

Corporate Responsibility 2009



“Doing it right”



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"I come from a background of working with the United Nations and NGOs and had been managing the sustainability agenda at Serasa for four years before we joined Experian. I am pleased to be part of a larger team and to have the chance to contribute to the sustainable development of our people, business, society and planet."

Tomás Carmona Latin America Sustainability Manager – Serasa Experian

"Doing it right" is one of four behaviours expected of Experian colleagues.

A message from our Chief Executive

Welcome to this summary of our third report on our corporate responsibilities. It's been a year where we have seen dramatic changes of fortune for many of the groups we are involved with; clients, competitors, governments and charities have all felt the impact of unprecedented economic challenges. But we are holding steady, and have stayed focused. Our report this year is a tribute to the people who, by their efforts, have made it possible for us to continue with a strong market position and to be able to give more, not less.

And indeed we have given more. More time has gone into considering the social, ethical and environmental (SEE) aspects of our decisions. We're building these elements more strongly into our standard risk processes. We're looking more specifically at the consumer viewpoint when we're developing our products and buying and behaving with greater environmental awareness as we develop our data centres and offices.

Our central community funds are now largely focused on projects that provide financial education to vulnerable people and that encourage entrepreneurial skills combined with wise financial planning. And all our five regions are now delivering on this focus, taking up more of this central budget, ensuring we continue to give in line with our profits.

Giving money externally to our communities has been balanced by using another element of this central funding to inspire innovation with a strong social or environmental benefit. Last year we supported a project that is exploring how we can help make microfinance more efficient, with a team in Argentina taking the lead, working with the World Bank. This year we have set aside monies to develop products that can have an impact in the workplace. One will help engage employees in managing their own carbon footprint and the other provide more insight to ethnic diversity.

The most dramatic 'more' statistic this year though, brings my message back to our people, who have almost doubled their work in the community. As you'll see if you review the full report at www.experiancrreport.com, the hours they have devoted to volunteering are helping us achieve some amazing results and we are duly proud of them, both in the workplace and the community.

Don Robert
Chief Executive Officer



Our CR strategy and key responsibilities

Experian's aim is to make the business more sustainable from a social, ethical and environmental (SEE) perspective. We developed a framework of six key responsibilities in 2007 and a core strategy followed in 2008, strongly linked to elements of the wider business strategy.

Our six responsibilities

Data	Use and protect data properly, respecting all the relevant laws, helping evolve industry guidelines and new legislation, and ensuring a culture of compliance with the highest standards of integrity.	Marketplace
Products and services	Create social and economic benefit through our products, services and capabilities, balancing commercial benefit with consumers' rights and needs.	
Consumers	Inform and empower consumers, and ensure that those who interact directly with our company receive fair and honest treatment.	
Being a good employer	Be a good employer to all, establishing a set of expected behaviours and values, aiming to ensure that everyone working for us is treated fairly and given the maximum opportunity to fulfil their potential, and ensuring that all our workplaces are safe and healthy.	Workplace
Minimising impacts on the environment	Minimise as far as possible the environmental impacts associated with our business and enable employee participation, with a particular concentration on the reduction of energy use and its effect on global warming.	Environment
Playing an active part in communities	Play an active part in social and economic regeneration in our communities, be they local, national or global.	Community

Experian's particular focus – what is material?

Our framework for reporting follows the well recognised pattern of responsibilities to the marketplace, workplace, community and environment.

We consider our marketplace responsibilities to be particularly material and so include within this heading our consideration of consumers, our responsibility to develop products and services with a strong social benefit and, most importantly, our good stewardship of data. Being a good employer is vital since people are our key resource and linked to this is our relationship with the communities where we are based. Strong environmental management is seen as an essential means of controlling cost and is something we and our people are concerned about, so is increasingly factored into decisions.

Corporate Responsibility strategy and its links to the wider business goals

This was only the second full year of development for the CR programme at Experian as an independent company but the aim is for CR to become second nature and simply part of the way we conduct our business, considering the longer term nature of decisions and our impact on society and the environment.

The CR strategy is focused on making this happen but at the same time supporting business goals, strategy and resources.

Experian's vision of becoming a necessary part of every major consumer economy in the world necessitates growth and, in the economic climate of the last two years, sustainability is an important factor in our development.

The CR strategy

There are three strands to our strategy:

- Business as usual, embedding SEE risks
- Big Ideas – supporting social and environmental innovation, SEE opportunities
- Focusing the community programme

All three strands support the central business vision, helping us achieve growth more responsibly and sustainably.

Business as usual, embedding SEE risks

We continue to embed considerations of SEE risks into our standard processes, including the central risk assessments associated with any business development. This underpins our whole business strategy but also supports our investment in our key resources; our people and our data. As we grow and expand our capacity it's important we take account of society's concerns, whether these are views on employment conditions or worries about personal data and its security.

Big Ideas, supporting innovation, SEE opportunities

We intend CR to provide a catalyst for entrepreneurial 'Big Ideas'; products or services that can have a major social or environmental impact and really change lives.

Experian's expertise is in providing unique insight and improving decision making. Using these talents in a social and environmental capacity is something we are encouraging through a programme of support and investment for products and services with an SEE focus. In turn this encourages innovation and potentially supports growth in new markets.

Focusing the community programme

We aim to create a focused approach for projects, funded with central monies but retain local flexibility for regional funds to also address local community priorities.

Focusing the global community programme on financial education and entrepreneurship supports business goals, provides long term benefits for consumers and enables our employees to see Experian's contribution making an impact.



"I think it is critical that we maintain a focus on projects directly related to financial education and entrepreneurship so that the link with Experian is clear. I applaud the environmental policy as I think it is important that we undertake sound environmental practices across the organisation."

Our vision for the future

Ultimately we see the business fully embracing the concept of the longer term and the wider view of society's concerns in its business planning.

The CR vision we have defined has been endorsed by the Board and incorporates risks and opportunities. It also encompasses elements of what's unique about our business and how we specifically can make sure we contribute most to society.

Fabiola Arredondo
Non-Executive Director

Experian's working population understands the social, ethical and environmental risks associated with the business and standard processes take account of these on a day-to-day basis enabling the Group to create a stronger and more sustainable business model.

The opportunities social, ethical and environmental issues present are regularly reviewed and Experian considers how it can help other organisations become more sustainable with new products and services.

Experian uses its skills, information and expertise to best effect in interactions with its communities and helps them become more self sustaining.

Our objectives and performance

Objectives and performance for year ended March 2009

Last year we set ourselves targets specific to the three strands of our CR strategy:

Business as usual, embedding SEE risks

Objective	Achievements
Further evolve understanding of CR across the Group and embed CR into decision-making processes	<ul style="list-style-type: none">– Regional teams established in two new regions, with all regions now engaged– Stakeholder engagement with clients, suppliers, employees and key external agencies– Where not already captured, SEE risks are being built into risk registers

Focusing the community programme

Objective	Achievements
Ensure appropriate proposals resonate with the strategic focus and fully utilise the funds available	<ul style="list-style-type: none">– 100% of central budget utilised– All regions took up allocated funds– Over 75% of central budget available for community projects spent on projects with a focus on financial education and entrepreneurship

Big Ideas, supporting innovation, SEE opportunities

Objective	Achievements
Support the process of discussions at a regional level to promote the development of the 'Big Ideas' pipeline	<ul style="list-style-type: none">– Pipeline discussions held– Two new projects were identified involving products from the UK's public sector business

"We have embraced the concept of SEE risks wholeheartedly; considering these elements makes entirely good business sense. Our goal this year is to further assist the business units in the way they take them into account."



Michele Snyer Senior Vice President, Global Enterprise Risk Management

We also set objectives for each of our six responsibilities. More detail about our achievements in the year can be found in our full CR report at www.experiancreport.com

Progress in 2009	
Objective	Status
Data – further embed CR in data evaluation processes and record and report developments through the year	Achieved
Products and services – further embed CR in product development processes and ensure PR announcements always consider consumer benefits	Achieved
Consumers – create some global standards for reporting consumer satisfaction consistently	Partly achieved
Workplace – gain the explicit endorsement of HR leaders to the UN Global Compact	Partly achieved
Environment – gather data from all major locations and put a system in place to gather data and report developments through the year	Achieved
Community – create a global standard Community Involvement policy and increase levels of employee volunteering	Achieved

Objectives for year ending March 2010

Our objectives have been defined again under the three headings related to the CR strategy and are shown here. The objectives for our six responsibilities will be published on our website www.experianplc.com

Business as usual, embedding SEE risks

- By 2011 further embed SEE risks in the risk process and ensure each business unit is addressing them in their risk register
- Express SEE risks and opportunities, challenges and achievements more explicitly and communicate these to all employees

Big Ideas, supporting innovation, SEE opportunities

- Build SEE opportunity reviews into product development processes in at least one region
- Continue to provide funding for Big Ideas and publicise the programme internally

Focusing the community programme

Evolve the community focus to include an element of sustainability for communities and spend at least 75% of central funds available for community projects on this focus

Managing CR

Governance

The CR governance structure we created in 2007 remains in place and is evolving. Our cross-regional CR Management team includes members of our senior management team, including executives with responsibility for HR, marketing and sustainability and executives leading global business lines and regions. The team is chaired by the Company Secretary, Charles Brown and supported and advised by the Head of Global CR.

The Board receives a report on CR progress at each meeting from the CEO, Don Robert and directors are aware of the relevance of this to their duties and responsibilities.

A network of coordinators manages CR at regional level, ensuring data is reported, facts are gathered and communication is managed locally.

Developments this year

Governance infrastructure

This year the Asia Pacific and EMEA regions have made considerable strides in developing their CR governance infrastructure. Both regions have identified a regional coordinator and, as a result, reported data more fully. EMEA has reported on South Africa and most of its smaller offices for the first time and Asia Pacific reported on offices in China and Australia, the countries where the majority of regional employees are based.

All regions have strengthened their reporting and communication processes and now submit data on a quarterly basis. The UK and EMEA management teams have included a CR related objective in their personal targets for the current financial year.

Targets and data

The Group has invested in a global CR data management system, CRedit 360, and in the year ending March 2010 we will be using it to report more dynamically at a regional and global level. It will also help us set quantifiable targets more easily and measure results regionally.

In a move towards embedding CR as well as providing more meaningful targets, global leaders for four of the six areas of responsibility have been identified and asked to contribute to the target setting process. The remaining two targets are being set by consultation with global forums supporting our community and consumer education functions.

Communication

Employee awareness of our CR programme was identified in our recent global employee survey as an area which would assist with employee engagement and a specific internal communications programme is being developed which we hope will show results in 2010.

Assurance

During 2009 we appointed Pricewaterhouse Coopers (PwC) as our independent assurance providers and have retained CR consultants, Acona, in an advisory and support capacity. This separates the two functions and gives us a useful new perspective as we strive to improve.

For PwC's assurance report see our full CR report at www.experiancrreport.com.

"Consumers are at the core of what we do and it's essential we take the views of society into account as we develop our business. I am proud to be part of the CR management team and have taken action in the regions I manage to make sure it's being embedded in our thinking."



Victor Nichols Experian CEO, UK & EMEA

Working with key stakeholders

Making successful and appropriate use of information is a complex and detailed task, ever-changing as regulations, technology and market needs evolve. We work closely with a huge number of stakeholders to make sure that we understand their perspectives and that we share ours.

Our suppliers are an important group of stakeholders, as we depend on them for goods and services and we want to be sure that they share and maintain our standards of business conduct. All purchasing is carried out under a Global Purchasing Policy, supplemented by specific ethical and environmental standards.

Experian supports and partners with hundreds of organisations around the world; from industry bodies to NGOs, from banks to educators. We contribute to the development of ideas and regulation, as well as using our partners' reach and expertise to help us discharge our responsibility to inform and empower consumers on financial matters.

But ultimately our most important stakeholder group is our people, without whom there would be no Experian. We have undertaken a comprehensive global survey to understand their views in depth and particularly their views on how we measure up as a corporate citizen.

Overall we had a great response rate (84%), which is a very positive message. We've also seen a 3% increase in our people's engagement, but we're not complacent and we think there is still work to do here. We're not communicating our CR strategy and achievements well enough and we know we could do more to involve a broader number of them as we set our goals. Steps are already underway in the current financial year to address these issues and we look forward to reporting results next year.

One step we have taken is to provide a feedback mechanism through our website so if you'd like to tell us what you think of our report or answer some questions on our CR strategy, please log on to www.experianplc.com and follow the links to our responsibilities section.



“Engaging with our stakeholders is vital. This year we’ve evolved our direction and strategy with the input and influence of investors, clients and other successful companies. We’re putting some new mechanisms for consultation in place in the coming year and we know one audience we need to involve more is our own people. “

Charles Brown Company Secretary

Using and protecting data

Our responsibility

Use and protect data properly, respecting all the relevant laws, helping evolve industry guidelines and new legislation, and ensuring a culture of compliance with the highest standards of integrity.

Data security is part of Experian's culture. Whether it is implementing secure application development, or changing passwords regularly, or simply locking your screen when you get up from your desk, Experian's people understand the importance of data security. Confidentiality, availability, and integrity are our watchwords.

This year we have further globalised our Information Security function, increasing our resilience by creating a consistent approach, simplifying procedures and instructions. Setting up our Global Security Steering Committee has given us a better insight and feedback from each region and business on the embedding of security strategy and the effectiveness of existing programmes.

Employee training, and awareness on information security remains a top priority. Education, training, week long programmes, email campaigns and, in Brazil, even cartoon characters have all played their part and we make it a requirement that employees complete an annual review of data security practices.

Regionally there has been a focus on supporting the growth of our business both in reviewing information security risks and implementing robust infrastructures as we expand with new credit bureaux.

As well as making sure our data is secure, we play an important role in ensuring consumers' best interests, as well as those of the business sector, are considered as country legislation governing data evolves. In our full CR report, we've detailed developments in Italy, Brazil, South Africa, Spain and India but our involvement is world-wide, in every country where we have a significant presence.

In recognition of our standards we've also won awards and industry registrations including a fifth consecutive year award from CIFAS, the UK's anti-fraud body and the Payment Card Industry (PCI) standard in the US.



"We have to make sure everyone is aware of their responsibilities around data and we take these responsibilities very seriously, but we used the cartoon characters and a theme for the week's activities to add a bit of fun and make the message memorable. People are even looking forward to next year now!"

Denise Comerlati Menoncello Information Security Manager, Serasa Experian

Our products and services

Our responsibility

Create social and economic benefit through our products, services and capabilities, balancing commercial benefit with consumers' rights and needs.

The impact of Experian's core products and services on society has been brought into clear focus this year. As some businesses have struggled to survive we have listened closely to our clients' needs and adapted quickly to market conditions, providing them with means of controlling their costs and further reducing their exposure to financial risks.

Innovation has never been more important to us and we have adapted current products and created new ones to help tackle the issues of the day. But as we've done this for business clients we've kept an eye on the needs of the consumer: our collections service supports businesses in collecting monies owed to them, but we also help them build up a comprehensive picture of consumers' circumstances so that collections teams deal with people sensitively and fairly.

To help consumers directly we've improved our products that help them manage their own credit and we are investing more in identity theft management services in the coming year.

And keeping the needs of society and the consumer in focus is a priority for the foreseeable future as we embed these factors in our product development processes. There are some particularly strong initiatives in the pipeline led by the US with the consumer at the heart of product development, which will be a key focus for management over the coming year, 2009/10.

Innovation from a strong social, ethical and environmental perspective has seen a number of exciting initiatives develop this year with products from Brazil providing digital certificates for micro and small entrepreneurs and the UK providing a tool that can help organisations assess the 'Green' capacity of a market segment.

And we're continuing to invest small amounts of funding to encourage our people to come up with further such developments. In our first year of CR funding for innovative 'Big Ideas' we pioneered a project in conjunction with the World Bank to make microfinance more efficient and have reported progress this year in the full CR report.

This year we have allocated CR funds for the development of two products in new fields. One will support companies wanting to understand their position on employee diversity and plan actions to address any imbalance. The other will provide a means of engaging employees in managing their own carbon footprint.

"Offering responsible access to finance to the currently excluded will play a major role in the development of emerging economies. With our unique credit referencing and credit risk management capabilities, we believe Experian can play a key role and are actively engaged in supporting the key players in this field."



Elio Vitucci Managing Director, Experian Decision Analytics

Consumer engagement and empowerment

Our responsibility

Inform and empower consumers, and ensure that those who interact directly with our company receive fair and honest treatment.

Experian is much more than a simple credit reference agency but this is one of our central services and is very visible to the consumer so we focus on this role in this section of our report.

As a credit reference agency Experian is obliged by law to provide a certain level of service to consumers, but we set ourselves targets to exceed imposed standards and have a network of community champions across the globe who lead the way in ensuring consumers' rights and needs are considered in our business interactions.

As in previous years we have assisted huge numbers of people and we report numbers to give readers an idea of the scale of our operations. We manage approximately 450 million consumer credit records and operate 15 consumer credit bureaux.

We are still focused on improving our service to consumers in all capacities: statutory, voluntary and commercial. The spread of our activities both geographically and by type means it is difficult to provide a consistent measure of this performance but we do provide a narrative of improvements in the full CR report and are looking at how we can make this increasingly quantitative.

One very significant achievement this year comes out of our consumer champions' passion for their role in informing and empowering consumers. These individuals across the world have created a forum to share ideas and best practice on consumer education initiatives and are developing materials collaboratively, creating efficiencies at the same time as inspiring each other.

The central direction for the Group's community programme is also now focused on financial education and entrepreneurship and so increasingly our funds will support projects which serve the long term interests of the consumer.



"Supporting consumers and helping them solve their problems and questions can be a challenge but I enjoy it. I like to think that people understand our role a little better when they have finished speaking with me."

Fabiola De Vezzi Consumers' Protection Service Supervisor, Experian Italy

Being a good employer

Our responsibility

Be a good employer to all, establishing a set of expected behaviours and values, aiming to ensure that everyone working for us is treated fairly and given the maximum opportunity to fulfil their potential, and ensuring that all our workplaces are safe and healthy.

Being a good employer is critical to Experian's success and we invest over 40% of our revenue in attracting, developing and retaining the best people for our business.

Employees are drawn from as diverse a pool as possible and the ethnic profile broadly reflects that of the populations in which we operate. However, we're not complacent; our business is developing a tool which can help us examine ethnic mix more closely and plan recruitment and development activity accordingly. We have trialled this in the UK this year and are considering how it could be used more widely. We're also taking direct steps, and have established several programmes to extend the diversity of our senior management team. In the US and South Africa we closely monitor ethnic mix and take positive action to address any imbalance.

Despite Group cost efficiency measures, which included some redundancies again this year, we have continued to invest in our people's development. Examples of this investment include a global leadership programme to help our people lead within our matrix structure, language training in our EMEA offices and both work related and personal development through the Serasa Experian School in Brazil.

And at a time when social awareness and being a good corporate citizen is important both to current employees and in attracting the best talent for the future, we are also taking an alternative look at how we develop our people. A good example is the UK's 'Inspire' leadership development programme, which has community involvement embedded at its heart. It's been so successful we're piloting a global roll out. Keeping as many good people as we can and providing a strong development path for them is something we're prioritising and in the 12 months to March 2009, 69% of senior leadership appointments were the result of internal promotions.

As well as a clear path ahead for development, the people we employ need to believe in the way the Group is being managed and social and ethical issues are top of mind. 'Doing it right' is one of four behaviours expected and measured globally through a standard appraisal system. And our business has taken steps towards formally signing up to the UN Global Compact, ensuring policies and processes are aligned with Human Rights best practice.

Taking our people's feedback on how we're doing continues to be important to us; this year we ran our global survey again for the second time and achieved 84% employee participation, up from 73% the previous year. Engagement was up by 3%.



"The Experian Business Network has helped me recognise my current contribution and leadership potential, and to build a network so I can work better across the global organisation. The mentoring has ultimately challenged me to take the next step in my career development."

Alison Collins Corporate Development Manager

Minimising environmental impact

Our responsibility

Minimise as far as possible the environmental impacts associated with our business and enable employee participation, with a particular concentration on the reduction of energy use and its effect on global warming.

Our environmental impact is relatively modest given the scale of Experian's global operation. Nevertheless we do produce significant amounts of Carbon Dioxide through our energy use and business travel. Our total carbon footprint last year was 76,000 tonnes, which is just under 20kg for every \$1,000 of our turnover. 58,000 tonnes of this originated in our buildings.

The growth in our business conspires to push up our energy demand and the associated CO₂ emissions. We strive to keep them down through a programme of steady energy efficiency improvements; including the installation of voltage trimmers, sensor-controlled lighting and energy reduction campaigns involving our people. Where we can, we buy renewable energy.

Business travel accounted for 18,000 tonnes of CO₂, mainly from flights taken by our US and UK teams as a result of the continuing globalisation of our business. However, the tough economic climate has resulted in us scrutinising travel more closely, which is beginning to have some effect in reducing these figures.

Our global facilities team has developed and communicated our environmental policy, which has been endorsed by the Board. Through our facilities managers and a network of enthusiastic environmental champions, we are driving a series of projects to tackle energy use, water and waste. Our data centre managers are particular champions; we know that our data centres represent a large proportion of our carbon footprint so we have made specific investments this year that are already beginning to contribute energy and cost savings.

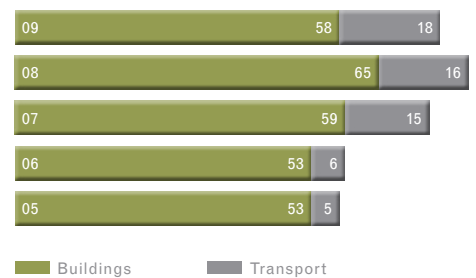
All over the world we are collecting materials for recycling, and doing what we can to further minimise our global environmental impact.



"Helping Experian to reduce its carbon footprint is not only good business, it is good for the environment, our clients, our neighbours and for our community. We as a company can make a difference for future generations."

Terry Melvin Director of Facilities
Experian Americas

Total CO₂ emissions by source
(Thousand tonnes)



- Where emissions factors have changed, we have applied the most recent factors retrospectively.
- Data in respect of air travel was included for the first time in 2007.
- 2009 data reflects improved measurement and estimation processes which it has not been possible to apply to previous years' data, consequently 2009 is not directly comparable to previous years. See the full CR report for details and calculation methods at www.experiancrreport.com

An active community member

Our responsibility

Play an active part in social and economic regeneration in our communities, be they local, national or global.

Experian has remained committed to giving to the community this year. Despite economic pressures and cost saving activities, the Group gave more this year than in any previous year. The table below gives a full breakdown: the direct funds in cash showed an increase but the startling increase was in people's time given to volunteering, the hours our employees have given to their communities both in company time and their own, increased substantially. Our communities also benefited from major donations made through the funds we are dispersing from the share of Experian's profits put aside for the GUS Charitable Trust in the year of demerger. \$423,000 was given to benefit the University of California, Irvine, US and the Nottingham City Academy, UK.

There are two distinct elements to our community programme:

Local community activity in the region or business, usually involving a strong element of employee involvement, whether through fundraising or volunteering.

Central community funding, a significant amount of which is focussed on the promotion of a deeper understanding of financial management and encouraging entrepreneurship.

Some central funding is also earmarked, under our 'Big Ideas' programme, to support the development of new products and services with real social or environmental benefits. We have so far supported four Big Ideas including an initiative to make microfinance more efficient and intelligent software to help employers manage their workforce diversity.

Community investment 2009	US\$ '000s	
12 months to 31 March	2008	2009
Financial donations from Experian subsidiaries	1,202	1,012
Employee time volunteered	174	353
Gifts in kind	169	222
Management costs	212	185
Funds from Experian plc	737	937
Total from Experian	2,494	2,709
% of Benchmark PBT*	0.32%	0.32%
Employee fundraising	417	466
GUS Charitable Trust donations	141	423
Total value of all giving	3,052	3,598
% of Benchmark PBT*	0.39%	0.43%

*2008 PBT restated to exclude French transaction processing activities, which are now classified as a discontinued operation

Our notable success in volunteering this year can be attributed to the careful selection of community partners and the active promotion of volunteering, partly through leadership development. Employee volunteer hours in the US rose from 8,366 last year to 12,888 this year. In the UK the total went from 4,218 to 7,406. In Brazil 1,800 staff volunteered on a single day supporting 61 different social organisations and more than 5,000 people benefited as a result.

Our community work gives rise to multiple benefits. It helps us meet some of our organisational goals for people development and is popular with colleagues. It makes a real difference to the organisations we are involved with, and it supports our business objectives since our core theme is the promotion of financial understanding and development of entrepreneurship. This focussed support ensures we are contributing to the long-term financial health of consumers as well as the overall reduction of poverty.

"'Inspire' is our Leadership Development programme which was designed with the principle of embedding CR activity in our business as usual as a guiding strategy. Delivering leadership development through a programme which includes large community projects has both a significant and lasting impact on the individuals on the programme and the communities in which we have been working."



Sara Kaye People Director, Experian UK & Ireland

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Corporate website
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Corporate Responsibility Report
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www.experianannualreport.ie



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