

Privacy Notice

Effective date: July 2026

Moody's respects and values your privacy. This Privacy Notice explains what personal data we collect and how we use it if you apply for a job with Moody's and/or join Moody's online Talent Community.

In this Privacy Notice "Moody's", "we", "us" and "our" means the particular Moody's legal entity you have applied for a position with and Moody's Shared Services Inc. of C/O The Corporation Trust Company, 1209 Orange Street, Delaware 19801. For a full list of our legal entities and their registered office addresses, please see [here](#).

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1. Personal Data We Collect

Moody's collects and processes the following personal data about you:

- **Information that you provide to us** – This includes personal data that you provide to us when registering on this site, accessing or submitting applications, using services provided on this site, and/or through offline means, such as attendance at Moody's career events. This personal data may include your name, age, gender, contact details, qualifications, employment and education history, photograph, other application details, and your resume or CV. If your application is successful and you are made an offer, we may collect further information from you including proof of identification, details of your residency and work authorization, and details of your health and fitness to work.
- **Information we obtain from other sources** – We may obtain information about you through a recruitment agency, where you use one, or a friend or colleague who has referred you for a position. We also conduct basic searches online and collect information such as contact details and area of professional expertise from professional profiles such as LinkedIn. If your application is successful and

you are made an offer, we may conduct background screening on you to confirm your identity, employment and education history, and suitability to work for Moody's. We may obtain information about you, such as details of your suitability to work with us, your past performance at work, your character, verification of the information that you provide to us and any history concerning criminal convictions, from third-party references that you provide to us, your previous and/or current employers, and third-party background checking services.

- **Information collected by automated means** – When you use this site we collect information through the use of cookies and similar technologies, including your IP addresses, which pages you have visited, and what actions you have taken on the site.

2. How We Use Your Personal Data

Your personal data will be used:

- **Processing applications** – To process your job application and make you a job offer, where your application is successful. Under relevant applicable data protection laws, our legal basis for these activities is contractual necessity. We may use artificial intelligence (“AI”) to review your application and other information you provide to help match your skills and experience with relevant positions. The software matches keywords in your application against keywords in job profiles and grades how closely your applications matches job profiles, for our recruitment teams to consider further. No recruitment decisions are made by wholly automated means. The AI software only helps to speed up the recruitment process, it does not replace human review of candidates' experience. Under relevant applicable laws, our legal basis for these activities is the legitimate interest basis, that it is in our legitimate interests to assess suitability of candidates, including by partially automating some tasks to make them more efficient. Where required under applicable law we will first obtain your consent. Where consent is required and you do not provide such consent, your application will be processed on a wholly manual basis.
- **Background checks** – To verify your identity, education and employment history, and your suitability to work. Under relevant applicable data protection laws, our legal basis for this activity is our legitimate business interests and/or with your consent. To process criminal convictions data, the legal basis under relevant applicable data protection laws is with your consent, compliance with law and/or substantial public interest (for regulated roles). Before the collection of further information for background checks, you will be presented with a specific privacy notice at the time in order to obtain your informed consent.

- **Health** – To verify your fitness to work, for the protection of health and safety, to prevent discrimination on the grounds of disability, and to understand whether we need to make any reasonable adjustments for you in the work place, we may ask you to complete a health questionnaire before you start work. To process health data, the legal basis under relevant applicable data protection laws is your consent. Before the completion of a health questionnaire, you will be presented with a specific privacy notice at the time to obtain your informed consent.
- **Notifications** – To notify you of relevant job vacancies with Moody’s, information about working at Moody’s, and Moody’s career events, that you may be interested in. Under relevant applicable data protection laws, our legal basis for this activity is your consent, or where permitted, our legitimate business interests if not objected to by you. We may use AI to review your information to help match your skills and experience with relevant positions. The software matches keywords in your information against keywords in job profiles, for our recruitment teams to consider further. No job alert notification decisions are made by wholly automated means. The AI software only helps to speed up the manual process, it does not replace human review of candidates’ experience. Under relevant applicable laws, our legal basis for these activities is the legitimate interest basis, that it is in our legitimate interests to assess suitability of candidates, including by partially automating some tasks to make them more efficient. Where required under applicable law we will first obtain your consent.
- **Diversity & inclusion** – To track how we are doing on diversity and inclusion, depending on your location, we may track gender, racial identity, disabilities and veteran status of applicants and hires, only where legally permitted and/or required by law, and where this information is provided voluntarily by you. Under relevant applicable data protection laws, our legal basis for this activity is your consent.
- **User experience & improvement** – We use cookies and similar technologies on this site to improve user experience and/or tailor user interaction on the site. Under relevant applicable data protection laws, our legal basis for this activity is your consent. We may also conduct surveys to gather information and feedback on your application experience. Under relevant legislation applicable data protection laws, our legal basis for this activity is the legitimate interest basis, that it is in Moody’s legitimate interests to better understand and improve our talent acquisition process.

3. How We Share and Transfer Your Personal Data

We share and transfer your personal data with third parties in the following circumstances:

- **Intragroup Data Sharing** – As a global company, some of our recruitment and talent acquisition activities, such as generating offer letters and employment contracts, are undertaken by our centralized hubs and regional teams in the US, Europe and India. We may also share your personal data intragroup in the event of a business reorganization, merger or acquisition. To share personal data across borders within our corporate group we have entered into intragroup data transfer agreements to ensure an equivalent level of data protection still applies even where transferring your personal data to a country which has less stringent data protection laws than the country you are in. To obtain a copy of our intragroup data transfer agreements, please contact us in accordance with the “Contact us” section below.
- **Sharing with Service Providers** – We use service providers to help us process job applications, including cloud-hosted candidate relationship management tools and a specialist third-party background screening provider. Our service providers have been carefully selected and commissioned by us, are bound by contract, and will not process your personal data for any other purposes.
- **Legal or Regulatory Disclosures** – To the extent required or permitted by law, we may disclose your personal data to meet requirements of applicable law and regulation, or in response to requests from regulators, courts or government agencies, or to establish or defend our legal rights.

4. Retention of Personal Data

How long we will hold your personal data will depend on how long we need to retain it to fulfill the purposes we collected it for, and whether and for how long we need to retain a copy for the purposes of satisfying any legal, regulatory, tax, accounting or reporting requirements. Inactive Talent Community profiles are automatically deleted after 3 years of inactivity.

5. Your Rights

You may have a number of legal rights in relation to your personal data under local applicable law. These rights include:

- The right to obtain information about how we use your personal data (as described here in this Privacy Notice) and to obtain a copy of the personal data we hold about you.
- The right to receive your personal data in a structured, commonly used and machine-readable format and/or request that we transmit that personal data to a third party, where this technically feasible. Please note that this right only applies

in limited circumstances where you have provided the personal data directly to us.

- The right to withdraw your consent to our processing of your personal data, at any time. Please note that we may still process your personal data if we have another legal basis (other than consent) to continue to so, for example, where contractually necessary or where required for compliance with law.
- The right to correct inaccurate or incomplete personal data.
- The right to object to the use of your personal data, in particular, the right to object to the use of your personal data for marketing purposes.
- The right to delete your personal data in certain circumstances. Please note that there may be circumstances where you ask us to erase your personal data but we are legally entitled or required to retain it.
- The right to restrict our use of your personal data in certain circumstances. Again, please note there may be circumstances where you ask us to restrict our use of your personal data but we are legally entitled or required to continue processing your personal data.
- The right to lodge a complaint with us and your local data protection regulator, or the data protection regulator in the country where the relevant Moody's company is located. However, we hope we can solve any queries or concerns you may have, so please contact us directly in the first instance.
- If you reside in France, you also have the right to provide directives on how your personal data shall be treated after your death.

You can exercise your rights by contacting us using information provided in the "Contact Us" section below.

6. Additional Information for California Residents

If you are a resident of California, the California Consumer Privacy Act ("CCPA") (Civil Code §§ 1798.100 et seq. and its regulations) provides you with specific rights regarding your Personal Data. These include:

- You can request information about our collection, use and disclosure of your Personal Data over the past twelve (12) months concerning: (i) the categories of Personal Data we collected about you, (ii) the business or commercial purpose for collecting your Personal Data, (iii) the categories of sources from which your Personal Data is collected, and (iv) the categories of third parties with whom we share your Personal Data. You can request a list disclosing the categories of your Personal Data we have shared in connection with a business purpose.

- You can request a list disclosing the categories of your Personal Data we have shared in connection with a business purpose.
- You can request to correct any inaccurate Personal Data we maintain about you.
- You can request to receive a copy of your Personal Data in a commonly used and machine-readable format.
- You can request that we delete your Personal Data, subject to certain exceptions.
- You can request to limit a use or disclosure of sensitive personal information if expressly stated in a privacy policy or statement applicable to a specific Moody's affiliate's website, product or service.

To exercise the rights described above, it may be necessary for us to verify your identity or authority to make the request and confirm the Personal Data relates to you. Only you, or a person registered with the California Secretary of State that you authorize to act on your behalf, may make a verifiable consumer request related to your Personal Data. We will not discriminate against you for exercising any of your privacy rights under CCPA or applicable law.

During the past twelve (12) months, we collected the categories of Personal Data described above from California residents. We also disclosed such Personal Data to third parties for the purposes specified above during the past twelve (12) months.

Unless expressly stated in a privacy policy or statement applicable to a specific Moody's affiliate's website, product or service: Moody's does not sell your Personal Data and Moody's does not use or disclose sensitive personal information for purposes requiring notice by CCPA. Moody's does not have actual knowledge that it sells or shares the personal information of consumers under 16 years of age.

You can exercise your rights by contacting us using information provided in the "Contact Us" section below.

7. Contact Us

If you have any questions, complaints or requests regarding this Privacy Notice or our privacy practices, please contact us at:

- *Legal Department*
- *Moody's Corporation*
- *7 World Trade Center at 250 Greenwich Street*
- *New York, NY 10007*
- *Phone: +1-212-553-1653*

- *E-mail:* privacy@moodys.com
- In those countries where we are required to have appointed a data protection officer, you may contact the Data Protection Officer by sending an e-mail to privacy@moodys.com with the subject heading “DPO Inquiry.”

8. Updates to this Privacy Notice

The most current version of this Privacy Notice will always be available here. You can check the “effective date” posted at the top to see when this Privacy Notice was last updated.