

# Corporate Responsibility Report 2013

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## TELLING THE STORY OF OUR YEAR

Our emphasis this year has been on the growth and evolution of our Corporate Responsibility ('CR') programme.

See page 4



We're especially focused on helping communities achieve their social and economic potential. We're driven by a desire to achieve more, to create more impact and in turn to strengthen our business growth and this year saw Experian's people take CR to heart in a new way. We've seen how social and environmental issues have the power to engage our people at all levels across the business.

## SUPPORTING THE BUSINESS STRATEGY

CR for Experian is an essential element of our business strategy.

See page 8



Our strategic focus on new customer segments, product innovation and geographic expansion is supported by our drive to innovate for social benefit, work with new sectors in society and strengthen the connection between our business and communities in new geographies. We set ourselves objectives in each of our key responsibilities and describe our achievements here.

## OUR GLOBAL PERFORMANCE

Our major achievements for the year are shown in this section.

See page 10



From our work with communities to the impact of our products and our developments as a responsible employer, our performance is highlighted by specific examples and supported by data in the 'Facts behind the Story'.

## REGIONAL PERFORMANCE

Our performance is driven by regional engagement. Our global direction is demonstrated here by local achievements.

See page 18



Our regions focus on four areas of performance: the strong links between our developments as an employer and our community engagement, our local environmental achievements and our work with consumers at a regional level. Each has a different story to tell but with a global direction running through it.

## THE FACTS: DATA BEHIND THE STORY

The data to back up our stories is presented here in one section for ease of reference.

See page 28



We work hard to improve our data gathering and review processes each year. This section shows the elements focused on our performance from an environment and people perspective. Our community investment summary can be found in the global performance community section.

# Overview

Experian is the leading global information services company, providing data and analytical tools to clients around the world. Our vision is for Experian's people, data and technology to become a necessary part of every major consumer economy.

Our 17,400 people are based in offices in 40 countries.

Our annual sales are US\$4.7bn with profits of US\$1.2bn.

For more information about what we do, see our global story in our Annual Report.

[www.experianplc.com/annualreport](http://www.experianplc.com/annualreport)

### Assurance:

Our data is assured by PricewaterhouseCoopers LLP. The data sets they include in their assurance are indicated through the report by a ✓ symbol. Their assurance report is set out on page 32 of this report.

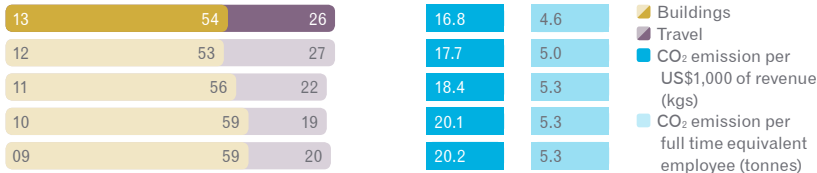


## STRENGTHENING OUR LINKS



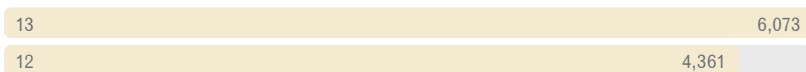
### HIGHLIGHTS

#### CARBON FOOTPRINT (000's tonnes, CO<sub>2</sub>)

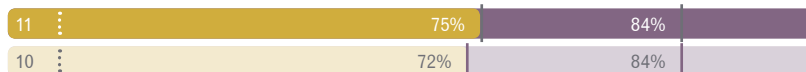


Where emission factors have changed Experian has applied the most recent factors retrospectively. 2012 restated to remove emissions related to a building in North America on a long-term lease to a third party. Building emissions were previously reported as 56,000 tonnes.

#### COMMUNITY INVESTMENT (US\$'000) total value of all giving including employee fundraising



#### EMPLOYEE ENGAGEMENT



■ Experian Group employee engagement  
■ Towers Watson Global High Performance Companies Norm<sup>1</sup>

<sup>1</sup> The Towers Watson Global High Performance Companies Norm is based on over 500,000 employees' survey results from a cross section of 28 companies. Companies qualifying for this norm meet two criteria: superior financial performance and superior human resources practices.

### INTRODUCTION

- 1 Overview
- 2 CEO Introduction
- 3 Voices

### TELLING THE STORY OF OUR YEAR

- 4 Telling the story of our year
- 7 Voices of CR

### OUR GLOBAL PERFORMANCE

- 8 Supporting the business strategy
- 10 Experian as an employer
- 12 Our work with communities
- 13 Our environmental performance
- 14 How we treat our consumers
- 15 The impact of our products and services
- 16 Managing data and compliance
- 17 Stakeholder engagement

### REGIONAL PERFORMANCE

- 18 North America
- 20 Latin America
- 22 UK and Ireland
- 24 EMEA
- 26 Asia Pacific
- 28 The facts: Data behind the story
- 30 Awards

### APPENDICES

- 32 Independent Assurance Report
- 34 Reporting principles and methodologies

See our online report at:

[www.experianplc.com/crreport](http://www.experianplc.com/crreport)



Previous reports show how we've laid great foundations, defining our responsibilities, focusing our community programme on where it can make the biggest difference, and embedding our approach to Corporate Responsibility into our everyday business. But last year I think the big change happened in the hearts and minds of our people.

**Don Robert**  
Chief Executive Officer

## CEO Introduction

This was the year when Experian took Corporate Responsibility to heart in a new way.

In May 2012 I was with 150 of our senior leaders at our global management growth conference in Mumbai, India. We spent a morning in teams looking at the social issues facing the city. Hosted by local partner NGOs we visited a range of projects to see for ourselves the social context for growth, from young boys scraping a living in Mumbai's unofficial street economy through to the work being carried out to empower women who earn a living picking through the huge refuse tips for items of recycling value.

We came back together with a new resolve to bring Experian's immense resources and insights to bear on these – and similar – social issues facing communities around the world. Inspired by Mumbai, senior colleagues volunteered their time to drive our CR work in a number of different capacities, from looking at how our products and services can deliver social benefit, through to finding new ways for our people to volunteer for causes of their choice.

A significant milestone later in the year was establishing the Heart of Experian Social Responsibility programme, providing a global CR theme for Experian, embodying the Group's social purpose and community spirit. This is progressing well and it will set the agenda for the years to come.

Alongside these new developments, our community teams have continued their great work, supporting financial education and other initiatives in the communities where we live and work. Our people are leading classes in financial education in schools, universities and community centres in four of our regions and when I watch some of the video footage we have captured this year, it makes me very proud to be part of Experian.

I hope you enjoy reading about these and the other great things that have happened this year. Our focus is already on the year ahead; we want to step up again. The new Heart of Experian Social Responsibility programme powerfully links community fundraising and volunteering directly with what we do commercially, to try and tackle the root causes of poverty, support small businesses and make a real difference. I look forward to telling you what we have achieved in the future.



# Voices

We asked our regional heads for their perspectives on how they see our new emphasis on our social responsibilities. This is what they said:



**Victor Nichols**

Chief Executive Officer, North America

"It's about solving problems. Around the globe, Experian is very committed to being a very big part of the solution to the challenges that people face. By sharing our expertise, volunteering our time and energy, and investing in products and services that empower consumers, we'll continue to make a difference. And at its core, that's what our Heart of Experian Social Responsibility programme is all about."

**Kerry Williams**

President, Latin America

"Connecting with the communities where we live and work is essential. Our team across our Latin America business is united in a belief in this ideal and we know taking this approach creates benefits for our clients, for NGOs and each of us individually. Working with each other and addressing the social issues our communities face through both philanthropy and a commercial approach is an exciting way to do business."



**Craig Boundy**

Managing Director, UK and Ireland

"We develop and empower people. Whether we are supporting local entrepreneurs to set up in business, providing free access to ground-breaking financial education resources, or trying to reduce our carbon footprint – we have a great story to tell. We have amazing talent and skills right here in the heart of our company, so it's important we get involved, use our skills to give back and make a difference to where it matters the most."

**Chris Clark**

Managing Director, EMEA

"Being responsible is unifying and it's right at the centre of our Heart of Experian Social Responsibility programme. The team in EMEA continues to make a significant contribution to our CR agenda. I'm very proud of what they have achieved against the region's priorities and the positive impact this has had in our 20 plus countries. It's clear to see how much more potential we have to work together, so we can truly make a difference."



**Joy Griffiths**

Chief Executive Officer, Asia Pacific

"It's clear that we are already passionate about making a positive contribution to society. It's now about identifying the best way we can use our skills, energy and enthusiasm to help us make an even more meaningful impact. The future looks exciting."

# Telling the story of our year

We understand our responsibilities as a corporate citizen and strongly believe that we must focus on these to generate profitable and long term growth. Our emphasis this year has been on the growth and evolution of our programme, driven by a desire to achieve more, to create more impact and in turn to strengthen our business growth. We're especially focused on helping local communities achieve their social and economic potential.

This year Experian's people took CR to heart in a new way. Whether it was our 150 most senior leaders locked in debate over Experian's role in tackling poverty, or the 1,000 colleagues getting involved in our global environment challenge, we've seen how these issues have the power to engage and inspire people.

As a result of engagement through our Heart of Experian culture programme, which we outlined in last year's report, we have found new ways to involve our 17,400 colleagues around the world in transforming the way we work with society; looking at how we embed CR in our business even more dynamically and providing a new focus for our community engagement programme.

## A new opportunity to engage leaders

In May 2012, we held our annual global management growth conference in Mumbai. The conference's theme centred on growth with responsibility and the event created a powerful opportunity for 150 of our most senior leaders to develop an even greater understanding about the social context for growth in emerging markets – a key part of Experian's strategy.

As described in last year's report, leaders were taken out into Mumbai to visit and talk with people involved in social enterprises and charities addressing the city's many social needs. The groups were then brought together to discuss the role of business in society and to examine Experian's specific responsibilities.

There was strong awareness that our resources – not just financial, but our unique capabilities and our data resources – could really make a difference and new ideas began to emerge for products and service offerings and ways of engaging as a team beyond the conference. If you are reading online, click here to see a short video of the event and the evolving direction for CR at Experian.

## New global CR working groups

The Mumbai conference has led to the formation of a global CR steering group. The group, comprising senior leaders from across Experian's five regions, has been established to drive the development and improvement of our CR programme.

Three workstreams have been established within the steering group, each led by a senior leader, with the objective of:

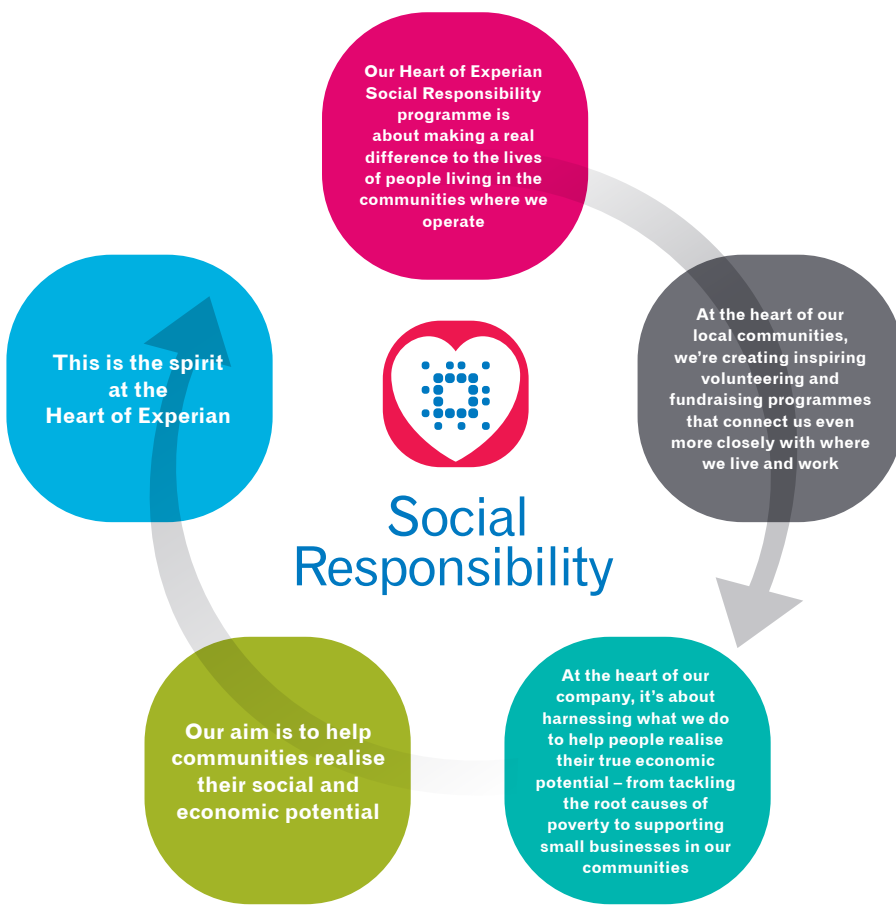
- Enhancing the Group's community programme; improving the connection between employees and leaders and the focusing on social context in each region
- Improving the Group's measurement and reporting of its social and environmental impacts, which will help us focus on how we are protecting the environment and addressing social concerns, not only how much we are investing or saving
- Seeking out how the Group can better identify and respond to social needs through product innovation referred to at Experian as creating 'Big Ideas'

## New emphasis on 'Big Ideas'

We believe that commercial solutions to social problems will have scale and longevity beyond those based on donations and philanthropy. They will have the most sustainable effect on society. Termed 'Big Ideas', we are now looking at how we can deliver more through our strengths and capabilities as a business, scaling up these activities as part of our Heart of Experian Social Responsibility programme.

An outstanding example of a 'Big Idea' we first reported last year is our work with the Big Issue Invest, the investment arm behind the iconic Big Issue magazine, to create the UK's first commercial Rental Exchange Service. This will offer a secure and compliant way to include a tenant's rental payment history in credit reports, with their permission. This is a ground-breaking development, because rental payment information is not currently included on credit reports.

This year we have invested further and worked with the social housing landlords and tenants and set up the infrastructure to make it possible – for the first time – for tenants to build their credit history by taking account of their regular rental payments. This will strengthen their credit history, enable them to apply for mainstream loans and help them qualify for lower-cost credit deals.



**The launch of the Heart of Experian Social Responsibility programme**

The most important outcome from the global management growth conference was establishing a global CR theme for Experian. As part of our successful global culture programme, the Heart of Experian Social Responsibility programme was launched in March 2013 to 17,400 employees around the world.

With the aim of helping communities realise their social and economic potential, the Heart of Experian Social Responsibility programme encompasses our existing successful community programmes while also pioneering how we use our business skills, products and services to promote financial education, financial inclusion and support small business entrepreneurs.

**New ways to engage with consumers**

There have been a number of initiatives this year focused on greater engagement with consumers and the most dramatic was in Brazil. A series of five 'Clean my Name' debt fairs were organised by Serasa Experian and 56,000 people attended these one day events to meet Serasa Experian and all its lender clients in one place. The fairs provided a unique opportunity to address credit problems in one go, in real time, to clear up misunderstandings and bring new hope to people stuck at the limit of their credit.

Many people who attended told us that they arrived feeling hopeless and left energised by a new and realistic plan to deal with their debt problems. Lenders will benefit too, with potentially lower default rates expected from attendees. Serasa Experian employee volunteers added to the value of the events by providing financial education sessions for attendees, to help them in the longer term.

**Sharpening our community focus**

Our programme of community investment remains hugely important, engaging our people and touching the lives of thousands of people across the world. This year's total was US\$5.3m made up of volunteering hours, cash and donations in kind as shown in the table on page 12. Our colleagues worldwide value the chance to get involved in their local community, and volunteer enthusiastically.

# Telling the story of our year continued

We have always looked beyond our centrally funded initiatives and this year we have included in our reporting programmes developed within our business units. These include, for example, donations made to an organisation called 'Donors Choose' in North America, from our consumer business. Many of the organisations we support have been partners with us for a number of years. One such example is the Allen Community Outreach (ACO) project in Texas, which supports struggling families with food, clothing and financial advice and support. Most of ACO's customers have no access to computers, making it hard for them to deal with potential employers, Government agencies or other companies online. In the past, Experian has provided support to set up a computer room, allowing users to get online at the project and Experian's employees have volunteered extensively at the Centre and provide the financial education and support so vital to making a long-term difference.

The focus on financial education has been a longstanding one at Experian and also led us to develop educational support programmes such as the "Values, Money and Me" scheme developed initially in 2011. This has been delivered nationwide across the UK this year and helps schools teach children about the importance of financial responsibility, and not just 'money management' skills. The programme has been approved and the distribution supported by pfeg, the UK financial education charity, and there are plans to replicate it in Ireland. We also announced this year a three-year partnership with pfeg to establish 'Centres of Excellence', supported by Experian and our volunteers, promoting financial education in schools located in the UK's most financially disadvantaged communities.

## A new green engagement programme

Many of Experian's people are housed in modern offices, controlled by building management systems with little individual scope to be involved in reducing our footprint. So this year we launched our 'Green Challenge' to harness the creativity and interest of our colleagues around the world and encourage them towards more environmentally aware behaviour in the office, at home and as they travel between the two.

The idea was simple. Colleagues were invited to register in self-organised teams and were presented with a series of environmental challenges throughout the competition. Points were awarded for the best performing teams. Funds were pledged to good causes as an incentive for participation and to reward winning teams.

Over 3,000 colleagues around the world visited the dedicated 'Green Challenge' intranet site and around 1,000 took part in 126 teams across 20 countries.

The results were outstanding, with photos, stories and videos flooding in from around the world. From Costa Rica to California, Monaco to Madrid, colleagues have said that being part of a global project but in a local team was a motivating force for them. As we plan the legacy of the project we have termed the phrase "Green for Good" because we know we have changed the behaviour and outlook of a large number of Experian colleagues.



# Voices of CR: Leaders from our CR Steering Group

The leaders involved in our CR Steering Group all put themselves forward to take part. Here you can read what motivated them and why they see it as important:



**Stephen Scharf**  
Global Chief Information  
Security Officer

"Experian is filled with passionate people that are committed to helping the communities around us. The energy created from helping others is infectious and enables our employees to connect with each other around a common goal. I am excited to play a part in facilitating these activities and look forward to witnessing the great things we can achieve."



**Abigail Lovell**  
VP, Communications  
Management,  
North America

"Experian's commitment to helping communities thrive – across the globe and where we live and work – is an important part of our existence. I am proud to be part of our CR Steering Group and am excited to see how each of us can be a catalyst for change in our communities and make a difference together."



**Richard Fiddis**  
Managing Director – Strategic Markets

"Having been closely involved with the start-up of our Indian business I have been exposed to the dramatic polarisation of wealth and entitlement common in emerging markets. I have also witnessed the dramatic power for good Experian's core capabilities have in driving economic empowerment and helping the disadvantaged realise their true potential in a modern world. I wanted to help Experian people understand the really positive impact their company was capable of having and then to use that understanding to encourage a dramatic expansion of projects where we leverage our unique assets."



**Alex Bromley**  
Director of Financial  
Reporting, Group Finance

"Being part of Experian's global CR Steering Group is a richly rewarding experience. Together we are building a social responsibility environment in which the Heart of Experian spirit can flourish. By working together with colleagues from across all regions, who are truly committed to and passionate about helping the communities we touch, we are really helping to shape our vision."



**Tania Garrett**  
HR Director, EMEA

"Experian is a diverse and wide spread organisation which is held together by great people who want to help create a meaningful, positive impact on our communities – wherever they are in the world. I think we have untold opportunities in our people, our products and our locations to help local communities in so many ways, especially through using what we do so well as a business. My motivation in joining the CR Steering Group was to help create a level of energy and engagement from all our employees around our CR goals so collectively we can create an even greater positive impact."

**Connect  
Protect  
Create**

# Supporting the business strategy

Corporate responsibility for Experian is an essential element of our business growth strategy and supports our drive towards product innovation, geographic expansion and work in new customer segments. Our CR programme is developed through a cycle of consulting, focusing, embedding and innovating. We have great stories to tell in our case studies later in this report, which show how we're making progress in all our areas of responsibility.



### BIG ISSUE INVEST PARTNERSHIP

In our second year of partnership with the Big Issue Invest, engagement with social landlords is becoming a reality. For the individual we provide a means to build a repayment profile that will give access to mainstream lending and help them achieve considerably cheaper interest rates.



### GREEN CHALLENGE

Our global environmental engagement programme ran for three months and challenged our people to make a change to their green, or not so green, behaviours. Over 3,000 colleagues regularly read and watched our updates and over 1,000 people signed up in teams across 20 countries. Our case study tells their story and you can see an amateur video grown out of green passion!



### GROWING THE HEART OF EXPERIAN

Our culture programme, the Heart of Experian, is helping us foster a working environment where people are engaged and inspired. In this second year we have made great strides and our case study describes some of our progress and shares a video that formed one of the first exciting messages about the initiative.



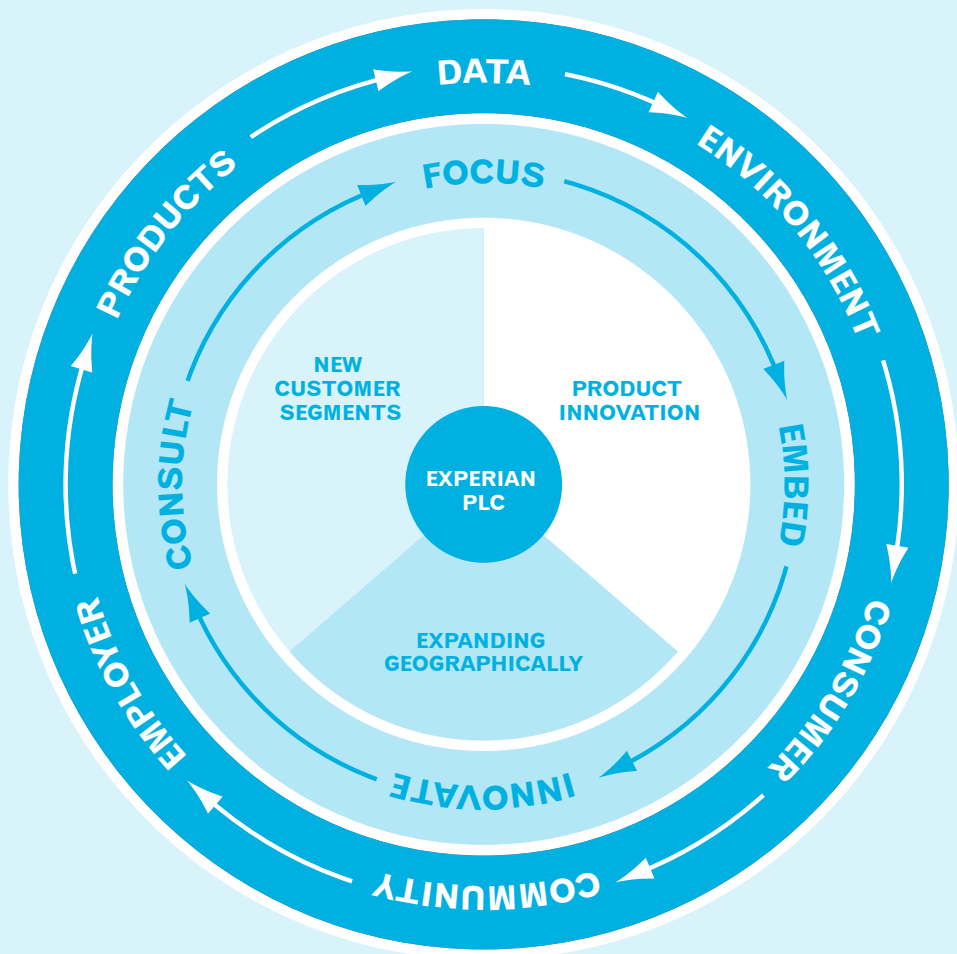
### VALUES, MONEY AND ME

Developed by our UK and Ireland business, Values, Money and Me is a free primary school online programme that explores what money can and cannot buy. Developed in partnership with teachers and backed by pfeg, the UK financial education charity, the case study video shows children and teachers using the resource and having a lot of fun learning about finances and values.



### CLEAN MY NAME

Or Limpe Nome as it's known in Portuguese, is the title for a series of five major events held across Brazil, developed by our Serasa Experian business to help people set their finance records straight and solve their debt problems in one day. Over 56,000 people attended – see the impact, hear their inspiring stories in the case study.



Responsibility	2013 Objectives	Status	How achieved
<b>Data</b>			
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.	Make Experian's Global Code of Conduct available to external stakeholders, rolling out first via the CR section of the Experian plc website. By the end of the financial year provide a link via Experian country websites to versions translated into local languages	✓	Our Code of Conduct has been translated into 15 languages, available via the CR section of the Experian plc website and links have been created via our country websites making our conduct around data visible to all stakeholders.
<b>Products and Services</b>			
Create social and economic benefit through our products, services and capabilities, balancing commercial benefit with consumers' rights and needs.	Work with members of the Strategic Projects Committee in each region, raising their level of Social Ethical and Environmental ('SEE') issue awareness. Enable their decision making on new developments to take account of social benefit, using tools and frameworks created by the global CR Steering Group.	✓	With global CR Steering Group support we created frameworks and diagnostic tools to help product managers across all regions assess the social benefit of the products and services in their remit, enabling them to review new developments.
<b>Consumer</b>			
Inform and empower consumers, and ensure that those who interact directly with our company receive fair and honest treatment.	Maximise the reach of our financial education advice to consumers in three of our regions by working with partners including consumer organisations and clients, using new channels and sharing expertise between regions.	✓	<p>North America: we increased our focus on social media, hosting 12 live events over three months, with a typical TweetChat reaching more than 150,000 accounts.</p> <p>UK and Ireland: we established a Facebook page in September and already have 17,000 'likes'.</p> <p>Latin America (Brazil): The emphasis has been on new face-to-face events in collaboration with clients, with 56,000 people attending five 'Clean your name' events across Brazil.</p> <p>All regions: we continued to collaborate and share information regarding the achievements in the above regions.</p>
<b>Employer</b>			
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, given the maximum opportunity to fulfil their potential and that all our workplaces are safe and healthy.	Work with senior leaders to improve their understanding of Experian's role as a responsible business in line with statements in Heart of Experian employee materials. Inspire and enable them to hold informed discussions with employees leading to local community plans at a regional level and improved employee engagement and better leader/employee communication.	✓	We engaged senior leaders via the Global Management Growth Conference running a half-day programme on the role of Experian as a responsible business in society. Support materials including video and intranet communications have been provided and discussions with employees are ongoing. Regional CR plans were included in the main strategic plans for the first time.
<b>Environment</b>			
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.	<p>Overall reduce CO<sub>2</sub> emissions normalised by revenue by 2% by 2016. Targets for this year were:</p> <ul style="list-style-type: none"> <li>Achieve a 5% PUE (Power Utilisation Effectiveness) reduction in our primary UK and North America data centres by December 2013.</li> <li>Decrease air travel between locations with video conferencing ('VC') facilities in the UK and Ireland and EMEA by 4% and 7% respectively during the current year.</li> </ul>	<p>✓</p> <p>↻</p>	<ul style="list-style-type: none"> <li>Aggregated PUE has reduced by 12.6% across our four core data centres based in the UK and North America. The technology investment required in one site was delayed, so we expect to achieve more reductions in the future.</li> <li>Air travel in EMEA has reduced by 29% in terms of mileage, and 20% in terms of costs of air travel between VC locations.</li> <li>Air travel in the UK and Ireland has reduced by 12% in terms of mileage, and by 5% in terms of costs of air travel.</li> </ul>
<b>Community</b>			
Play an active part in social and economic regeneration in our communities, be they local, national or global.	<ul style="list-style-type: none"> <li>Complete the process of improving the capture of local business unit charitable payments and investments.</li> <li>Develop global policies for match funding, volunteering and payroll giving and set goals for implementation taking account of regional limitations.</li> </ul>	<p>✓</p> <p>↻</p>	Improved data capture processes are in place and the increase in regional charitable contributions and investments partly reflects this improvement. Policy and goal development work is ongoing with regions as part of the CR Steering Group remit.



Achieved



Part achieved



Ongoing

# Our global performance: Experian as an employer

With 17,400 employees located in 40 countries operating across four different global business lines, our people strategy needs to be diverse and comprehensive. Globally, we focus on two areas:

- culture and engagement, and
- developing talent

**Developing Talent:** We aim to drive the attraction, growth and retention of a deep pool of talented employees who reflect our global reach and our belief in the value of diversity.

We have a diverse employee population. Approximately 46% of our employees are female and 54% male. Half our people are under 35. Around 28% are classified as white and 11% as non-white (the remainder choosing not to disclose this information or the information is unavailable to report). Fuller details of our employee profile can be found on page 28. The table on the next page outlines the current profile of our senior leadership team.

In 2013 we plan to reinforce leadership commitment to diversity, create a supportive infrastructure for diverse employees and make progress sustainable by addressing any key issues with our underlying organisational culture. We have a unique opportunity here to build a more inclusive culture as part of the Heart of Experian.

We already have a number of global talent programmes which are supporting the accelerated development of top talent:

- **Experian Business Network (EBN):** A development forum for high potential and diverse emerging talent. Since 2008, over 300 employees have been or are currently part of the EBN; 18% have gained a role promotion during or since participating (ahead of the average promotion rate for Experian). Of these promotions, 49% have been for women.

- **CEO Forum:** A forum for senior talent with a focus on creating opportunities for exposure to the CEO and other senior executives. Since 2008 of the 75 participants, 16 have received notable promotion, four of which were women.
- **Executive Success:** After the very successful pilot of the Executive Success programme in the prior financial year, this year we have initiated the second cohort. This programme targets our highest potential leaders who have participated in the CEO Forum. The programme is aimed at accelerating leadership development for our top global talent that will help them prepare for future roles in the most senior levels of management.

A recent review of talent and succession planning highlighted that 10% of the senior leadership team have been given developmental roles outside their home market and geography. This mobility of talent continues to be a focus as building global capability is important to our sustained success.

## The 2012 Heart of Experian Pulse Survey



## Listening to our people

Our global people survey, carried out every 18 months, provides valuable insights into the views of employees and their level of engagement with the business. The last was in November 2011 with the results of the most recent global people survey (conducted in spring 2013) available in August 2013.

In between our global people surveys, we conduct a shortened version to gauge the 'pulse' of our colleagues in the Group. The most recent, in November 2012, had a strong response rate: 76% compared to 72% in 2011 (above the typical average of 60-65%). The results showed that we had made significant improvement across all categories since the previous survey. In fact, in the specific area of how well we have followed up on the previous survey, the results were up 9% from our 2011 score and were 22% above the global high performing norm, as defined by Towers Watson, the global professional services company.

The global pulse survey also asked our people to comment on what difference the Heart of Experian will make, which resulted in comments with very strong positive themes around motivation, corporate culture, international reach and improved leadership.



**Health and safety:** Our people work typically in offices and data centres, which are considered to be low-hazard environments. Nevertheless, we take health and safety extremely seriously. This year we recorded 105 accidents at work and we have increased our scope and improved our controls. Details of reporting methods can be found in the data section on page 29. We have strengthened our reporting, collecting global data on the total number of work related accidents with and without absence and also the number of lost days due to a work related accident.

In the past year we have updated our Health and Safety policy, supported by a Health and Safety training video in four languages (English, Portuguese, Spanish and Mandarin). This general content is supplemented with more detail on the most relevant elements for our office environment related to the alignment of desks and screen equipment. Our employees can now also access information on desk (workstation) assessments and eye care, onsite emergency contacts and insurance and travel via our intranet.

### Diversity profile of our Senior Leadership

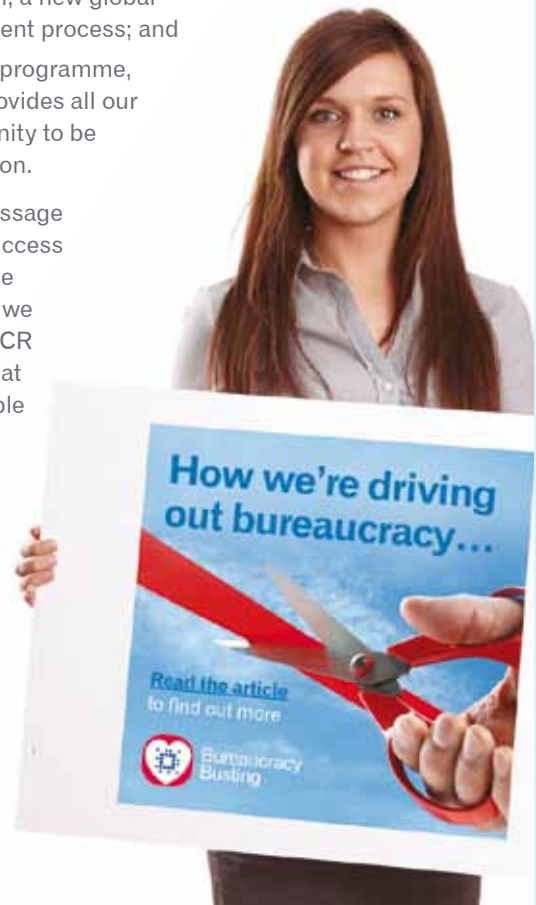
Diversity profile of our senior leadership team:	September 2009 (Total population = 87)	September 2010 (Total population = 90)	September 2011 (Total population = 85)	September 2012 (Total population = 89)
Gender (number and % females)	14 (16%)	16 (18%)	16 (19%)	17 (19%)
Ethnic origin (number and % non-white)	4 (5%)	6 (7%)	8 (9%)	8 (9%)

### Culture and Engagement

Heart of Experian is our culture programme, expressing the ties that bind our organisation across all geographies, regions and business lines. We have defined three words that express our convictions, how we behave and what we believe – our “Core DNA”: Connect, Protect, Create. Throughout the past year, to assist our people in understanding the Heart of Experian and the Core DNA, we launched several global initiatives. Programmes like:

- Bureaucracy Busting, an initiative aimed to help reduce bureaucratic processes both globally and in local work environments;
- Performance for Growth, a new global performance management process; and
- the Global Recognition programme, that for the first time provides all our people with an opportunity to be nominated for recognition.

The Heart of Experian message has been an enormous success with our people around the world. In the coming year we will integrate more of our CR communications under that heading, helping our people see the clear connection between Experian’s commitment to being a responsible company and our Core DNA.



# Our global performance: Our work with communities

Experian's community programme invested more than US\$5.3m this year into projects, many of which supported a focus on financial education or entrepreneurship. We also engaged our people as active volunteers, passionate fundraisers and community advocates. Our programme is consciously diverse, allowing employees to get involved with charities and organisations which make a difference to their local communities. The big difference this year though, is the launch of our Heart of Experian Social Responsibility programme. It will help support our teams even more with some common tools and frameworks to make volunteering and fundraising easier. The global theme of helping communities achieve their social and economic potential is common to all, and one that we will strengthen as our programme develops over the years to come.

The community investment table on this page shows the total of our contributions, and how it is made up of volunteer hours, gifts in kind (our products and services offered at cost or for free, plus office accommodation and conference venue facilities) and direct financial donations. This element is split between the money donated directly from Experian plc and that given directly from the Group companies.

The total value of our programme rose last year to US\$5.3m, also as a percentage of the Group's profit (0.44% of our benchmark PBT). There was also a notable growth in our volunteering hours – something we intend to encourage in future years. These increased by 3,670 hours this year.

We record separately the funds raised, including the value of donated goods such as food, clothing, shoes and toys, given by our people in support of their local causes and national campaigns. This added a further US\$0.8m last year, taking our total to US\$6.1m for the first time in our history.

Each Regional Report (pages 18 to 27) presents a highlight of their community activity.

## Community investment ✓

Year ended 31 March	2013 US\$'000	2012 Re-presented US\$'000
Funds from Experian plc	1,217	981
Financial donations and investments from Experian subsidiaries	2,676 <sup>2</sup>	1,504 <sup>1</sup>
Employee time volunteered	656 <sup>3</sup>	505
Gifts in kind	323	282 <sup>4</sup>
Management costs	416	274
<b>Total from Experian</b>	<b>5,288</b>	<b>3,546</b>
<b>As % of Benchmark PBT</b>	<b>0.44%</b>	<b>0.31%</b>
Employee fundraising	785	815
<b>Total value of all giving</b>	<b>6,073</b>	<b>4,361</b>
<b>As % of Benchmark PBT</b>	<b>0.51%</b>	<b>0.39%</b>

1. Financial donations and investments from Experian subsidiaries have been re-presented in the light of improved data capture processes. Additional financial donations were identified in the North America region, the largest of which was US\$180,000 in relation to Donor's Choose. The total amount was previously reported as US\$941,000.
2. Financial donations and investments includes relevant costs incurred in respect of our commercial initiatives in the community in Brazil, 'Clean my name'. Our Reporting Principles and Methodologies sets out how we have calculated the costs that directly benefit the community. No comparable initiatives and costs were incurred in the prior year.
3. Manual and skilled time volunteered during normal working hours on Experian projects. This level of data capture was not possible in prior years.
4. Gifts in kind have been re-presented in the light of improved data capture. 41,000 free credit reports were provided to not for profit advice agencies in the UK. The total amount previously reported was US\$166,000.

## Giving disadvantaged young people a route out of unemployment

This year our UK and Ireland business has supported The Prince's Trust with both funds and volunteers. The Prince's Trust Enterprise programme is one of the few still available to disadvantaged young people in the East Midlands who are looking to become self-employed.

Advice and support from the service comes in a number of forms for the young people who qualify, including: business mentors, funding and more general support and advice on life's challenges and personal barriers to success.

This is a programme we have supported for over two years and in this time we have helped over 50 young people in setting themselves up in business which include everything from a creative agency to a mobile



barber! Employees have acted as mentors and volunteering in this way proves very satisfying:

**"For me personally, being a mentor is an amazing journey. It is great to see how my experience and advice can change someone's life, giving them hope and motivation."**

**Tania Brecht,**  
Graphic Designer, Experian

# Our environmental performance

## The Experian Green Challenge

We have made good progress addressing our corporate environmental responsibilities: energy use from our buildings (per US\$1,000 of sales) has reduced by 24% since 2008. But as opportunities for investment in measures to improve the environmental programme become fewer, colleagues' behaviours have a greater role to play. The Experian Green Challenge was developed to encourage teams from around the world to get involved, forming a responsive network of colleagues to help achieve our environmental commitments.

Between November 2012 and January 2013 colleagues were invited to register in self-organised teams to be presented with a series of environmental challenges. Points were awarded for the best performing teams and we pledged donations to the Red Cross as

an incentive for participation and as a reward for winning teams. Around 1,000 of Experian's 17,400 people participated directly in 126 teams across 20 countries. Many more were influenced by office discussions and the project's communications and US\$4,000 was raised for The Red Cross.

The whole programme was enabled by social media; it was hosted on our Intranet site "Zoom", and it benefited from senior leadership support. Over 3,000 employees regularly visited the Challenge page to find out more and a steady flow of updates kept things lively. Hundreds of pictures and videos were shared by participants.

The project tracked its results carefully. Team members answered questionnaires about energy, waste, water and work habits each month, to measure changing behaviour.

There was an improvement across all areas, with average scores measuring environmental awareness and behaviour rising from 57% to 68%.

The qualitative results were outstanding, with photos, stories and videos flooding in from around the world. From Costa Rica to California, and Monaco to Madrid, colleagues said that being part of a global project, but in a local team, was a motivating force for them.

As we plan the legacy of the project we have termed the phrase "Green for Good" because we know we have changed the behaviour and outlook of a large number of Experian colleagues.

For a feeling of how motivated people were by the fun of the experience watch this amateur video clip.

If you are reading online, [click here](#):

This year has seen a range of environmental activity – both globally and in our regions – with the aim of reducing impacts and increasing efficiency. Perhaps the biggest achievement was the Green Challenge, which saw our people getting involved and working together to meet environmental challenges and reduce their footprints. More information on developments in our regions can be found on pages 18-27.

There have been important global changes this year too. We overhauled our [Environmental Policy](#) to reflect the global nature of our environmental responsibilities. The new version was subject to consultation with our regional stakeholders before final approval from the Board.

We have strengthened our processes and controls around reporting, for example we now capture PUE (Power

Usage Effectiveness – a measure of efficiency) figures for our data centres, along with better data on waste. We are currently working to improve water consumption reporting.

All our regions are now working on their own objectives which are part of a Regional CR Strategy, and a new tool – 'the wall' in our CR database – has been introduced to post announcements and share initiatives across our regional environmental virtual network.

Experian was ranked 18th in the UK's CRC League table out of 2,097 UK companies over the period 2011-2012. This table supports the UK Government's CRC (Carbon Reduction Commitment) scheme, and position is based on the extent and quality of energy metering and independent assessment of the quality of energy management at the company.

Our headline environmental indicator is our carbon emissions from energy use in our buildings and business travel. In the year ending March 2013, our emissions from buildings and transport totalled 80,000 tonnes, the same as the previous year, despite the growth in our operations. In fact, when growth is taken into account, by examining the carbon emissions per US\$1,000 of revenue, our emissions continued their downward trend from 17.7 kg to 16.8 kg this year driven by efficiency gains in the more established part of the property portfolio. Expressed per full time equivalent person (FTE) the figure fell from 5.0 to 4.6 tonnes per person.

Full details of all our environmental indicators can be found on page 29.

# Our global performance: How we treat our consumers

The scale of Experian's consumer reach is huge. We provide our consumer credit bureau service in 19 countries, which collectively includes credit data on around 800 million individuals. In all of Experian's businesses we have careful processes to maintain consumers' rights as defined in local law, resolving any complaints as swiftly as possible online, via phone and in person enquiry systems.

One example is our National Consumer Assistance Center (NCAC) in the US, the first port of call for consumers with questions on their credit report. In April 2012, the NCAC began proactively soliciting feedback from consumers who had recently talked to a customer service representative. Quality Monitoring team members make outbound phone calls to consumers to get their own personal views of the level of service they

received, replacing the traditional approach which asked customers to use our pre-set ratings rather than their own. Using 'Voice of the Customer' feedback, representatives are given monthly customer service scores as a performance measurement. The overall Voice of the Customer score in our last quarter of the year was 4.74 on a five point scale, with five being 'excellent'.

But we look beyond our regulatory obligations. Our success – and that of our clients' – depends on consumers having a healthy and informed attitude to credit, something which enables them to be responsible borrowers. We have a responsibility to inform and to empower consumers; raising financial awareness, educating on topics around responsible credit and even building consumers' skills in areas like debt negotiation.

Across our major regions there is a network of dedicated individuals responsible for consumer education and financial awareness. Most of our work on this topic is managed regionally. You can find out more about it in the regional sections of this report. A good example of our work is shown in the case study below and in the case study from Brazil on page 21.

## Chatting online to support consumers

In June 2012, our North America National Consumer Assistance Center began offering Web Chat to consumers who had difficulty disputing information in their online credit disclosure.

Web Chat is offered when the consumer remains on a page without taking action for several minutes and was designed to lower the effort it takes for consumers to resolve their issue.

The service launched with five agents who could assist up to three consumers at the same time by answering questions, pointing the consumer in the right direction to enter their dispute and advising them about which dispute reason to select.



Consumer satisfaction with this new service has averaged 83% and 73% of those who used Chat said they were able to resolve their issue on the web without having to use another contact channel. Web Chat is available 8 am to 5 pm in every US time zone.



# The impact of our products and services

## Helping SMEs gain access to finance

In South Africa, an important part of sustaining growth is ensuring small and medium sized companies (SMEs) have access to credit. But since financial institutions use scorecards, which are based on a company's credit history to determine this access, start-ups and small companies sometimes struggle to receive the money they need to grow. Experian South Africa has developed a new scorecard called Commercial Delphi with Credit Providers Association data, the first time a scorecard has included data on how leaders of a business repay their personal debt, such as credit cards, store cards and loans. This helps smaller companies lift their credit scores (providing the leaders have solid personal credit histories) giving SMEs a better chance to access finance, encouraging entrepreneurial spirit and ultimately driving development in South Africa.



Perhaps the biggest sustainable social or environmental impact Experian can have is through its products and services. By offering services or products with social or environmental benefits we can have reach which complements our community programme and our own environmental savings. This year has seen a number of important developments.

Firstly we launched a major internal project to map and describe our product and service offerings. This has many benefits – understanding our strengths and helping colleagues communicate our business – but has provided us with an excellent opportunity to find our 'hero products' with strong social benefits. The process is underway with our total of over 800 products analysed and around 50 heroes identified to date,

To help identify social benefit we have linked our analysis to our Heart of Experian theme of releasing potential

through economic empowerment. We see three ideas within this:

- Enabling the most vulnerable in society to access financial services
- Providing the disadvantaged with the financial knowledge to prosper
- Helping micro and small businesses grow and thrive.

We are actively mapping products against these categories, enabling us to better promote the existing ones, but importantly, to develop new ones where we see gaps.

The second important element of our project is developing new products for social or environmental good. Our 'Big Ideas' process has continued this year, aiming to spot and support innovations which otherwise might not be given sufficient priority. The commercial Rental Exchange developed in partnership with Big Issue Invest is one such example. See page 4 for details.

But there are many hundreds of new and important products developed at a regional level. A good (and very typical) example of a socially-advantageous product comes from our South Africa business as described above.

# Our global performance: Managing data and compliance

The security and integrity of data remains one of our highest priorities. Experian understands our responsibilities to society and the trust placed upon us as global custodians of personal information.

Across our entire business, all of Experian's people, regardless of location or role, undertake mandatory annual training on data protection and information security. In addition, Experian maintains a comprehensive programme of monitoring access to data, both internally and by our clients. This helps to ensure that the data we hold is only accessed and used for authorised purposes. Multi-layered defences leveraging separation of duties are complimented with a robust risk assessment framework that provides focused actions towards potential security improvements. Data is at the heart of our business, and the security and integrity of how data is handled is of paramount importance and continues to remain a key focus. Our information security programmes continue to evolve and adjust to an ever changing threat landscape.

We do operate in a highly regulated industry. In Europe, we are actively involved with ongoing EU developments to reform the existing data protection framework. We have been working closely with regulators, trade associations, government departments and MEPs to ensure that our views are considered. It is anticipated that the final draft of the new EU data protection regulation will be published by the end of 2013, at which time the project team we have in place will assess the full impact of these changes and work with our business and our clients to ensure we comply with the new regulation.

The financial services industry in the UK has faced significant regulatory changes due to the implementation of the Financial Services Act in early 2013. The Financial Services Authority has now been replaced by three new regulators; the Financial Conduct Authority

('FCA'), the Prudential Regulation Authority (PRA) and the Financial Policy Committee (FPC). The FCA are focusing heavily on the right outcomes for consumers and they will place a much greater focus on 'conduct risk', as outlined in their Retail Conduct Outlook 2013 document. Consumer credit regulation will also move from the UK Office of Fair Trading to the FCA. We are closely monitoring these developments as there may be a direct impact on the level of regulation/oversight placed on a credit reference agency.

In North America the recently established Consumer Financial Protection Bureau ('CFPB') is a vital stakeholder and driver of the regulatory agenda. See the case study in the panel for more detail.

As well as working to develop our position in well established credit markets we are also making ground in new regions. This year the emphasis has been on Asia Pacific, specifically, working with the regulators and industry groups as we established our consumer credit bureau in Australia. It is expected that the new law developed as a result of the Privacy Amendment Bill 2012, will become effective in March 2014. In addition, it is anticipated that Australia will now join other OECD countries and move toward a 'Comprehensive Credit Reporting' environment, involving positive as well as negative data. Experian is making the necessary changes required to allow for the new data elements in support of a comprehensive reporting model.

In Latin America we are working with Brazil's regulators implementing a move towards the inclusion of positive credit data. Late in 2012 the National Monetary Council (CMN) of the Central Bank of Brazil released a guideline to implement Law No. 12.414, commonly referred to as the 'positive data law' – which outlines how Brazilian financial institutions report positive credit data. It is designed to encourage a more robust and accessible credit market,

a boost to the Brazilian economy and will help bring a large section of the country's underserved population into the financial system.

We continuously look to work with the industry on initiatives that aim to increase data sharing in new sectors and maximise the value of data that is already available. We believe that data innovations are important to help stimulate growth for new businesses, empower consumers and help lenders to make informed decisions and drive product choices for consumers.

## CFPB focus on accuracy of data

During the year the CFPB announced a final rule addressing its role in supervising certain credit reference agencies, including Experian and others that are large market participants in the industry. CFPB Director Richard Cordray spoke about a new regulatory focus on the accuracy of the information received by the credit reference companies, the role they play in assembling and maintaining the information and the process available to consumers for correcting errors.

Experian is no stranger to regulation and we already commit substantial resources to maintaining and improving accuracy and dispute handling. Regulations are essential to consumers, our clients and to the value and equity we bring to our shareholders. Experian welcomes the chance to work with the CFPB on this important issue.

# Stakeholder engagement: How we listen and respond

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.

<b>Customers</b>	<p>We are rigorous in how we listen and respond to the interests of the consumer. We use customer satisfaction measures and a customer research programme. The Experian Consumer Council in North America is a group of 10 individuals with licence to challenge and advise us at regular meetings.</p> <p>We use the Net Promoter Score (NPS) to measure the perceptions of our corporate customers. Every region uses this quantitative method and performance is tracked carefully.</p>
<b>Our people</b>	<p>We rely on the creativity and commitment of our people for all that we do. We listen to them via our Global Engagement Surveys and 'Pulse' surveys. We communicate to them via an extensive and carefully managed programme to ensure they feel well-informed and equipped.</p>
<b>Suppliers</b>	<p>We promote good environmental and labour practices amongst our suppliers through our Supply Chain Principles. Based on internationally accepted CR standards, these requirements are included in the majority of our supplier contracts. We have also developed an overview of the proportion of SMEs amongst our suppliers and assessed the financial stability of some of these.</p>
<b>Regulators</b>	<p>One of our most important stakeholder groups are the data regulators all over the world – those bodies who set and monitor the standards for our work. We aim for constructive and open relationships with them, sharing our knowledge of successful data protection.</p>
<b>Policy makers</b>	<p>We talk openly to policy makers – Governments and those who advise them – as part of the process of designing the best possible legislation.</p>
<b>Peer companies</b>	<p>All around the world companies meet to share information and solve problems, and Experian plays an active part in many of these bodies, from working on a new technical standard to talking with customer forums about how things could be done better.</p>
<b>Investors and lenders</b>	<p>Our dedicated Investor Relations team meets regularly with our institutional investors and lenders to understand their perspectives and to share information. Small scale investors receive detailed communications on our performance (including our CR work) and are welcome to engage with us directly.</p>
<b>Community partners</b>	<p>Over a long period, we have developed close relationships with community partners to support our social engagement programme. By working with others in this way we can expand our reach, get the best possible expertise and make our work much more effective.</p>

- NORTH AMERICA
- LATIN AMERICA
- UK AND IRELAND
- EMEA
- ASIA PACIFIC

# Region: North America

## Business performance context

“The North America team performed strongly again this year. As we continue to work hard to serve our clients’ needs, we’ve seen a growing contribution from our investment initiatives, particularly in fraud and identity management, healthcare payments, as well as in business information and automotive. We’re excited about our new cross-channel marketing capabilities and we’re laying the foundations for future expansion of our Consumer Services business.”

### Employees

This year we have strengthened our offering of professional development opportunities, added more skills and technology development and actively promoted our health and wellness programmes resulting in:

- Three quarters of employees completing their Health Assessment, which reduces their medical plan premium and provides personalised recommendations for a healthier lifestyle.
- 34,143 miles being logged by our Walk to Wellness participants.
- Almost 1,000 employees participating in the Experian Financial Planning workshops, improving their personal financial planning skills.

Hurricane Sandy was the biggest event affecting our people. At its height, 15% of Experian’s US employees were impacted as their normal places of work were closed due to wind, rain or other unsafe conditions. Our people responded magnificently, working remotely as far as possible and keeping the business operating as usual. We actively supported affected employees, many of whom in turn participated in wider relief efforts themselves.

### Community

Over the year we significantly increased the number of volunteers and hours supporting local organisations and charities; employee volunteer efforts during working hours more than tripled across North America.

We continue to invest in organisations that make a difference in the lives of those in need, partnering in particular with those that enable financial independence and stability. We work closely with

partners like Allen Community Outreach in Texas, to help people rebuild their lives after financial hardships.

We financially support employees’ volunteer efforts through matching programs. In Southern California, employee participation in fundraising for the Susan G. Komen Race for the Cure and the Children’s Hospital of Orange County raised more than US\$98,000. Experian’s matching support brought the total to US\$160,000.

### Case studies

## North America Education Ambassadors

Our Education Ambassador Programme enables our employees to share financial literacy education presentations about topics such as credit reports and credit scores with consumers in the communities where they work and live. More than 100 employees have now been trained and present to non-profit groups, business clients and schools across the country, reaching more than 1,500 consumers.



EMPLOYEES

COMMUNITY

ENVIRONMENTAL IMPACTS

CONSUMERS



## Case studies



## The Allen Outreach centre rebuilds lives in Allen, one family at a time

The Allen Outreach centre rebuilds lives in Allen, Texas, one family at a time. The centre provides a holistic approach to getting families in desperate situations up on their feet. Our office in Allen, fundraises and supports the work of the Allen Community Outreach centre, providing emergency assistance, such as counselling, food and clothing, for struggling families. We financed a new computer lab at the centre and supported Allen's programme of money management and interview skills classes.

Immediately following Hurricane Sandy, our employees donated more than US\$28,000 to the American Red Cross to aid recovery in the Northeast. Experian matched the full amount and more bringing the total to US\$65,000.

### Environmental Impacts

Our North America region worked towards a specific environmental objective this year of reducing total energy consumption by 2%. For the 80% of sites they manage and control directly they achieved a reduction of approximately 3%. However the overall reduction was 0.58% despite a range of strong environmental initiatives across sites as described below:

- In **Schaumburg, Illinois**, a pumping station was installed that uses lake water to irrigate the lawn rather than using city water.
- The **McKinney** data centre in Texas completed the installation of a 5kW solar power system.
- The **Allen, Texas** office replaced incandescent lamps with LED lamps.

We will continue to seek to influence landlords of our managed sites to drive energy use down in the year to come.

More than 280 people in the region registered to participate in the Green Challenge programme (see page 13) in 32 teams. The region provided an individual winner: Rashmi Grover of the 'Green Goddesses' in Costa Mesa, California, who provided an outstanding record of energy savings including initiatives she undertook with her family. The Green Goddesses team were eventually in the top three globally at the end of the challenge.

### Consumers

The lagging US economy has created financial challenges for consumers and Experian has an active programme of support.

We provide materials and resources to help people better understand credit and change their behaviour. The Ask Experian credit advice column is now in its fifteenth consecutive year and receives more than 1,000 questions a month from consumers.

**We work with others**, investing over US\$350,000 in financial literacy grants to support diverse and powerful programmes. For example, our training programme for the National Foundation for Credit Counselling's educators

helped them share accurate, positive information with hundreds of thousands of their clients. And our work with well-respected personal finance bloggers – like Wisebread – reaches consumers through social media. In fact, a Twitter Chat with Experian expert guests had the highest participation in Wisebread's history. The Credit Town Hall event during the JumpStart Conference combined the best of in-person and virtual communication. A Q&A session with almost 300 teachers was streamed live on YouTube while teachers asked questions in person, tweeted their thoughts and people in the Twitterverse joined the conversation from around the country.

**We develop innovative new ways to help consumers**, such as building credit references through positive rent payment reporting and introducing a scoring model that goes beyond traditional credit data. Through the Center for Financial Services Innovation, Experian supports a development lab that creates innovative new ways to engage underbanked families in financial services.

- NORTH AMERICA
- LATIN AMERICA
- UK AND IRELAND
- EMEA
- ASIA PACIFIC

# Region: Latin America

## Business performance context

“Our region continues to deliver very good growth. We’re gaining clients in new customer segments from telecommunications and insurance through to automotive. At the same time, we’re continuing to expand our market presence in Colombia and Peru with the introduction of new fraud prevention and digital marketing products. The advent of positive credit bureau data in Brazil opens the door for us to develop new innovative products for our clients in the future.”

### Employees

Serasa Experian continues to be recognised as a strong employer and a good place to work. The awards and recognition section provides detail. If online please click here.

This year we strengthened our professional development opportunities, added more skills and technology development and actively promoted our health and wellness programmes resulting in:

- Almost 70% of our employees completed their **Health and Life Style Assessment**. This reduces their medical plan premium, promotes a reflexion of their lifestyle and health

condition, and provides them with a personalised recommendation for a healthier lifestyle, while also supporting our strategy for human development.

- A **Home-Office** pilot programme initiated in 2011 was fully implemented during this year and extended to 110 employees. The programme is providing a better work life balance to employees while boosting productivity and reducing office costs.
- An objective this year has been to improve the English language skills of our leaders, so we also implemented the **Networking in English Programme**. This programme

was created to practise and improve the English language in work situations, such as conference calls, meetings and presentations.

- **C3 Portal** – a new internal collaborative website development. It aims to improve employees’ knowledge network and ability to work in collaborative environments. Aligned with the Heart of Experian it aims to encourage the creation, organisation, sharing and protection of the strategic Serasa Experian knowledge.

Another important initiative this year has been the launch of a new country-wide forum for the employment of people with disabilities. This new

*We acquired Computec (Columbia) midway through last year, and data and performance commentary will be included in next year's report.*

EMPLOYEES

COMMUNITY

ENVIRONMENTAL IMPACTS

CONSUMERS

### Case studies

## Weaving Dreams

Tecendo Sonhos has been especially designed to enable our employees working at the Branch Offices Network in many Brazilian states to volunteer alongside their colleagues in Sao Paulo. In the second half of 2012, 40 new volunteers completed their training and are already working in the community surrounding the branch offices where they work.



Engagement has been good and the feedback positive; one volunteer reported “it’s good when we have the opportunity to get out of the daily grind and seek new ways to help someone else. “We delivered our best in the lecture and, in turn, we received respect and acknowledgement.” said Kelli Golin, a Real Dream volunteer. The lecture in question was held at CEASPH – Centro de Atendimento Social e Promoção Humana, an NGO which supports children with low performance in school and who are in a socially vulnerable situation.

body has grown directly from Serasa Experian's own Employability Forum for Persons with Disabilities, created in 2001. Since then, Serasa Experian has taken the leadership in gathering business representatives in Brazil to better address the employment of people with disabilities nationally, something which this year culminated in the new Brazilian Business and Disability Network.

This network has a mission to gather and mobilise companies in Brazil to promote the inclusion of disabled people in the employment market. It does this by highlighting and sharing good practices, sharing contacts, and through partnerships and joint projects supporting hiring and professional qualifications. By February 2013, it had more than 40 member companies, including Accenture, Hewlett-Packard do Brasil, IBM Brazil, and Novartis Biociências.

### Community

In 2012, we launched the Tecendo Sonhos ("Weaving Dreams") extension of the Sonhos Reais ("Real Dreams") volunteer programme. Serasa Experian's programme aims to develop a financial education culture for low-income people by training employees volunteers to deliver financial education into their local communities. Almost 8,000 people have benefited directly and indirectly from more than 90 volunteers donating their free time on Saturdays.

This year we have also pioneered delivering a Debt Management workshop (one of the topics in the Sonhos Reais programme) for people with visual disabilities. This session was delivered by our volunteers with great success.

### Environmental Impacts

We have a strong governance model for strategic sustainability initiatives with an engaged Sustainability Executive Committee in Serasa Experian. This year the biggest impact on the region's carbon footprint has been the opening of a new 10 storey building to accommodate the growing business. However, this has been balanced by green initiatives implemented in Sao Paulo such as the installation of individual lighting in workstations and new Building Managing System software to control all air conditioning, fans and pumps.

### Case studies



### Clean my name

This year saw the Limpe Nome 'Clean my name' debt fairs organised by Serasa Experian in Brazil. These are public events, held in large exhibition venues, with the idea of letting consumers deal with all their debt problems at once. Many consumers allow debts to build up because they struggle to know who to talk to, or how to co-ordinate between multiple creditors or agencies.

The 'Clean my name' events allow consumers to move from one stand to another, perhaps speaking first with their bank, then their credit card provider and so on until they have obtained a clear picture, corrected data and agreed to a repayment schedule that they can realistically meet. Our Sonhos Reais' volunteer staff were on hand to run financial education sessions and help co-ordinate the day.

Over 56,000 people have attended these one-day events this year.

EMPLOYEES

COMMUNITY

ENVIRONMENTAL  
IMPACTS

CONSUMERS

These, plus environmental awareness campaigns such as the Green Challenge, mean that, despite including actual data for our recently acquired Computec business the overall the footprint for the portfolio in the region has only increased by 19%.

As well as tackling our own environmental impact, 2012 has seen us launch a range of products designed to help others tackle theirs. In 2012, during the Rio + 20 Conference, the Brazilian Central Bank announced two laws requiring all financial institutions to provide an environmental risk analysis of customers during the lending process. In response, Serasa Experian developed sustainability profiling solutions for its clients to meet these new requirements, including consultancy, courses and data enrichment for environmental risk purposes. The Brazilian Banks Association provided us with a letter

endorsing our expertise with this type of product, allowing us to provide services without the need to bid.

This year also saw us sign a partnership with Ethos, a major Sustainability NGO in Brazil, to analyse suppliers of wood, meat, soy and coal for 60 companies that work in the Amazon rainforest aiming to maximize sustainable production chains and preserve the forest and its people.

### Consumers

Our Serasa Experian business is developing a direct to consumer business, providing a range of free and paid for services that help consumers maintain a healthy credit profile and meet their commitments. Their business model is built on supporting an ethical model of consumerism. The credit fair events as described in the case study above give a typical view of this inclusive, consumer-considerate approach.

- NORTH AMERICA
- LATIN AMERICA
- UK AND IRELAND**
- EMEA
- ASIA PACIFIC

# Region: UK and Ireland

## Business performance context

“We were pleased to deliver a solid performance in the UK and Ireland. Helped by the investments we’re making, our Credit Services business performed well as we introduced new superior sources of data, new products and expanded into non-financial customer segments, including telecommunications and utilities. Our Consumer Services business saw significant growth as we grew our membership base and retained customers for longer.”

## Employees

Our UK and Ireland business put a great deal of resource into learning and development initiatives last year. We introduced a new comprehensive online induction programme, The World of Experian, to deliver consistent and engaging learning for our people in their first few weeks with us. There have been several other learning initiatives focused on front line managers, to help them succeed in their role. For example, our Managing Fundamentals computer based training helps to encourage consistent and fair treatment for all of our employees by guiding managers through key Experian policies.

A number of other investments have also been made in response to the Global People Survey in November 2011. We have continued to locally implement our global Bureaucracy Busting resource to save our employees valuable time with an easy ‘How do I?’ area on the Intranet. We have enabled our people to put faces to voices with brand new video conferencing suites at various office locations.

As part of the Heart of Experian programme, we have rolled out the global recognition programmes in the UK and Ireland to recognise those people that go the extra mile. We have also created the ‘Learner of the Year

Award’ to recognise those people who demonstrate exceptional commitment to learning. And we have also continued to invest in access to work for young people offering mentoring and support through the ‘Working for Youth’ programme.

## Community

We focus particularly on community initiatives that improve financial capability or that get people into education, training or employment, to make a brighter future for themselves, their families and communities.

Another key focus for Experian is entrepreneurship. In May 2012, we donated US\$40,000 to fund

### Case studies

## Our 20 Centres of Excellence

During this last year we embarked upon a ground-breaking new partnership with the UK’s leading financial education charity pfeg (Personal Finance Education Group) to transform 20 schools in some of the country’s most financially disadvantaged areas into Centres of Excellence in financial education. The initiative will give up to 18,000 school children access to a life-changing financial literacy programme, helping them to gain the skills, knowledge and confidence they need to be able to make the right financial decisions and manage their money well into adulthood. Our Experian volunteers can support teachers in the classroom. And to target this support, schools are being identified using Experian data, to spot areas of the country with low levels of financial literacy and use of financial services such as bank and savings accounts. Schools will also be offered the use of our Values, Money and Me free online resource. Our picture shows our chairman, Sir John Peace and Martin Lewis, a renowned UK finance expert, at the parliamentary launch event for Values, Money and Me.



EMPLOYEES

COMMUNITY

ENVIRONMENTAL IMPACTS

CONSUMERS



## Case studies

### Green travel

Looking at travel, we were able to reduce the benchmark CO<sub>2</sub> from our car fleet from 160g/km to 140g/km by encouraging employees to choose greener cars. We provided bikes worth US\$95,000 to our employees via the bike4work scheme and continued to fund the Citylink1 Bus Services for our people in Nottingham, meaning they can get free use of bus services, helping with travel between our sites. We have also installed state of the art video conference facilities to help build relationships between our people without the need for travel.



Waste management has also been a priority; shared printers with default settings for double sided printing have helped us reduce printing costs by 27% over two years and save paper and toner. Switching to electronic invoices has also saved paper. Our facilities team is working with our waste contractor to work towards zero waste to landfill and a recycling contractor to deal with IT asset recovery and secure disposal.

### Consumers

Experian this year has provided support and guidance to consumers through a wide range of channels:

- Providing US\$24,000 funding to help support National Debtline, a free helpline for UK consumers. Free of charge consumer segmentation and analysis undertaken by Experian for National Debtline has also helped them better understand which types of consumers are using their services and helped them reach a wider audience.
- Providing more than 49,000 free credit reports through not-for-profit advice agencies in the UK this year, recognised as a 'gift in kind' in our reported data.
- Conducting more than 25 broadcast media interviews on a range of topics through national and regional television and radio stations.
- Through Experian's free service to help more than 10,000 victims of fraud recover their identities and rectify their credit reports.
- Via our online Ask James consumer advice column on the Experian website which received 8,000 visits in a single month.
- Through 'train the trainer' meetings, supporting more than 60 stakeholder meeting and events including a series of public credit rating master-class lectures on improving credit ratings.
- Launching our education resource Values, Money and Me, in Parliament to peers, MPs and education specialists in July 2012. There have since been more than 10,000 page-views on the Values, Money and Me website.

EMPLOYEES

COMMUNITY

ENVIRONMENTAL  
IMPACTS

CONSUMERS

The Prince's Trust's Enterprise Programme in the East Midlands, representing the first instalment of a four year pledge. This support has given unemployed and disadvantaged young people the opportunity to explore their entrepreneurial ideas and go on to set up their own business through a range of tailored programmes.

Around 9,700 hours were volunteered by Experian people in the UK and Ireland last year. They undertook community activities from teaching financial education classes to painting fences, from conducting free-of-charge geo-demographic analysis to digging allotments; US\$0.6m was made in financial donations and volunteering hours across 202 different projects.

### Environmental Impacts

Our primary engagement this past year has been via the Green Challenge, an internal initiative that challenged people to be greener. More than 28 Experian teams took part and four of the top 10 teams were from the UK and Ireland. The challenge really succeeded in getting our people to talk about green issues and engaged in green volunteering.

Our overall energy consumption in our buildings has increased but when normalised against our revenue to account for business growth, we show a decrease of 1.8% due to general raised awareness and online energy management.

- NORTH AMERICA
- LATIN AMERICA
- UK AND IRELAND
- EMEA**
- ASIA PACIFIC

# Region: EMEA

## Business performance context

“We’re capitalising on many varied opportunities across the region, focusing on both our established markets and expanding our capabilities into fast-developing markets like Turkey and Russia. We’re working to ensure we have the right level of resources in the right areas to meet the ever-changing needs of our customers.”

### Employees

We launched two major training programmes during this past year, a significant investment by the EMEA business:

- The new EMEA Sales Academy brought together Sales Managers from across the region to create sales excellence, which includes a common sales culture and sales approach to develop our talent
- Manager Essentials is EMEA's new line manager training programme, designed to equip managers with the knowledge, skills and understanding to be successful in their roles. There are modules on core skills, such as coaching and communications, and on personal effectiveness and talent building.

The EMEA region has also embraced Heart of Experian in setting up a strong and growing Ambassador network (50+ people) spread across multiple countries to help implement global workstreams, such as Recognition, Discover Experian and the Employee Deal.

### Community

In the past year we supported projects in Turkey, Monaco, Italy, Spain, France, Denmark, Netherlands and South Africa to a total of US\$126,600.

Experian Monaco helped families who risked being evicted from their homes through a project with Secours Populaire Francais (SPF), a not-for-profit that fights against poverty and exclusion. The project also includes efforts to help decrease the debt of individuals as well as providing financial help to access energy over the winter.

In South Africa our contribution focused on educating disadvantaged children at the Amazing Grace Childrens' Home, which provides shelter for abused and abandoned children south of Johannesburg. Experian funding made it possible for the centre to hire a new worker from the local community to teach children aged 0-3 years old, giving them a structured learning environment and help them on their way to primary school.

### Case studies

## Raising financial awareness in partnership with the UN Development Programme

Our office in Turkey carried out a project together with the Youth Association for Habitat and the United Nations Development Programme, aiming to reach 100,000 young men and women over a three year period. Experian Turkey is involved with the financial awareness section of the programme, which reached 2,000 young participants this year. Experian experts held training sessions in financial management in a total of 10 provinces across Turkey.



EMPLOYEES

COMMUNITY

ENVIRONMENTAL IMPACTS

CONSUMERS

EMPLOYEES

COMMUNITY

ENVIRONMENTAL  
IMPACTS

CONSUMERS

## Case studies



## Moolah Minding in South Africa

As part of the Smartbucks – Mind Your Moolah programme, students were transported to screenings on Sunday mornings where they received cold drinks, popcorn and VIP-treatment. The film centres on two disadvantaged youths and was specially produced to heighten the awareness and the importance of financial planning for disadvantaged students. At the end of the film all participants received a book explaining financial management in a fun and simplified way. Using cinemas instead of class rooms, and a film instead of a more traditional lecture, was a concerted effort to encourage students to think differently about their financial future.

### Environmental Impacts

New video conferencing equipment has been installed in 10 markets during the past year, helping to reduce the need to travel across the region, but still better connecting employees. EMEA is one of the most diverse regions in Experian, with more than 20 different markets spread from Russia to South Africa.

The Experian Green Challenge was actively supported in the region and, as a result, EMEA saw several teams and individuals participate in the campaign. In fact, the team from Monaco won the global challenge with

the leader of the business endorsing his team's effort saying "This event encourages people to share ideas with their colleagues. People really took it to heart: some cycled to work, others took the train or organised car-sharing. Everyone has participated within their own means."

In Monaco sustainability was an important topic even before the Green Challenge and the Monaco Green Committee has encouraged a number of green initiatives such as introducing recycling bins and replacing plastic cups with mugs.

### Consumers

Experian South Africa played an active partner role as part of a large consumer education programme: Smartbucks – Mind Your Moolah. The campaign reached 15,000 high school students and focused on financial literacy through the launch of a brand new film screened at 14 cinemas in major cities and malls across the country. We provided financial support for the programme and a total of 100 volunteers took part. See the case study above for more detail.

- NORTH AMERICA
- LATIN AMERICA
- UK AND IRELAND
- EMEA
- ASIA PACIFIC**

# Region: Asia Pacific

## Business performance context

“Our region is at an exciting stage of its development; we’re strengthening our position by further embedding ourselves in the region and we’re thrilled to have launched our new credit bureau in Australia.”

### Employees

The adoption of Heart of Experian initiatives was seen throughout the Asia Pacific region as employees participated in the Green Challenge and also the Employee Deal video competition along with other locally run activities.

We have continued to invest in developing our people, primarily through the Engage and Frontline development programmes along with supporting the development requirements of individuals. A new online induction programme was also launched for Asia Pacific.

### Environmental Impacts

Environment has become a focus for our people across Asia Pacific, not only for the team managing our offices and the direct impacts of the energy used to heat and cool them.

Colleagues in Asia Pacific were motivated by our Green Challenge programme, 136 people signed up and formed 19 teams across seven countries. Between November and January colleagues completed Team Challenge questionnaires and fun Mini Challenges, focused on improving different aspects of their environmental behaviour both at home and work.

Earth Hour, a global initiative to raise awareness about climate change, was also enthusiastically embraced!

### Community

Employees across the region took up the challenge of doing more this year and volunteering hours and fundraising both increased significantly. It was also a year when investment in the ‘Room to Read’ library development campaign came to fruition, with a new community school library established in Cambodia and new funds from Experian Group were secured to fund another project for the year ahead.

Fundraising was for a diverse range of causes and saw everything from a team in Melbourne rolling up their sleeves and hitting the streets to sell bandanas in aid of a cancer charity, to men across the region growing moustaches competitively to raise funds during ‘Movember’. A month later our team in Singapore organised a big ‘Christmas Giveaway’. The process started with fundraising, the monies from which were used to purchase a

### Case studies

## Volunteering for a season

As a result of office discussions about how teams could do more in their communities, the Australia and New Zealand team arranged a menu of 18 volunteering opportunities for colleagues to choose from called ‘Heart of the Holidays’. 180 people took part, giving over 650 hours to projects as diverse as hosting parties for aged care clients at a retirement village to walking with people at a local manufacturing centre for the disabled. There was a huge amount of goodwill created both within our teams and in our communities.



- EMPLOYEES
- COMMUNITY**
- ENVIRONMENTAL IMPACTS
- CONSUMERS

EMPLOYEES

COMMUNITY

ENVIRONMENTAL  
IMPACTS

CONSUMERS

## Case studies



## Events to support consumers with their financial awareness

In India, consumer awareness about credit bureaux and credit information reports is at a very nascent stage. However, credit information reports have become a very significant part of the loan approval process. Our Consumer Education events help empower consumers from various walks of life with facts about credit bureaux, credit reports, importance of using credit judiciously and benefits of maintaining

credit discipline. This year we have conducted sessions across a number of locations in India and covered a total of 338 participants. We also partnered with the Money Life Foundation to conduct two separate one day events in which consumers had an opportunity to receive their credit report and face-to-face advice on the same day. Advice videos have been produced that star our employees, acting as very convincing consumers with specific debt and social problems.

range of presents. The Experian team spent an afternoon gift wrapping, before the presents were delivered to the local Boys' Brigade for subsequent distribution to beneficiaries, including both the elderly and children.

The total raised across all projects by employees across Asia Pacific was over US\$25,000 by the end of the year.

Volunteering took off too, with the Australia and New Zealand team hosting 11 volunteering events as part of 'Heart of the Holidays' – a campaign linked to our Heart of Experian programme.

Singapore held their annual Experian 'Care to Share' Day and colleagues from Malaysia linked up with the Kajang Plantation School in Selangor to help refurbish their canteen and through donations and fundraising to provide school supplies and support for a school trip.

In India, we encourage our employees to use their skills to provide advice and support focused on our core expertise of finance and financial education. Seven employees have volunteered for Experian's Credit Ambassadors programme, being trained and equipped to share information on responsible use of credit, financial management and similar topics with their families, friends and wider contracts. Colleagues are also fundraising and participating in ongoing support for the Dharavi Slum School in Mumbai, which we have been working with since establishing our business in India in 2009.

### Consumers

Experian's Asia Pacific region launched a new consumer credit bureau in Australia this year. This important milestone followed regulatory approval in 2011, with the first phase being a negative data consumer credit bureau, providing consumer credit reports to clients in the financial, telecommunication and utility sectors.

This will be followed by positive data bureau capabilities in March 2014, following the passing of the Privacy Amendment (Enhancing Privacy Protection) Bill Australia. The legislation means lenders will be able to take into consideration positive credit history as well as negative credit history when determining an applicant's suitability to receive a loan. This reform will enable lenders to better assess risk, promote responsible lending, and provide greater protection to consumers minimising the risk of identity theft. The developments in Australia mean that we now operate 19 consumer bureaux across the world.



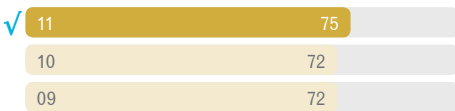
# The facts: Data behind our stories

This section summarises our global performance. Please see page 12 to refer to our community investment table.

✓ Independently assured by PricewaterhouseCoopers LLP, see page 32. Our Reporting Principles and Methodologies (pages 34-37) set out how we have prepared the data.

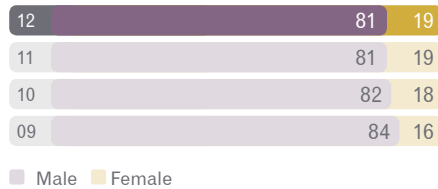
## KEY PERFORMANCE INDICATORS

### Group employee engagement (%)

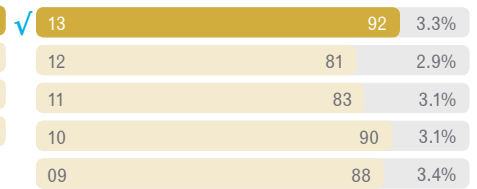


Percentage score calculated by the degree of positive response to a specified range of questions. For further information please refer to our methodology on page 30.

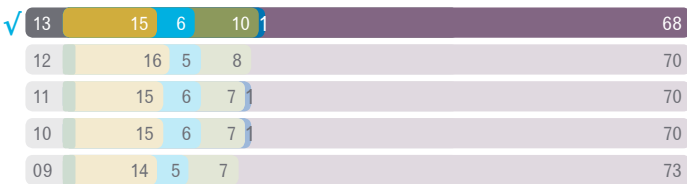
### Male female split in senior management team (%)



### Evolution of number of professionals in Serasa Experian with disabilities



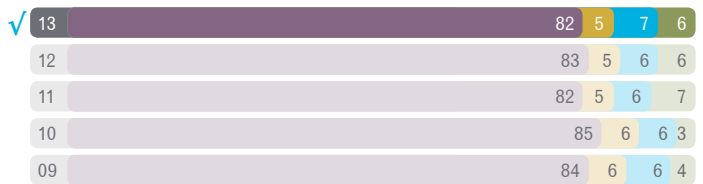
### Ethnic diversity US (%)



- American Indian or Alaska Native
- Asian
- Black or African American
- Hispanic or Latino
- Native Hawaiian / Other Pacific Islanders
- Two or More Races
- White (Not Hispanic or Latino)

Data received from 87% of Experian North America's employees. Comparison data from the US Census Bureau, 2010 Census Redistricting data : 75% White, 14% Black or African American, 2% American Indian or Alaska Native, 6% Asian, 3% other.

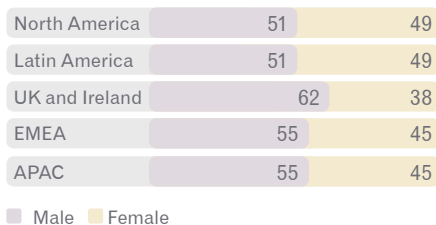
### Ethnic diversity UK (%)



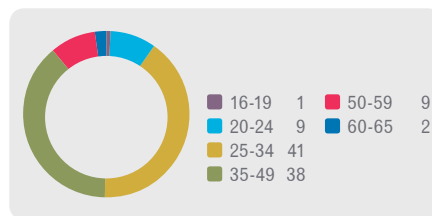
- White – British
- White – non British
- Asian / Asian British
- Other

Data received from 41% of UK employees. Comparison data from the UK Office of National Statistics, Population by Ethnic Group, 2011 : 86% White, 8% Asian, 6% Other.

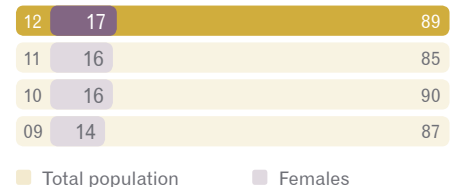
### Gender Diversity by region (%) 2013



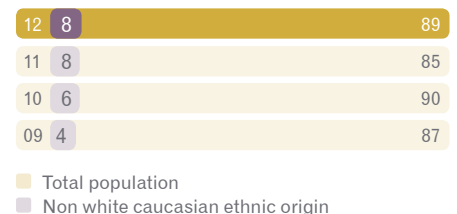
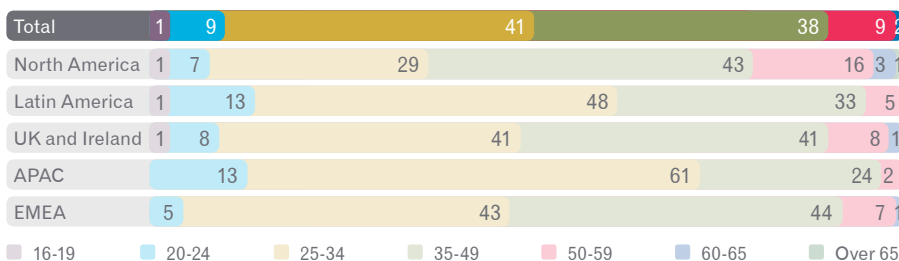
### Total age diversity (%) 2013



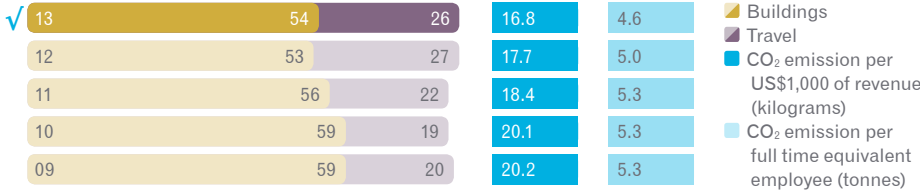
### Diversity profile of the senior leadership team



### Age diversity by region (%) 2013



**Carbon footprint (000's tonnes)**

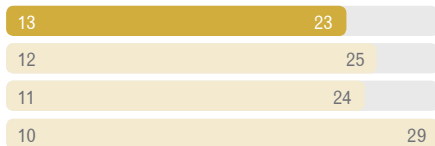


Where emission factors have changed Experian has applied the most recent factors retrospectively. 2012 restated to remove emissions related to a building in North America on a long-term lease to a third party. Building emissions were previously reported as 56,000 tonnes.

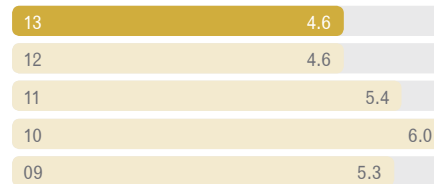
**UK and Ireland Waste (tonnes)**



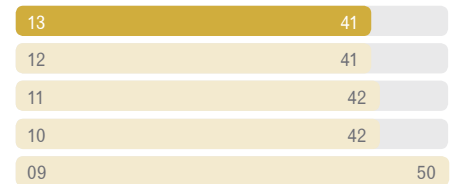
**Total office building energy use normalised by floor area (kWh per sq ft)**



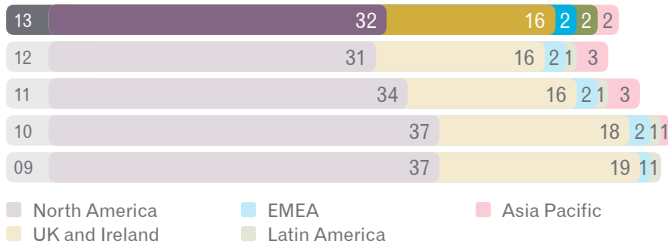
**Total office building energy use normalised by headcount (000's kWh per full time equivalent)**



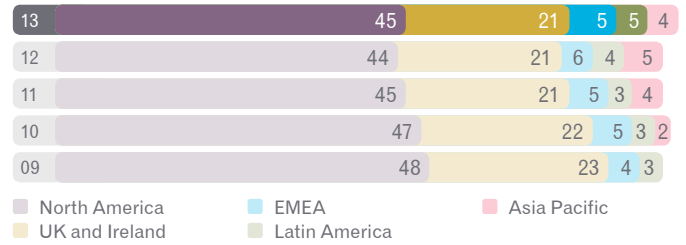
**Electricity from data centres (million kWh)**



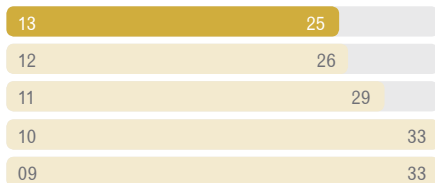
**CO<sub>2</sub> from buildings by region (000's tonnes)**



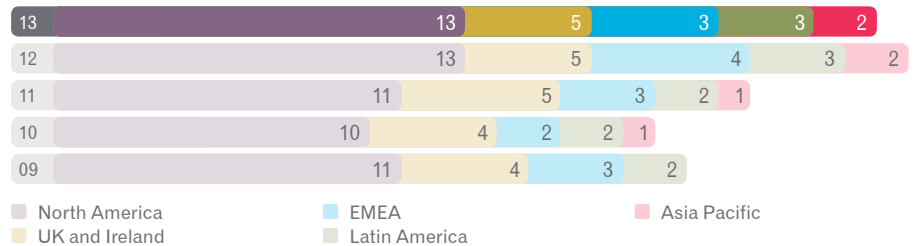
**Total CO<sub>2</sub> by region (000's tonnes)**



**Total building energy use normalised by revenue (kWh per \$1,000)**



**Travel CO<sub>2</sub> emissions by region (000's tonnes)**



**Health and Safety 2013**

	North America	UK and Ireland	Latin America	EMEA	Asia Pacific	Total
Total number of accidents	✓ 23	✓ 28	✓ 43	7	4	105
Accidents with absence	5	1	36	4	1	47
Accidents without absence	18	27	7	3	1	58
Number of days lost	138	147	269	65	0	622

# Awards: Third Party Endorsements

We've won plenty of awards, both globally and regionally, for our success as a sustainable business.



## Dow Jones Global Sustainability Index

Dow Jones Sustainability Indexes track the financial performance of the leading sustainability-driven companies worldwide providing asset managers with reliable and objective benchmarks to manage sustainability portfolios. Our overall score was within 10% of the best scoring company in the World Index and 22% above the average. We have improved in the economic and environmental dimensions with a particular uplift in our environmental reporting performance.



## Personal Finance Education Group

Our new teaching resource for primary school children – Values, Money and Me – has been awarded a Quality Mark by pfeg, the UK's Personal Finance Education Group. The pfeg Quality Mark accreditation system ensures that resources and materials for teaching financial capability are suitable, effective and of the highest educational quality. To date, only 100 carefully selected resources have been awarded the Quality Mark and it's great to see Experian's teaching resource included in this selection.



## FTSE4Good

We have been recognised by the FTSE4Good Index Series, following an analysis of our corporate social responsibility activities. The assessment, conducted by Experts in Responsible Investment Solutions (EIRIS) measures the Environmental, Social and Governance risk and performance of over 2,400 companies globally against key areas including environmental management, climate change, human and labour rights, supply chain labour standards and countering bribery.



## National Foundation for Credit Counseling

Maxine Sweet, our Vice President of Public Education, was recently recognised by the National Foundation for Credit Counseling (NFCC) with its Making the Difference Award during the organisation's 47th Annual Leaders Conference in Charlotte, North Carolina. Introduced in 2005, the NFCC's Making the Difference Award honours individuals who have made significant contributions to assisting consumers with financial literacy, awareness and education, furthering the NFCC's mission, vision and programmes through a national presence.



## Gold Stevie Award

Experian's freecreditscore.com was presented with a Gold Stevie Award in the Customer Service & Call Center category in the seventh annual Stevie Awards for Sales & Customer Service last month. Over 1,100 entries from organisations of all sizes and in virtually every industry were submitted to this year's competition. The Stevie Awards for Sales & Customer Service are the world's top sales awards, contact centre awards, and customer service awards.



## One of Britain's most admired companies

For the second year running, our UK business has been voted one of Britain's most admired companies which is a huge achievement. And, for the second year running this means that we're in the top 10% in the Britain's Most Admired Companies league table. We were ranked 23rd out of 250 big businesses beating a number of major household names in the process.



### Environmental Agency

We were ranked 18th out of 2,097 companies in the 2011/2012 Carbon Reduction Commitment League Table, which ranks the performance of participants in the UK's Energy Efficiency Scheme. We scored higher than government organisations such as UK government's own Environment Agency, as well as companies such as PricewaterhouseCoopers LLP, KPMG and RBS.



### Carbon Disclosure Leadership Index

The CDP is an independent not-for-profit organisation holding the largest database of primary corporate climate change information in the world. The Carbon Disclosure Leadership Index assesses the quality of reporting on climate change issues. In 2013, we made improvements in energy efficiency and we reduced our absolute emissions by 4.5% compared with the previous year.



### International Organization for Standardization

This is an internationally recognised environmental standard which provides general guidelines to deliver an effective Environmental Management System. We are certified to ISO14001 in our six main offices in the UK accounting for the environmental impact of 60% of the UK and Ireland's office estate.



### The Singapore Human Resource Institute

The Singapore Human Resource Institute awarded our Singapore office with the Leading Practices Award in Corporate Responsibility.

The Singapore HR Awards celebrates leading organisations and HR practitioners in their drive for impactful human capital strategies.

This award recognises our work in Asia Pacific which ranges from supporting the building of a school and library in Cambodia; raising funds for flood and Tsunami victims; volunteering in soup kitchens and old people's homes, through to hosting micro financing workshops.



### Great Place to Work Institute

Serasa Experian was ranked 20th best company to work for in the field of IT & Telecom in Brazil. The survey was organized by the Great Place to Work Institute and published by Computerworld Now!

### 1,000 Biggest and Best Companies

Serasa Experian was ranked as one of the 1,000 Biggest and Best Companies in Brazil. It was ranked 255th in the year book "Value 1000", published by the newspaper Economic Value.



### 100 Best Companies to Work For

Serasa Experian is one of the 100 Best Companies to work for in Brazil, according to a survey conducted by the Great Place to Work Institute and published by Época magazine.

### Human Resource Professionals

The Human Resources support at Serasa Experian was rated as one of the most admired by Human Resource professionals in Brazil. The national survey was performed by the HR Management Company, for managers of people and meant Serasa Experian was featured in the "1000 Biggest and Best Companies" (Exame Magazine), the "Best Companies to Work For" listing (Época Magazine) and the "150 Best Companies to Work For" ranking (S/A – Exame Magazine).

# Independent Assurance Report to the Directors of Experian plc

The Directors of Experian plc (“Experian”) engaged us to provide limited assurance on the information described below and set out in Experian’s Corporate Responsibility Report 2013 for the year ended 31 March 2013.

## What we are assuring (“Selected Information”)

The selected corporate responsibility (CR) data for the year ended 31 March 2013 marked with the symbol ✓ presented in the Corporate Responsibility Report 2013. The scope of our work was restricted to the Selected Information for the year ended 31 March 2013 and does not extend to information in respect of earlier periods or to any other information in the Corporate Responsibility Report 2013.

## How the information is assessed (“Reporting Criteria”)

We assessed the Selected Information using Experian’s Reporting Principles and Methodologies as set out on pages 34 to 37 of the [Corporate Responsibility Report 2013](#)<sup>1</sup>.

## Professional standards applied<sup>2</sup> and level of assurance<sup>3</sup>

We have used ISAE 3000 (limited level of assurance) and we have complied with the ICAEW Code of Ethics.

## Understanding reporting and measurement methodologies

There are no globally recognised and established practices for evaluating and measuring the Selected Information. The range of different, but acceptable, techniques can result in materially different reporting outcomes that may affect comparability with other organisations. The Reporting Principles and Methodologies used as the basis of Experian’s reporting should therefore be read in conjunction with the Selected Information and associated statements reported on Experian’s website.

## Work done

Considering the risk of material misstatement of the Selected Information, we:

- made enquiries of Experian’s management, including those with responsibility for CR management and reporting, at group and regional levels;
- evaluated the design of the key structures, systems, processes and controls for managing, recording and reporting the Selected Information. This included analysing performance within each of Experian’s five regions selected on the basis of their inherent risk and materiality to the group, to understand the key processes and controls for reporting site performance data to the group CR team;
- performed limited substantive testing on a selective basis of the Selected Information at corporate head office and accessed the records, and discussed with relevant staff of twelve reporting locations to check that data had been appropriately measured, recorded, collated and reported; and
- assessed the disclosure and presentation of the Selected Information.



### Experian's responsibilities

The Directors of Experian are responsible for:

- designing, implementing and maintaining internal controls over information relevant to the preparation of the Selected Information that is free from material misstatement, whether due to fraud or error;
- establishing objective Reporting Principles and Methodologies for preparing the Selected Information;
- measuring Experian's performance based on the Reporting Criteria; and
- the content of the Corporate Responsibility Report 2013.

### Our responsibilities

We are responsible for:

- planning and performing the engagement to obtain limited assurance about whether the Selected Information is free from material misstatement, whether due to fraud or error;
- forming an independent conclusion, based on the procedures we have performed and the evidence we have obtained; and
- reporting our conclusion to the Directors of Experian.

### Our conclusions

As a result of our procedures nothing has come to our attention that indicates the Selected Information for the year ended 31 March 2013 has not been prepared in all material respects with Experian's Reporting Principles and Methodologies.

This report, including our conclusions, has been prepared solely for the Directors of Experian as a body in accordance with the agreement between us, to assist the Directors in reporting Experian's corporate responsibility performance and activities. We permit this report to be disclosed in the Corporate Responsibility Report 2013 for the year ended 31 March 2013, to enable the Directors to show they have addressed their governance responsibilities by obtaining an independent assurance report in connection with the Selected Information. To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than the Directors as a body and Experian for our work or this report except where terms are expressly agreed between us in writing.

**PricewaterhouseCoopers LLP**  
Chartered Accountants, London  
8 May 2013

1. The maintenance and integrity of Experian's website is the responsibility of the Directors; the work carried out by us does not involve consideration of these matters and, accordingly, we accept no responsibility for any changes that may have occurred to the reported Selected Information or Reporting Criteria when presented on Experian's website.
2. We have complied with International Standard on Assurance Engagements 3000 – 'Assurance Engagements other than Audits and Reviews of Historical Financial Information' issued by the IAASB, and with the applicable independence and competency requirements of the Institute of Chartered Accountants in England and Wales (ICAEW) Code of Ethics. To comply with those standards, our work was carried out by an independent and multi-disciplinary team of sustainability and assurance specialists.
3. Assurance, defined by the International Auditing and Assurance Standards Board (IAASB), gives the user confidence about the subject matter assessed against the reporting criteria. Reasonable assurance gives more confidence than limited assurance, as a limited assurance engagement is substantially less in scope in relation to both the assessment of risks of material misstatement and the procedures performed in response to the assessed risks.

# Reporting principles and methodologies

This section sets out the principles and methodologies we use in reporting the data relating to our corporate responsibilities in our annual CR report.

## Our general reporting principles

We endeavour to ensure that:

- the reported information reflects our performance and serves the decision-making needs of all users.
- the data is meaningful and is consistent with the stated definitions, scope and boundaries.
- any specific exclusions are stated clearly and explained. We use consistent methodologies wherever possible to allow for comparisons over time and if we make any changes they are transparent to all users.
- we describe openly any assumptions we make and our accounting and calculation methods.
- we aim for sufficient transparency to enable users to have confidence in the integrity of our report.

## Uncertainty and estimates

Every effort has been made to capture all relevant data, but it is not feasible or practical to capture everything. Where we have made estimates to cover such occasions we make this clear in the criteria and where we deviate from this we will give a further explanation in the relevant section of the report.

## Re-statement of reported data

Where information is available, we will restate figures in prior years to make data as comparable between years as possible. Please see the section below on carbon emission reporting for full details of changes due to emission factors.

## Reporting boundaries

- Our business is managed and reported on a regional basis. We therefore manage, gather and report CR data either for Experian as a whole or on a regional basis. We do not report on a legal entity basis.
- The Experian Group is comprised of five regions: North America, Latin America, UK and Ireland, EMEA and Asia Pacific. Unless otherwise stated, for CR reporting purposes, the North America region includes Costa Rica and Chile – this is consistent with Financial Reporting.
- Where we have the controlling stake in an acquired business but not the whole entity, we state actual or estimated figures for the whole of the entity.

## Reporting specifics and methodology

### Employee diversity

#### Parameter: Headcount

- Definition: The total number of employees on the last day of February in the financial year.
- Scope: All employees in each region – excludes contractors and other contingent workers.
- Units: Number of employees.
- Method: Sum of employees per region. Each employee is treated as one person regardless of the contractual hours worked (i.e. a part time staff member is treated as a whole individual).
- Source: Reported from HR database systems.

#### Parameter: Gender split

- Definition: The percentage of male or female employees per region, on the last day of February in the financial year.
- Scope: All employees in each region – excludes contractors and other contingent workers. Calculated for all regions.
- Units: Percentage (%).
- Method: Percentage – calculated as number of employees for specified gender divided by total number of employees (calculated on a headcount basis – refer to definition of headcount above).
- Source: Reported from HR database systems.

#### Parameter: Women in senior management positions

- Definition: The number of women in senior management positions, on the last day of February in the financial year. A senior management position is defined as being either a senior grade or being a position on the executive management team of a region's main business unit.
- Scope: All employees in each region – excludes contractors and other contingent workers. Calculated for all regions.
- Units: Number of employees or percentage (%).
- Methods: Number of employees – sum of women in senior management positions. Percentage – calculated as number of women in senior management positions divided by total number of senior management positions. Calculated on a headcount basis – refer to definition of headcount above.
- Source: Reported from HR database systems and with reference to organisational charts.

#### Parameter: Age profile

- Definition: The percentage of employees belonging to specific age groups per region, on the last day of February in the financial year. Age groups are defined as follows: 16–19, 20–24, 25–34, 35–49, 50–59, 60–65 and Over 65 years.
- Scope: All employees in each region – excludes contractors and other contingent workers. Calculated for all regions.
- Units: Percentage (%).
- Method: Percentage – calculated as number of employees for specified age group divided by total number of employees (calculated on a headcount basis – refer to definition of headcount above).
- Source: Reported from HR database systems.

#### Parameter: Ethnic diversity

- Definition: The percentage of employees belonging to specific ethnic groups, on the last day of February in the financial year. There is no standard global definition of ethnic groups – as such, distinct ethnic groups have been defined for the reporting countries.
- Scope: All employees – excludes contractors and other contingent workers. Calculated and reported for UK and US only. Due to the voluntary nature of ethnic identity disclosure by employees, there is a proportion of the employee population whose ethnic grouping is unknown.
- Units: Percentage (%).
- Method: Percentage – calculated as number of employees for specified ethnic group divided by total number of employees (calculated on a headcount basis – refer to definition of headcount above).
- Source: Reported from HR database systems.

#### Parameter: Numbers of employees with disabilities

- Definition: The number of employees declaring themselves as disabled, on the last day of February in the financial year. The following categories of disability are recognised: physical, hearing, visual and learning difficulties.
- Scope: All employees – excludes contractors and other contingent workers. Calculated and reported for Brazil only.
- Units: Number of employees.
- Method: Sum of employees per disability category. Calculated on a headcount basis – refer to definition of headcount above.
- Source: Reported from HR database systems.

#### Health and safety

##### Parameter: Accidents with and without absence and number of lost days.

- Definition: Reported accidents leading to absence from work / no absence from work and reported number of lost days related to accidents with absence. We do not report on occupational illnesses.
- Scope: All employees in North America, Latin America, UK and Ireland, and EMEA. Reporting for Asia Pacific only includes Australia, China, Japan and Malaysia.
- Reporting covers all Experian employees, with the exception of UK and Ireland which includes contractors in addition.
- All regions reported for accidents that have occurred in the workplace and accidents that have occurred on a journey to or from the workplace or while on business travel.
- Units: Number of accidents leading to absence from work / no absence from work and number of lost days due to accidents with absence.
- Method: Reported by Health and Safety Advisors as follows:
  - » North America: Accidents with absence are comprised of injury claims that involve a period of absence from the workplace. Accidents without absence are comprised of all other injury claims that relate to accidents at work excluding occupational illnesses. All workers' compensation claims for the US and Canada are managed by external insurance providers. Accidents in Chile and Costa Rica are reported by local site managers.
  - » Latin America: Serasa reports all accidents through our health and safety reporting tool,

while Computec reports directly to the Health and Safety Advisor.

- » UK and Ireland: Accidents with absence and numbers of lost days are reported from HR database systems. Accidents without absence are comprised of all other accidents, as reported through a health and safety reporting tool.
- » EMEA: Accidents with absence / with no absence and number of lost days due to absence from the workplace are reported monthly by local site managers to the UK based analysis team, which then produces an annual report for the H&S Advisor.
- » Asia Pacific: Accidents with absence / with no absence and number of lost days due to absence from the workplace are reported annually by local site managers to the Health and Safety Advisor.

#### Employee engagement

##### Parameter: Percentage of employees deemed to be engaged with the company

- Definition: Employee engagement is determined based on employee responses to eight questions in a wider employee survey, where employees are requested to state level of their agreement with a statement. The specific statements/questions are:
  1. I would recommend Experian to my friends and family as a great place to work.
  2. It would take a lot to make me look for another employer.
  3. Experian energises me to go the extra mile.
  4. I am willing to work beyond what is required in my job in order to help Experian succeed.
  5. I believe strongly in the goals and objectives of Experian.
  6. I am proud to be associated with Experian.
  7. I understand how I can help Experian achieve its goals.
  8. At the present time, are you seriously considering leaving Experian?
- Scope: All employees with at least three months' service at November 2011 (including contractors paid through an Experian payroll).
- Units: Percentage of employees giving a favourable response (agree or tend to agree).
- Method: Measured by a full survey every 18 months. Survey sent to 14,558 employees in November 2011, analysed by a third party, Towers Watson.

#### Community investment

##### Parameter: Funds from Experian plc

- Definition: Donations made by Experian plc, taking any of the following forms:
  1. Direct donations to regional charity or not-for-profit organisations; or
  2. Monetary transfers to an Experian subsidiary for onward donation to relevant local charity or not-for-profit organisation (includes internal support costs of delivering a charitable project); or
  3. Monetary transfers to an Experian subsidiary to invest in development of a 'Big Idea' (a project of social value) including payments to a third party to realise the 'Big Idea'; or
  4. Payments to a third party and internal costs related to the capacity development for further 'Big Ideas' and integrated business developments.
- Scope: Monetary donations incurred by Experian plc. Donations are recognised from the point of instructing the Finance department to carry out the transaction. Recognised donations include funds transferred to an Experian subsidiary for onward donation but accrued.
- Units: Reported in US Dollars (all translations to US Dollars are carried out at the Group's defined average exchange rate for the reporting period).

# Reporting principles and methodologies

## Parameter: Financial donations and investments from Experian subsidiaries

- Definition: Monetary donations and investments from an Experian subsidiary towards local community projects/charities and commercial initiatives in the communities as defined by the subsidiary's regional giving policy. Recognised donations and investments include:
  - » matched-funding (monies donated to a not-for-profit organisation/charity by an Experian subsidiary to match funds raised by an employee);
  - » funds to support education (scholarships) for young people identified through local programmes as especially needy;
  - » donations supporting education initiatives e.g. sponsorship of financial literacy events;
  - » value of commercial initiatives in the community, specifically the costs incurred that lead to benefit for the community.
- Scope: Monetary donations incurred by Experian subsidiaries (donations are recognised once the transaction has been executed/payment made); and cost of commercial initiatives in the community.
- Method: For commercial initiatives in the community, where it is not possible to clearly distinguish costs between those resulting in community benefit or commercial benefit, we subtract any realised revenues from the specific initiatives and recognise 50% of the remaining amount (exclusive of any applicable taxes) as the investment value from Experian benefitting the community.
- Units: Reported in US Dollars (all translations to US Dollars are carried out at the Group's defined average exchange rate for the reporting period)

## Parameter: Employee time volunteered

- Definition: Monetary value of employee time spent volunteering on community initiatives during working hours. Includes both manual and skilled volunteering. Community initiatives are defined as activities to benefit not-for-profit organisations, local government programmes and charities.
- Scope: Employee volunteering taking place during working hours for the reporting period. Employee volunteering includes time spent on setting up community initiatives.
- Units: Reported in US Dollars (all translations to US Dollars are carried out at the Group's defined average exchange rate for the reporting period).

## Parameter: Gifts in kind

- Definition: Monetary value of physical assets, products or services and associated consultancy services donated by Experian subsidiaries for community initiatives. Community initiatives are defined as activities to benefit not-for-profit organisations, local government programmes and charities.
- Scope: Gifts in kind donations taking place within the reporting period. Recognised donations exclude monetary donations and employee time volunteered, but include use of Experian products and associated consultancy services.
- Units: Reported in US Dollars (all translations to US Dollars are carried out at the Group's defined average exchange rate for the reporting period).
- Method: Valued as the cost to Experian subsidiaries (for example, written down cost of fixed asset and internal cost).

## Parameter: Management costs

- Definition: Monetary value of staff time spent managing the Group's involvement in community initiatives and in developing and coordinating volunteering opportunities for employees. Community initiatives are defined as activities to benefit not-for-profit organisations, local government programmes and charities.
- Scope: Management costs relate to time spent by employees committed towards managing and developing activities as described above within the reporting period. Excludes employee time volunteered.
- Units: Reported in US Dollars (all translations to US Dollars are carried out at the Group's defined average exchange rate for the reporting period).
- Method: Employee time multiplied by employee hourly salary.

## Parameter: Employee fundraising

- Definition: Funds raised and goods donated by Experian employees for local community projects/charities as defined by the subsidiary's regional giving policy (largely comprised of not-for-profit organisations, local government programmes and local charities).
- Scope: Funds raised are recognised for the reporting period and include payroll giving. Employee fundraising is identified when employees request match-funding. Also includes amounts raised to support disaster relief appeals.
- Units: Reported in US Dollars (all translations to US Dollars are carried out at the Group's defined average exchange rate for the reporting period).
- Method: Donated items are valued based on standard rates using guidance provided by local agencies eg US food banks advise \$1 per pound weight of food, UK charity shops give an average sale value across a number of donated items.

## Waste

### Parameter: Waste generated, waste recycled and recycled rate.

- Definition: Waste generated reported as the result of total waste to landfill and total waste recycled. Waste recycled is reported as the total waste recycled including all the different recycling indicators collected in our CR database. Recycling rate is reported as the percentage of total waste recycled from the total waste generated.
- Scope: 90% of our UK and Ireland portfolio.
- Units: Waste generated and waste recycled are reported in tonnes. Recycled rate is reported as a percentage.
- Method: The waste contractors send monthly figures for mixed recycling, confidential paper shredded it and landfill waste to the Facilities Management Contractor who uploads them into the CR database system. Figures are checked and approved by the Environmental Officer who generates an annual report with the totals.

## Carbon emissions

### Definition

The amount of carbon dioxide emissions (CO<sub>2</sub>) emitted during a financial year (1 April to 31 March) as a result of operational activities undertaken by our Group. By this we mean all operations under management control of the Group. Where operations are not wholly owned but are controlled by the Group we report on 100% of the emissions for that operation. CO<sub>2</sub> is the only greenhouse gas that we measure in our carbon footprint.

### Frameworks and principles:

We have adopted a methodology that is based on well established frameworks. These include the UK Government's Greenhouse Gas Reporting Guidelines (DEFRA, August 2012) and internationally recognised guidelines such as the WRI/WBCSD Greenhouse Gas Protocol (GHG Protocol).

As our approach to carbon measurement becomes more established and the operational scope of reporting expands, we will seek to align our reporting with the guidelines set out in the GHG Protocol Corporate Standard, in accordance with recommended good practice.



**Coverage:**

We report two main sources of CO<sub>2</sub> emissions:

- Emissions from buildings (namely, electricity, gas, district heating and oil used in offices and other premises).
- Emissions from transport (namely, business air travel and petrol and diesel used by company owned vehicles).

We apply the following measurement and estimation processes for our carbon footprint:

- We aim to collate data from at least 75% of the Group as defined by floor space area of our offices and data centres, across the total of all our geographic locations.
- In order to represent the impact of the whole Group, a scaling factor is applied to the measured emissions based on representative data collected from each region and the floor space area. The aim is to account for the impact of the offices from which data was not collated.
- Data for the final month of the reporting period (March 2013) has been estimated based on prior year actual values for the same month, or a scaling factor where these are not available.
- We are gradually increasing the amount of data being collated and therefore reported emissions are becoming more robust. This can affect the trends reported between years.
- Data centres are high energy consumers and are not representative of our general office usage. Data centres are excluded prior to applying a scaling factor and are subsequently added back. We have also continued this year to apply a scaling factor based on floor space area rather than headcount as per periods prior to April 2010. We have been unable to apply these improved methodologies retrospectively, making it less easy to judge our performance against years prior to April 2010.
- The floor space area data used in determining the scaling factor is adjusted to exclude the following: land, property owned by Experian but leased to 3rd parties (i.e. not occupied by Experian) and unoccupied sites no longer in use. These are expected to have minimal contribution to Experian's carbon footprint.
- Floor space in respect of acquired businesses is included in the scaling calculation from the point that Experian takes financial control of the business. Travel data is included in the year following acquisition of a business.

Disposed businesses are included within carbon reporting until the point that Experian relinquishes financial control. No adjustment is made to prior year comparatives in respect of discontinued or disposed operations.

**There are a number of sources of emissions that are excluded:**

- Other business travel: Includes travel by employees in their own cars, hire cars, rail journeys and taxi journeys.
- Refrigerants: A significant volume of refrigerants are used for air conditioning and cooling, particularly within data centre facilities. These are closed systems and emissions of greenhouse gases are considered to be negligible and are not measured. The lifetime impact and carbon credentials of hardware and building systems are considered at point of purchase.
- Supply chain and outsourced activities: Experian acknowledges that it can influence suppliers to take action to reduce their carbon emissions. We also recognise there are difficulties gathering accurate and reliable data, particularly as our suppliers are generally substantial and provide services to a number of other companies. Carbon dioxide equivalent emissions from these activities are not currently measured.

**Baseline:**

- We do not report our carbon footprint against a baseline year, instead favouring an approach that reports year-on-year performance on an absolute (i.e. total emissions) and normalised basis (i.e. as a function of revenue and average full-time employee numbers) to take into account growth and other changes to the business.
- For significant changes in the Group's composition, emissions associated with the operation acquired or disposed of are separately identified to enable users of the data to identify trends on a like-for-like basis with historical data. Significant change is defined as one that changes the workforce by +/- 10%.

**Emissions calculation methodology:**

Our carbon emissions are calculated by multiplying publicly available emission factors by collated energy and travel data. Data collated is comprised of power and fuel usage (electricity, natural gas, district heating and fuel oil) for energy in buildings and distance travelled for air and road business travel.

Emission factors are derived from the UK Government's 2012 Guidelines to DEFRA / DECC's GHG Conversion Factors for Company Reporting. Key assumptions in using the DEFRA factors are as follows:

- Grid electricity: We have applied the UK, US and Brazil electricity emissions factors for the UK and Ireland, North America and Latin America regions, respectively. For EMEA and Asia Pacific, we have applied the EU-27 and China electricity emissions factors. These represent best fits from the list of available emissions factors from the DEFRA guidelines.
- District Heating: We have applied the latest emission factor available for this source as per DEFRA guidelines. This includes an adjustment for assumed energy losses.
- Distance travelled is used to calculate emissions for company owned and leased vehicles, using the 'average' factor for vehicles of each fuel type.
- Distance travelled is used to calculate emissions for passenger air travel. Short haul is defined as flights up to 3,700km; long haul as flights over 3,700km, using the 'average' factor for class of travel.

While we recognise there is some variation in the emissions associated with different fuel types in different countries, owing to the specific local composition of the fuel, such as the proportion of bio-fuel in vehicle fuel, for the purposes of carbon reporting, a consistent approach using the same factor for each fuel is adopted globally.

Where possible, fuel or energy use is based on purchase invoices or actual mileage data; in other cases it has been necessary to obtain estimates.

**Prior year adjustments and restatements for changes in conversion factors:**

Where information is available, prior year figures have been restated to comply with the current year reporting policy.

The most recent set of chosen DEFRA emission factors is used and applied retrospectively to historical data.



**Corporate headquarters**

Experian plc  
Newenham House  
Northern Cross  
Malahide Road  
Dublin 17  
Ireland

**T** +353 (0) 1 846 9100  
**F** +353 (0) 1 846 9150

**Corporate office**

Experian  
Cardinal Place  
80 Victoria Street  
London  
SW1E 5JL  
United Kingdom

**T** +44 (0) 20 304 24200  
**F** +44 (0) 20 304 24250

**Operational headquarters**

Experian  
Landmark House  
Experian Way  
NG2 Business Park  
Nottingham  
NG80 1ZZ  
United Kingdom

**T** +44 (0) 115 941 0888  
**F** +44 (0) 115 828 6341

Experian  
475 Anton Boulevard  
Costa Mesa  
CA 92626  
United States

**T** +1 714 830 7000  
**F** +1 714 830 2449

Serasa Experian  
Alameda dos Quinimuras, 187  
CEP 04068-900  
Planalto Paulista  
São Paulo  
Brazil

**T** +55 11 3373 7272  
**F** +55 11 2847 9198



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Company website  
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