, which is accessible by our subscribers and the subscribers of our business partners. We may display aggregated gender information in our products, but we do not display individuals' genders.

- **Internet or Other Electronic Network Activity Information:** We disclose information about subscribers' interactions with our products to businesses from which we collect data.
- **Professional or employment-related information:** We display information about an individual's current employer, position, compensation details and other aspects of an individual's professional and education history in our products, which are accessible by our subscribers and the subscribers of our business partners.
- Records of personal property, products or services purchased, obtained, or considered, or other purchasing or consuming histories, or tendencies

Brazil

This Brazil Addendum ("Brazil Addendum") supplements this Policy to the extent that the General Data Protection Law of Brazil ("LGPD") applies in relation to the processing of personal information by S&P Global. In case of any inconsistencies between this Brazil Addendum and the rest of this Policy, this Brazil Addendum prevails.

Under the LGPD, you have the right to:

- confirm the existence of processing of your personal data;
- access data;
- correct incomplete, inaccurate, or out of date data;
- anonymize, block, or delete unnecessary or excessive data or data that is not being processed in compliance with the LGPD;
- portability of data to another service or product provider, by means of an express request;
- delete personal data processed with your consent;
- information about public and private entities with which we have shared data;
- information about the possibility of denying consent and the consequences of such denial;
- revoke consent;
- request review of decisions taken solely on the bases of automated processing of personal data that affects your interests.

You or an authorized agent may exercise your rights through the [Privacy Request Page]. The LGPD also provides that you may file a complaint regarding your data directly with the Brazilian data protection regulator.

Data Protection Officer

c/o Commercial Legal

Rua do Passeio 38/40

Rio de Janeiro

Brazil

Colombia

This Colombia Addendum ("Colombia Addendum") supplements this Policy to the extent that the law of Colombia applies in relation to the processing of personal information by S&P Global. In case of any inconsistencies between this Colombia Addendum and the rest of this Policy, this Colombia Addendum prevails.

Data Subject Rights

Subject to applicable law, you have the right to:

- freely access your personal information;
- know, update, and correct personal information when data is inexact, incomplete, fragmented, misleading, or where processing is not authorized or prohibited;
- request proof of authorization to process your personal information, unless exempted under applicable law;
- bring complaints to the Superintendent of Industry and Commerce;
- revoke authorization and/or require the deletion of personal information when there is not a legal or contractual reason to keep the personal information; and
- decline authorization for the processing of sensitive personal information. The provision of sensitive personal information or the personal information of minors is optional.

Principal Place of Business

IHS Markit Colombia SAS (NIT #900.505.649-2) has its principal place of business at Calle 72 No 10 – 07 Of. 1106, Bogotá, Republic of Colombia.

Republic of South Africa Addendum

This South African Addendum (“South African Addendum”) applies in relation to the processing of personal information by the S&P Global responsible parties listed below in the Republic of South Africa and supplements the information set out above in this Policy. In case of any inconsistencies between this South African Addendum and the rest of this Policy, this South African Addendum prevails.

1. Responsible Parties.

S&P Global’s responsible parties that may process personal information from time to time include:

- SPGI Indices UK (Incorporated in United Kingdom) External Profit Company South Africa, registration number 2013/147353/10
- SPGI UK (Incorporated in England) External Profit Company, registration number 2012/065136/10
- S&P Global Ratings Europe Limited (Incorporated in Ireland) External Profit Company, registration number 2017/655416/10

2. Personal information of juristic persons

In addition to the individual’s personal information collected as set out in this Policy, we process information relating to South African juristic persons, which information may constitute personal information for purposes of the Protection of Personal Information Act of South Africa. The personal information relating to South African juristic persons we process includes:

- A company’s or other juristic person’s name, address, telephone number, email address, company registration number, and company contact’s name;
- A company’s or other juristic person’s incorporation documents, tax numbers, audited financial statements, B-BBEE certificates, and bank account records;
- A company’s or other juristic person’s representative’s details, including their name, email, telephone numbers, job title, job function and details relating to the area of work;
- A company’s or other juristic person’s product or specification requirements; and
- Information relating to product support interaction and product training information, to the extent that this information is identifiable.

We collect the information directly from the juristic person concerned or its representatives during negotiation, when preparing and concluding agreements and during implementation or use of products/services for their users. We may also collect the information from the client’s employee users when they register and use products/services or obtain the information that has been made publicly available via the internet and website searches or when the client’s employee user otherwise gives S&P Global their contact details.

3. Purposes and legal basis for the processing of personal information of juristic persons

The purposes of the processing of the abovementioned personal information include:

- To identify clients and prospective customers;
- To market and sell products to clients;
- To negotiate and enter into contracts with clients;
- To obtain permission from clients and their users;
- To conduct training and to provide support to clients/users;
- To record client engagements and conversations;
- To invoice and collect from clients and account for client revenue;
- To comply with applicable statutory obligations; and
- To carry out and manage our business operations and for any other legitimate business purposes.

Generally, we process the above personal information for purposes of the performance of a contract with a client, or where we have the consent of the client or the juristic person concerned, or on the basis that it is in our legitimate interests or that of a third party to whom the information is supplied for purposes of, amongst other things, marketing and selling our products and services, supporting client access to and use of our products, providing training to users of our products, responding to client or user queries, improving products and services, advising users of product features, new releases or maintenance.

The personal information of juristic persons may be shared with third parties and transferred to countries outside of South Africa. Please see the relevant provisions of the Policy in this regard.

4. Laws authorizing or requiring the collection of the personal information.

The legislation in terms of which personal information of individuals or juristic persons may be required to be processed includes:

- The Financial Intelligence Centre Act, 2001;
- The Income Tax Act, 1962; and
- The Company's Act, 2008.

5. Sensitive Personal Information.

To the extent applicable, information relating to an individual's religious or philosophical beliefs, race or ethnic origin, trade union membership, political persuasion, health or sex life, biometric information or criminal behavior, including any photographs or video recordings of may be considered as sensitive/special personal information in accordance with applicable South African law and regulations. We will use an individual's special personal information for the purposes as stated in this Privacy Policy, or as otherwise as notified to you from time to time.

6. **Contact us.** If you have any questions or concerns about this Addendum or the Policy you may contact the Information Officer at privacy@spglobal.com, or in accordance with the information provided in the Policy under "How to contact us". We will reply to your request within reasonable period of time and in any event within 30 days. We may require you to verify your identity.