

SUPPLEMENT DATED 15 JANUARY 2025 TO THE BASE LISTING PARTICULARS DATED 5 MARCH 2024



EXPERIAN FINANCE PLC
(incorporated with limited liability in England)

EXPERIAN EUROPE DAC
(incorporated with limited liability in Ireland)
guaranteed by

EXPERIAN PLC
(incorporated with limited liability in Jersey)

U.S.\$4,500,000,000
Euro Medium Term Note Programme

This supplementary listing particulars (the “**Supplement**”) is supplemental to, and must be read in conjunction with, the base listing particulars dated 5 March 2024, as previously supplemented by the supplement (the “**First Supplement**”) dated 29 August 2024 (together, the “**Base Listing Particulars**”) prepared by Experian Finance plc (“**Experian Finance**”) and Experian Europe DAC (“**Experian Europe**”) (together, the “**Issuers**” and each an “**Issuer**”) and Experian plc (“**Experian**” or the “**Guarantor**”) with respect to the U.S.\$4,500,000,000 Euro Medium Term Note Programme (the “**Programme**”) which constitutes listing particulars for the purposes of listing on the Official List and admission to trading on the Global Exchange Market of the Irish Stock Exchange plc trading as Euronext Dublin (“**Euronext Dublin**”). Terms defined in the Base Listing Particulars have the same meaning when used in this Supplement.

Application has been made to Euronext Dublin for the approval of this Supplement as a base listing particulars supplement.

Each Issuer and the Guarantor accepts responsibility for the information contained in this Supplement. To the best of the knowledge of each Issuer and the Guarantor (having taken all reasonable care to ensure that such is the case) the information contained in this Supplement is in accordance with the facts and does not omit anything likely to affect the import of such information.

To the extent that there is any inconsistency between (a) any statements in or incorporated by reference into this Supplement and (b) any statement in or incorporated by reference into the Base Listing Particulars, the statements in this Supplement will prevail.

Save as disclosed in this Supplement, no other significant new factor, material mistake or inaccuracy relating to information included in the Base Listing Particulars has arisen or been noted since the publication of the First Supplement.

This Supplement and hard copies of documents incorporated by reference may be obtained (without charge) from the Company Secretary of Experian at 2 Cumberland Place, Fenian Street, Dublin 2, D02 HY05, Ireland. This Supplement will also be published on Euronext Dublin’s website (<https://live.euronext.com/>). The website of Euronext Dublin does not form any part of the contents of the Base Listing Particulars or this Supplement.

Purpose of this Supplement

The purpose of this Supplement is to (i) incorporate by reference into the Base Listing Particulars (a) the audited unconsolidated financial statements of Experian Finance for the financial year ended 31 March 2024 together with the audit report thereon; (b) the audited unconsolidated financial statements of Experian Europe for the financial year ended 31 March 2024 together with the audit report thereon; (c) the unaudited reviewed interim consolidated condensed financial statements of Experian for the six months ended 30 September 2024 together with the auditor review report thereon and certain other sections of the Experian H1 Financial Report 2025 (as defined below); and (d) the trading update of Experian for the third quarter ended 31 December 2024 (“**Q3 Trading Update**”); and (ii) update the Guarantor’s and the Issuers’ no significant change and no material adverse change statements.

Documents incorporated by reference

1. On 13 September 2024, Experian Finance published its audited unconsolidated financial statements for the financial year ended 31 March 2024 (as set out on pages 14 to 51 of the Experian Finance Annual Report and Financial Statements for the financial year ended 31 March 2024) together with the audit report thereon (as set out on pages 10 to 13 of the Experian Finance Annual Report and Financial Statements for the financial year ended 31 March 2024) (together, the “**Experian Finance 2024 Annual Financial Statements**”). By virtue of this Supplement, the Experian Finance 2024 Annual Financial Statements shall be incorporated in, and form part of, the Base Listing Particulars.
2. On 19 September 2024, Experian Europe published its audited unconsolidated financial statements for the financial year ended 31 March 2024 (as set out on pages 11 to 24 of the Experian Europe Annual Report and Financial Statements for the financial year ended 31 March 2024) together with the audit report thereon (as set out on pages 6 to 10 of the Experian Europe Annual Report and Financial Statements for the financial year ended 31 March 2024) (together, the “**Experian Europe 2024 Annual Financial Statements**”). By virtue of this Supplement, the Experian Europe 2024 Annual Financial Statements shall be incorporated in, and form part of, the Base Listing Particulars.
3. On 13 November 2024, Experian published its Financial Report for the six months ended 30 September 2024 (the “**Experian H1 Financial Report 2025**”) which includes its unaudited reviewed interim consolidated condensed financial statements for the six months ended 30 September 2024 (as set out on pages 18 to 52 of the Experian H1 Financial Report 2025) together with the auditor review report thereon (as set out on pages 54 to 55 of the Experian H1 Financial Report 2025) (together, the “**Experian H1 Financial Statements 2025**”). By virtue of this Supplement, the Experian H1 Financial Statements 2025, as well as the paragraphs entitled ‘First-half financial highlights’ and ‘First-half strategic highlights’ on pages 3 to 4 and the tables entitled ‘Business mix including % change in organic revenue year-on-year for the six months ended 30 September 2024’ and ‘Revenue by region’ on pages 9 to 10 of the Experian H1 Financial Report 2025, shall be incorporated in, and form part of, the Base Listing Particulars.
4. On 15 January 2025, Experian published its Q3 Trading Update. By virtue of this Supplement, the Q3 Trading Update, save for the quote from Brian Cassin, Chief Executive Officer on page 1, shall be incorporated in, and form part of, the Base Listing Particulars.

Any documents themselves incorporated by reference in the documents incorporated by reference in this Supplement shall not form part of this Supplement except where such information or documents are specifically incorporated by reference into this Supplement.

No Significant Change and No Material Adverse Change Statements

The no significant change and no material adverse change statements in respect of Experian and the Group, Experian Finance and Experian Europe contained in paragraph (3) under the section entitled “*General Information*” on page 90 of the Base Listing Particulars are updated as set out below:

There has been no significant change in the financial or trading position of Experian or of the Group since 30 September 2024. There has been no material adverse change in the prospects of Experian or the Group since 31 March 2024.

There has been no significant change in the financial or trading position of Experian Finance since 31 March 2024. There has been no material adverse change in the prospects of Experian Finance since 31 March 2024.

There has been no significant change in the financial or trading position of Experian Europe since 31 March 2024. There has been no material adverse change in the prospects of Experian Europe since 31 March 2024.