

## PRICING TERM SHEET

### EXPERIAN FINANCE PLC

#### PRICING TERM SHEET

**US\$500,000,000 5.250% Senior Notes due 2035**

**Guaranteed by EXPERIAN PLC**

**DATED: 10 JUNE 2025**

Issuer:	Experian Finance plc
Guarantor:	Experian plc
Legal Format:	Rule 144A / Reg. S (Category 2)
Expected Rating:	A- by S&P Global Ratings UK Limited
	A3 by Moody's Investors Service Ltd.
Size:	US\$500,000,000
Coupon:	5.250% semi-annually in arrear
Ranking:	Senior Unsecured
Currency:	U.S. Dollars
Tenor:	10 years (long)
Pricing Date:	10 June 2025
Expected Settlement Date:	(T+5); 17 June 2025 <sup>1</sup>
Maturity Date:	17 August 2035
Par Call Date:	Any time on and from 17 May 2035
Change of Control:	Upon the occurrence of a Put Event (as defined in the Listing Particulars), Noteholders will have the option to require the Issuer to redeem or, at the option of the Issuer, purchase (or procure the purchase of) the Notes at 101% of the principal amount of the Notes plus accrued and unpaid interest
Denominations:	US\$200,000 and integral multiples of US\$1,000 in excess thereof
Interest Payment Dates:	Semi-annually in arrear on 17 February and 17 August in each year with the first Interest Payment Date on 17 August 2025.
First Interest Payment Date:	17 August 2025
Day Count Fraction:	30/360
Benchmark Treasury:	UST 4.250% due 15 May 2035
Benchmark Treasury Yield:	4.466%
Benchmark Treasury Price:	98-09
Re-offer Price:	99.108%
Re-offer Yield:	5.366%
Re-offer US Treasury Spread:	90 basis points
Make-whole US Treasury Spread:	15 basis points
Gross Proceeds:	US\$495,540,000
Listing:	Global Exchange Market of Euronext Dublin
Clearing:	DTC
Form of the Notes:	Registered Global Notes
Joint Book-Running Managers:	Barclays Capital Inc., BNP Paribas Securities Corp., BofA Securities, Inc., J.P. Morgan Securities LLC and Wells Fargo Securities, LLC
Rule 144A CUSIP:	30217A AD5
Rule 144A ISIN:	US30217AAD54
Rule 144A FISN:	EXPERIAN FIN PL/SR NT 20350617 SR S

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<sup>1</sup> Under Rule 15c6-1 under the Exchange Act, trades in the secondary market are required to settle in one business day, unless the parties to any such trade expressly agree otherwise. Accordingly, purchasers who wish to trade Notes prior to the delivery of the Notes hereunder may be required, by virtue of the fact that the Notes initially settle in T+5, to specify an alternate settlement arrangement at the time of any such trade to prevent a failed settlement. Purchasers of the Notes who wish to trade the Notes prior to their date of delivery should consult their advisers.

Rule 144A CFI:	DBXNGR
Regulation S CUSIP:	G3257N AN6
Regulation S ISIN:	USG3257NAN69
Regulation S FISN:	EXPERIAN FIN PL/SR NT 20350617 SR S
Regulation S CFI:	DBXNGR
Law:	English law
Documentation:	Standalone

Before you invest, you should read the Preliminary Listing Particulars dated 9 June 2025 (the **Listing Particulars**) for more complete information about the Issuer, the Guarantor and this offering. Any Joint Book-Running Manager will arrange to send you the Listing Particulars if you request it.

**This pricing term sheet is qualified in its entirety by reference to the Listing Particulars. The information in this pricing term sheet supplements the Listing Particulars and supersedes the information therein to the extent that there are any inconsistencies. Terms not otherwise defined herein shall have the meanings ascribed to them in the Listing Particulars.**

**\*Note: A securities rating is not a recommendation to buy, sell or hold securities and may be subject to revision or withdrawal at any time.**

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*The Notes and the Guarantee have not been and will not be registered under the United States Securities Act of 1933, as amended (the **Securities Act**), or the securities laws of any other jurisdiction, and are being offered: (a) for sale to qualified institutional buyers (each a **QIB**) as defined in, and in reliance upon, Rule 144A (**Rule 144A**) under the Securities Act and (b) for sale outside the United States to persons other than U.S. persons in reliance upon Regulation S (**Regulation S**) under the Securities Act. Prospective purchasers are hereby notified that the sellers of the Notes and the Guarantee may be relying on the exemption from the registration requirements of the Securities Act provided by Rule 144A of the Securities Act or another available exemption from registration.*

*The distribution of this pricing term sheet and the offering in certain jurisdictions may be restricted by law and therefore persons into whose possession this pricing term sheet comes should inform themselves about and observe any such restrictions. Any failure to comply with these restrictions could result in a violation of the laws of such jurisdiction. In particular, this pricing term sheet may only be distributed in the United States to persons reasonably believed to be **QIBs**.*

*For a description of these and certain further restrictions on offers, sales and transfers of the Notes and the distribution of the Listing Particulars and this pricing term sheet, see the section headed "Plan of Distribution" in the Listing Particulars.*

**PRIIPs Regulation / EEA retail investors** – The Notes are not intended to be offered, sold or otherwise made available to and should not be offered, sold or otherwise made available to any retail investor in the European Economic Area (the **EEA**). For these purposes, a **retail investor** means a person who is one (or both) of: (i) a retail client as defined in point (11) of Article 4(1) of Directive 2014/65/EU (as amended, **MiFID II**); or (ii) a customer within the meaning of Directive (EU) 2016/97, where that customer would not qualify as a professional client as defined in point (10) of Article 4(1) of MiFID II. Consequently no key information document required by Regulation (EU) No 1286/2014 (the **PRIIPs Regulation**) for offering or selling the Notes or otherwise making them available to retail investors in the EEA has been or will be prepared and therefore offering or selling the Notes or otherwise making them available to any retail investor in the EEA may be unlawful under the PRIIPs Regulation.

**UK PRIIPs Regulation / UK retail investors** – The Notes are not intended to be offered, sold or otherwise made available to and should not be offered, sold or otherwise made available to any retail investor in the United Kingdom (the **UK**). For these purposes, a **retail investor** means a person who is one (or both) of: (i) a retail client, as defined in point (8) of Article 2 of Regulation (EU) No 2017/565 as it forms part of domestic law by virtue of the European Union (Withdrawal) Act 2018 (the **EUWA**); or (ii) a customer within the meaning of the provisions of the Financial Services and Markets Act 2000 (as amended, the **FSMA**) and any rules or regulations made under the FSMA to implement Directive (EU) 2016/97, where that customer would not qualify as a professional client, as defined in point (8) of Article 2(1) of Regulation (EU) No 600/2014 as it forms part of domestic law by virtue of the EUWA. Consequently no key information document required by Regulation (EU) No 1286/2014 as it forms part of domestic law by virtue of the EUWA (the **UK PRIIPs Regulation**) for offering or selling the Notes or otherwise making them available to retail investors in the UK has been prepared and therefore offering or

*selling the Notes or otherwise making them available to any retail investor in the UK may be unlawful under the UK PRIIPs Regulation.*

*The Notes may be sold only to purchasers purchasing, or deemed to be purchasing, as principal, that are accredited investors, as defined in National Instrument 45-106 Prospectus Exemptions or subsection 73.3(1) of the Securities Act (Ontario), or section 1.1 of National Instrument 45-106 Prospectus Exemptions and are permitted clients, as defined in National Instrument 31-103 Registration Requirements, Exemptions and Ongoing Registrant Obligations. Any resale of the Notes must be made in accordance with an exemption from, or in a transaction not subject to, the Prospectus requirements of applicable securities laws.*

*Securities legislation in certain provinces or territories of Canada may provide a purchaser with remedies for rescission or damages if these Listing Particulars (including any amendment thereto) contains a misrepresentation, provided that the remedies for rescission or damages are exercised by the purchaser within the time limit prescribed by the securities legislation of the purchaser's province or territory. The purchaser should refer to any applicable provisions of the securities legislation of the purchaser's province or territory for particulars of these rights or consult with a legal adviser.*

*Pursuant to section 3A.3 of National Instrument 33-105 Underwriting Conflicts (NI 33-105), the Joint Book-Running Managers are not required to comply with the disclosure requirements of NI 33-105 regarding underwriter conflicts of interest in connection with this offering.*

***Stabilisation: FCA/ICMA.***

*Any disclaimers or other notices that may appear below are not applicable to this communication and should be disregarded. Such disclaimers or other notices were automatically generated as a result of this communication being sent via Bloomberg or another email system.*