

The

Power of YOU

Driving social impact, inclusion & belonging



Welcome to our Power of YOU Report 2025

This report sets out how we are championing inclusion and belonging (I&B) for our people, clients, consumers, communities – and delivering positive social impact by helping people thrive on their financial journey.

It covers the financial year from 1 April 2024 to 31 March 2025 ('FY25').

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At a glance

Introduction

At Experian, a high-performing and purpose-driven culture is a fundamental pillar of our strategy. I'm pleased to share the progress we've made over the year in becoming a more inclusive and equitable company.

Reflecting on the past year, I am incredibly proud of the strides we've made at Experian in fostering a workplace where everyone feels they belong. This continues to evolve as we place an even greater emphasis on ensuring that every colleague, regardless of their role or background, knows they have a voice and a place here.

This report sets out how driving financial inclusion remains core to our business and one of our three strategic priorities to create positive social impact. As a key tenant of our Inclusion & Belonging strategy, we design products and services that help people thrive on their financial journey – enabling access to financial services, helping businesses better understand their customers and offer affordable credit, and empowering individuals to build financial health and protect their financial identities from fraud.

In the US, nearly 106 million consumers are unable to access credit at mainstream rates due to limited financial history. Our innovative solutions, like Experian Go and Experian Boost use non-traditional data, to help build or enhance credit profiles. Since its launch in 2022, Experian Go has enabled over 280,000 previously 'credit invisible' consumers to establish a credit profile in just minutes. More than 17 million consumers have connected their accounts through Experian Boost or our personal financial management tools, around 60% of boosts made by consumers have resulted in an instant increase in their FICO® Score.

An estimated 67% of new businesses in Brazil fail within three years of opening. Our Serasa Descomplica ('Serasa makes it easy') app offers small and medium businesses support with financial management. It provides a simple, user-friendly dashboard of their finances with tailored recommendations and guidance based on their financial transactions.

We continue to promote our app to help build financial confidence among consumers in South Africa. More than 180,000 people are now using 'Up, powered by Experian' to track and manage their credit scores, or build their credit score using alternative data.

At Experian, we continue to build a workplace where everyone feels they belong and can thrive. Our 17 affinity-based Employee Resource Groups (ERGs) play a key role in creating inclusion and connection across our global teams. With over 7,500 members, these communities provide valuable feedback, support, and a strong sense of belonging – helping us ensure that every colleague feels heard, valued, and empowered.

All this progress is a testament to the commitment of our people across the world. Together, we're building a more inclusive, equitable Experian – and helping millions of people take control of their financial future. I look forward to continuing our work together.

Brian Cassin (he/him)
Chief Executive Officer



I am incredibly proud of the strides we've made at Experian in fostering a workplace where **everyone feels they belong.**"

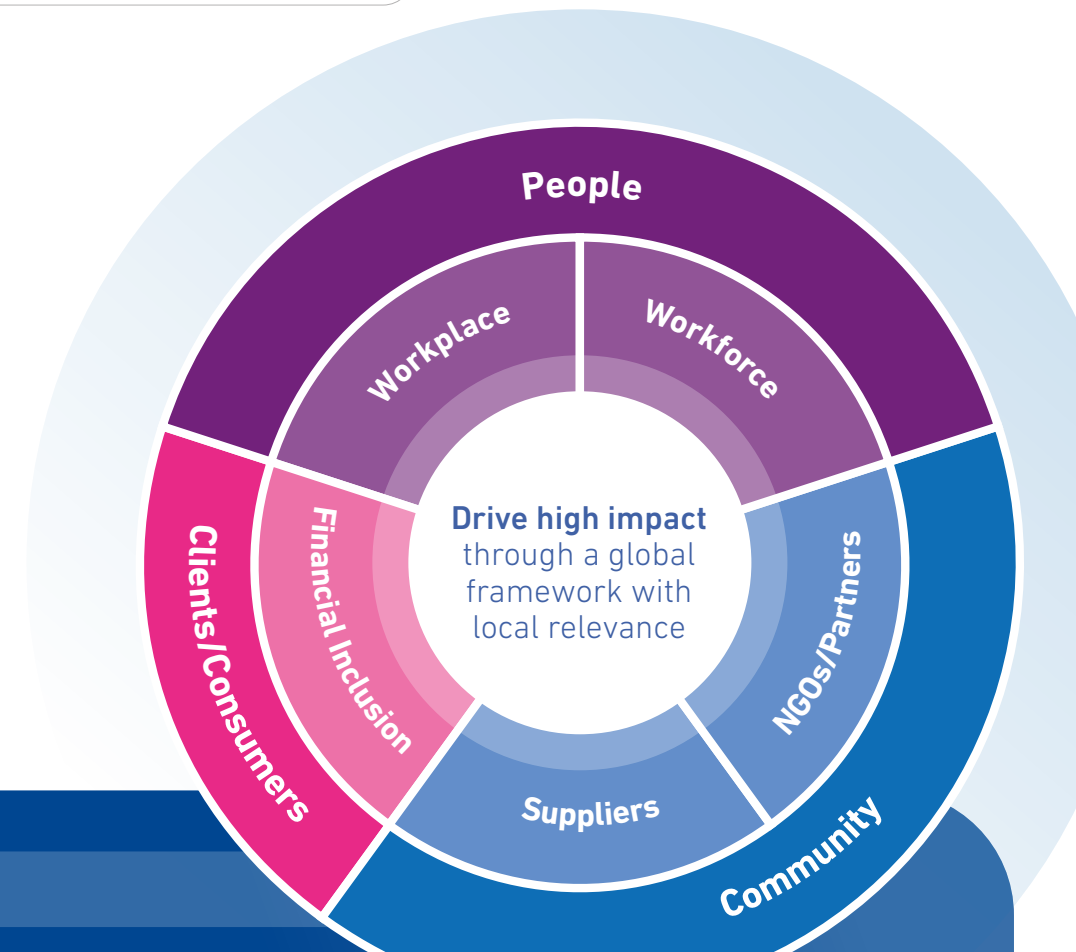
People-first culture

Championing I&B inside and outside Experian

Our I&B strategy contributes to our people-first culture at Experian and supports our efforts to champion I&B for clients, consumers and communities.

Inside Experian, the strategy fosters an inclusive workforce and workplace where everyone can feel a sense of belonging. We have evolved our approach this year to place an even greater focus on belonging, reinforcing our commitment to making sure every colleague – regardless of role, background or identity – knows they have a voice and a place at Experian.

Outside Experian, the strategy's focus on financial inclusion for clients and consumers helps us drive positive social impact through our products and services. We also aim to empower communities and contribute to a sense of belonging for individuals.



Our I&B strategy

People

Create an all-inclusive workplace and support a culture of belonging that enables our people to feel valued and bring their whole selves to work.

🔍 See pages 10 - 14



Clients/Consumers

Develop products for clients and consumers that set a standard of equity and financial inclusion and improve financial health for all.

🔍 See pages 15 - 19



Community

Work with Non-governmental Organisations (NGOs) and other partners on programmes to empower communities.

🔍 See pages 20 - 23



Positive financial decisions

Driving positive social impact

Every consumer or small business is on their own financial journey – from establishing their financial identity and credit profile to building confidence, fulfilling goals and having the ability to make positive financial decisions.

Our ambition is to help people thrive on their financial journey. This, in turn, can help people get fairer access to credit and the essentials they need to transform their

lives – from having a home or building their business, to paying for education and healthcare.

Our framework

Our Positive Social Impact Framework sets out parameters that will help us measure progress towards our ambition.

Refer to our [Annual Report](#) for more information on the framework.

Positive Social Impact Framework

Our Positive Social Impact Framework includes Experian products and services that:

- 1 Drive financial inclusion** by helping people establish a financial identity and build a credit profile to enable them to gain access to financial services.
- 2 Enable our clients to deliver positive outcomes** by helping clients better understand their customers so they can offer fair and affordable credit that enables people to get what they need in life.
- 3 Build financial health and confidence** by empowering consumers and small businesses to manage their finances, protect their financial identities from fraud and navigate the unexpected in life.

Amplifying our impact

We aim to amplify our positive impact by growing our existing product portfolio, making acquisitions and innovating to create new products.

Through our Social Innovation programme, we provide seed funding for new products and services that meet a specific social need. We're focusing particularly on solutions designed to build financial profiles for the unbanked, help people overcome unmanageable debts, support small business owners to get fairer access to credit, or protect consumers from fraud.



Making a difference

How we're championing I&B and social impact

Inside Experian

Reflecting on the past year, I am incredibly proud of the strides we've made at Experian in fostering a workplace where everyone feels they belong. This continues to evolve as we place an even greater emphasis on ensuring that every colleague, regardless of their role, background, or identity, knows they have a voice and a place here.

During the year, we have listened to the views of our people via our Great Place to Work and regular pulse surveys. This gives us good insight on where to focus our efforts, and it is particularly pleasing to see that 86% of our colleagues around the world feel they can be themselves.

Commitment to our culture of belonging is evident at every level of the organisation, from our senior leaders and regional CEOs who act as sponsors, allies, and ambassadors, and inspire our people to volunteer their time and live with our values. This is particularly evident with our employee resource groups (ERGs).

We have 17 affinity-based Employee Resource Groups (ERGs) with high levels of employee engagement, and total membership has now surpassed 7,500 — and all employees are welcome to join them. We work with the ERGs to get continuous feedback and support, and this level of

membership also highlights the increasing sense of community and connection across our teams. We're particularly proud of our campaigns organised across the regions to celebrate Pride Month and elevate LGBTQ+ voices and experiences. Last year, we held 30 Pride events globally, strengthened our partnerships with advocacy organisations, and received external recognition for our culture of inclusion.

Making our workplace more accessible for people with disabilities is another priority for us. A bright example is our Aspire ERG, which held Neurodiversity Celebration Week and recognised the International Day of Persons with Disabilities. Aspire ERG has been instrumental in advocating for neurodiverse individuals, educating colleagues about their abilities, and increasing understanding of the topic. We're also maintaining a strong focus on mental health through initiatives like our Employee Assistance Programme, which offers confidential support and resources.

The Experian Way outlines our core values — one of which is that we 'Value Each Other' and that we treat each other with respect, trust and integrity. We will always advocate for these values, ensuring that our workplace is a safe and empowering space for everyone.

I hope that you enjoy reading 'The Power of You' — it gives a snapshot of all the work our people around the world are doing to create our special culture. We know there is always more to do but we remain steadfast in our commitment to making Experian a 'Great Place to Work' for everyone.

Jacky Simmonds (she/her)
Chief People Officer



We have 17 affinity-based Employee Resource Groups (ERGs) with high levels of employee engagement, and total membership has now surpassed 7,500."



Making a difference

How we're championing I&B and social impact



Experian cultivates a place of belonging and respect that leads to a culture of inquisitiveness. Let's keep asking, "What more can we do? How else can we be a solution for our people, clients, consumers and communities?"

Outside Experian

Bringing financial power to all is not the work of one person, or one company. All of us can participate in this effort. Here at Experian, it all starts with our foundation of inclusion. We are proud to be an organisation where our colleagues can thrive because of their varying backgrounds, experiences and approaches to finding ways to be a positive change in the world.

This commitment drives the sense of belonging we foster among our colleagues. It is our shared goal at Experian to not only educate each other, but to provide knowledge that will enable all consumers to do the same.

We accomplish this mission of bringing financial power to all by partnering with non-government organisations around the globe. We work with them to scale our financial literacy impact, like IncludiMi in Italy, which reached more than 50,000 high school students in a national competition; and training women in India through Srujna Charitable Trust to share knowledge in communities where the overwhelming majority of women have limited or no knowledge of financial management. We

partner with The Singleton Foundation to create award-winning video series for social media channels to normalise and modernise conversations about money.

We embrace these different approaches to financial empowerment and will continue our focus as everyone should feel like they are a part of the financial ecosystem. We provide resources which help make people's dreams come true – whether that's buying a car, renting a home, or achieving education.

Experian cultivates a place of belonging and respect that leads to a culture of inquisitiveness. Let's keep asking, "What more can we do? How else can we be a solution for our people, clients, consumers and communities?"

Wil Lewis (he/him)
Chief Inclusion, Belonging and Talent Acquisition Officer

Abigail Lovell (she/her)
Chief Sustainability Officer

How we're doing

Executive perspective

Gender

“Gender equality is a powerful catalyst for progress. Women belong—not just as participants, but as leaders, innovators, and changemakers. Promoting women in the workforce means breaking down barriers, challenging stereotypes, and creating inclusive environments where talent thrives regardless of gender. Together, we can build a future where every woman has the freedom to dream, the support to grow, and the power to lead.”

Jeff Softley (he/him)
Chief Executive Officer, North America

Diana Rosella (she/her)
Chief Financial Officer, Experian Software Solutions

Mental health

“At Experian, we support and look out for each other and actively work together to nurture a culture where mental health truly matters. Our global network of Mental Health First Aiders and employee resource groups are at the heart of that support - empowering our people to connect, share, and grow.”

Lloyd Pitchford (he/him)
Chief Financial Officer

Race and ethnicity

“I am honoured to be the Group sponsor for Experian Race and Ethnicity. Our commitment to inclusion drives both our innovation and risk management, by embracing different perspectives. As a global company, we foster a culture of belonging that creates a better tomorrow.”

Malin Holmberg (she/her)
Chief Executive Officer, UK and Ireland

View from our I&B executive sponsors

LGBTQ+

“I'm honoured to be the global sponsor for Experian's LGBTQ+ ERG. I genuinely believe in breaking down barriers and creating a workplace where everyone feels heard and supported. I've seen firsthand how powerful consistent advocacy can be - whether it's through changing policies, increasing visibility, or simply listening to each other. At Experian, being part of our team means being treated with dignity and respect, no matter who you are or where you are in the world.”

Jacky Simmonds (she/her)
Chief People Officer

Disability

“We have a global commitment to ensuring accessibility for all people with disabilities, not only for our employees but also for our clients and customers. From accessing our products and services to applying for jobs and advancing careers at Experian, our Barrier-Free Workplace initiative is making great strides towards inclusion for all.”

Valdemir Bertolo (he/him)
Chief Executive Officer, Latin America

How we're doing

Employee perspective

Listening to our people

We ask our people for feedback on how we're doing through our annual global Great Place to Work® survey. Scores related to engagement and I&B remained strong this year.

Great Place to Work® survey results

88% survey participation rate (FY24: 83%)	82% employee engagement score (FY24: 83%)	81% Global Inclusion Index (FY24: 81%)	
88% are proud to tell others they work at Experian (FY24: 89%)	86% agree they can be themselves at Experian (FY24: 87%)	92% agree Experian makes the workplace accessible for them (FY24: 91%)	76% agree that this is a psychologically and emotionally healthy place to work (FY24: 78%)

Almost all agree that people at Experian are treated fairly regardless of:

96% sexual orientation (FY24: 97%)	95% race (FY24: 95%)	93% gender (FY24: 94%)	92% age (FY24: 92%)
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I am thrilled to have spent almost 30 years at such a dynamic and impactful organisation. From Customer Service Representative to my role today, I've worked across multiple businesses and functions, supported by mentors and robust personal development along the way. Experian enabled me to try new things, drive meaningful change and help develop the next generation of leaders."

Michele Bodda (she/her),
President Employer Services, Verification Solutions and Housing,
Experian North America

Ranked #14 Best Workplace in the World

Based on our survey results, Experian was named one of the World's Best Workplaces 2024 by Fortune™ and Great Place To Work®, ranking 14th overall.



People

Highlights in FY25

Building belonging through employee resource groups

Membership of our 17 affinity-based employee resource groups (ERGs) continued to grow in FY25.

More than 3,600 employees have now joined at least one, with total memberships surpassing 7,500. In FY25, our ERGs organised over 250 events worldwide to celebrate and learn about our lived experiences.

17
global ERGs

3,600+
employees have joined
an ERG

7,500+
total ERG memberships

Celebrating our differences and what unites us

Led by our ERGs, we support external campaigns to celebrate inclusion, promote empathy and respect, and foster a sense of belonging. All employees are welcomed to any ERG. Campaigns in FY25 related to our inclusion and belonging focus areas included:



Gender: We championed the push to #AccelerateAction on International Women's Day globally and our inaugural I&B awards in EMEA and Asia Pacific, led by the Women in Experian ERG, included recognition for colleagues of many backgrounds who are accelerating action for women.



Mental health: We actively participated in World Mental Health Day as part of our annual global Your Mind Matters Week to engage employees on wellbeing topics and raise awareness of the support we offer (refer to page 12).



LGBTQ+: Our Pride ERGs ran activities across our regions for employees to Come Together for Pride Month (refer to page 13). We also invite our employees to learn more about our LGBTQ+ colleagues.



Disability: Our Aspire ERG ran a series of events during Neurodiversity Celebration Week and recognised International Day of Persons with Disabilities when colleagues also shared their experiences of living with chronic injury and illness at a session run by our DisAbility ERG. We raised awareness of the accessibility support we offer in the UK and Ireland during the 2024 Paralympics and invited Paralympian Renato Cruz to speak on National Day of People with Disabilities in Brazil.



Race and ethnicity: Our Black Professionals ERG led strategic efforts to provide awareness of UK and US Black History Months, including a webinar with Jason Robinson, the first Black captain of the England Rugby team, and a talk by American gymnast Dominique Dawes. In Brazil, we launched a month-long racial equality campaign on Black Awareness Day (refer to page 13). In the USA, we also held campaigns on Juneteenth, Hispanic Heritage Month, and Asian American and Pacific Islander Heritage Month. Global celebrations of cultural diversity included Diwali and Lunar New Year.



Some of our 17 employee resource groups (ERGs)

Find out more about our ERGs on our [website](#).



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Making our workplace more accessible

We've continued to implement our strategy to make Experian a barrier-free workplace for people with disabilities. Employee feedback in our Great Place to Work® survey shows we are making progress, with 92% saying our workplace is accessible to them in FY25, up from 89% in FY23.

In FY25, we assessed all our facilities against our new global accessibility workplace standards to identify opportunities for improvement. Our new office in Brazil features tactile and warning flooring, Braille identification and equipment designed to accommodate all, and we've built in accessibility at our office in India with wheelchair-friendly design, lifts and Braille signage as well as quiet zones to support neurodiverse colleagues.

In partnership with Disability:IN, we trained relevant teams in Costa Rica to support disability inclusion during hiring and hosted a discussion where employees with lived experience shared their stories with our global Technology, Software Solutions and Innovation team. Our disAbility ERG in the UK and Ireland created a new online hub that brings together accessibility resources for employees all in one place.

Nurturing neurodiverse talent in Malaysia

An estimated one in five people in the global workforce is neurodiverse and many face bias or negative misconceptions in the workplace.

In FY25, we joined a roundtable with other businesses in Malaysia to discuss strategies on how to foster a workplace that welcomes neurodiversity and how to nurture neurodiverse talent. We shared insights from our own programme to help neurodivergent people thrive with us by providing the right support system, from working style to conducive workspace, with support from informed managers.



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Shining a light on mental health across our regions

More than 9,000 colleagues took part in online and in-person sessions on mental health during our global Your Mind Matters Week. They rated us highly for creating a safe space to discuss sensitive topics, reducing stigma and raising awareness of wellbeing resources.

This year, we emphasised empowerment and resilience with sessions on mindfulness and self-care, and encouraged colleagues to share their stories to help empower each other. We launched a booklet of practical tips to enhance wellbeing and resilience on our global Wellbeing Hub, introduced a toolkit to help people leaders prevent burnout and build stronger teams, and

engaged leaders in our mental health strategy through wellbeing roadshows.

We also created a global Wellbeing Community to drive awareness of our wellbeing offerings and launched a 12-month learning and support programme to build the capacity of our trained Mental Health First Aiders who champion wellbeing and support their colleagues. This community includes employees from all regions of the group and gives them the opportunity to contribute to the design and development of our wellbeing initiatives.



Supporting employees' mental health is crucial for a thriving workplace.

Our Mental Health First Aiders play a vital role in listening none judgementally and guiding employees to resources that improve their wellbeing. In addition, engaging in initiatives like Your Mind Matters reinforces an Experian commitment to supporting mental health, fostering an environment where employees feel valued and encouraged to prioritise their wellbeing.

- Natalie Degg (she/her), Winner of the 2024 Most Inspiring Mental Wellbeing Champion, Ally, or First Aider Award at 2024 Global This Can Happen Awards

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Championing Pride around the world

We encouraged Experian employees around the world to Come Together to celebrate Pride Month in June 2024. Our Pride ERGs hosted 30 events across our regions that celebrated our LGBTQ+ community, raised awareness of challenges they face, encouraged inclusivity and empathy for all individuals and provided training and tips to help people be a strong ally for the LGBTQ+ community.

Focusing on race and ethnicity in Brazil

We launched a month-long campaign on Black Awareness Day in Brazil to celebrate Black history and culture, combat racial prejudice and get people thinking about how they can help foster an inclusive working environment.

The campaign, led by our Ubuntu ERG with contributions from external experts, encouraged people to question their own biases and take a stand against any prejudiced remarks. We also invited employees to complete a voluntary self-declaration questionnaire to enable us to get a better understanding of race and ethnicity in our workforce – and more than 70% chose to participate.

We're also helping black and brown employees in Brazil grow their careers with us through our Na Raça development programme. So far, it has paired 35 mentees with senior Experian leaders for regular mentoring sessions.



I'm proud to have led the I&B strategy for Experian, instigating inclusion and belonging throughout the employee lifecycle. I believe wholeheartedly that inclusive teams, particularly in the most senior and powerful roles, deliver better outcomes. **It's an honour to be recognised for my approach.**

– Tara Forde (she/her), Chief People Officer, UK and Ireland, named in the Top 10 for Exceptional Inclusion at the 2024 Investing in Ethnicity Awards

People

Progress on planned actions

Planned actions for FY25 and beyond

Progress in FY25

- ▶ Develop an engagement strategy for ERGs, including global guidelines, and collaboration between ERGs to promote understanding and solidarity.
- ▶ Drive further progress towards a barrier-free Experian by upgrading our offices and websites, rolling out accessibility training to managers and setting up a steering committee to oversee progress.
- ▶ Introduce new tools and resources including a Mental Health First Aider support programme, burnout prevention guides for people leaders and wellbeing rooms in our offices.

We launched global guidelines and best practices for our Iris ERG online resource hub, introduced monthly updates for ERG leaders and Executive sponsors, and ran a fair in the UK and Ireland that fostered collaboration between ERGs.

We have continued to implement our strategy to make Experian a barrier-free workplace for people with disabilities and set up a steering committee to oversee progress. We assessed all our facilities against our new global accessibility standards, built accessibility features into our new offices in Brazil and India, and provided training for relevant colleagues in North America to support disability inclusion during hiring. We have also invested in digital accessibility tools for our websites.

We introduced new tools and resources to support mental health for our people, including a digital booklet of practical tips to enhance wellbeing and build resilience, a toolkit for people leaders to help them prevent burnout and build stronger teams, and a 12-month global learning and support programme for our Mental Health First Aiders.





Clients and consumers Highlights in FY25

Amplifying impact with established products

**Around
280,000**

'credit invisibles' in the USA have established a credit profile in just minutes using Experian Go since its launch in 2022.

17 million+

US consumers have connected their accounts to Experian Boost or personal financial management tools – around 60% of boosts made by consumers have resulted in an instant increase in their FICO® Score, since launch in 2019.

12 million+

people in Brazil have used our Limpa Nome recovery portal to renegotiate a total of US\$14.5m of debt in FY25.

Building financial confidence in Colombia

With one in five consumers in Colombia seeking loans through unregulated channels, support to manage debts and improve financial health can enable better access to mainstream credit.

Our new financial coaching app, Midatacrédito, gives people personalised advice and day-to-day support to understand and manage their savings, personal expenses and credit scores. More than 600,000 people are already using the app.

We held three Midatacrédito fairs in FY25 to continue to educate, empower and help Colombians with their financial situations. During the first event, we also launched the Experian Consumer Services app and partnered with Colombian influencers to amplify our reach. Experian volunteers ran financial education sessions for the fair visitors, including the last one with more than 5,000 people attending the fair in only one day. We also connected consumers with credit providers and entities where users potentially had debts, enabling them to negotiate and settle these under better circumstances.



I had a problem with a financial institution, and they solved it for me at the fair. I didn't know that I could check my credit history for free through the app as many times as I wanted and thanks to the code they gave me I was able to know my credit score for free, all from the app."

- José Mario (he/him), Midatacrédito fair attendee

cont...

Using non-traditional data to boost credit scores in the USA

Nearly 106 million US consumers are unable to secure credit at mainstream rates because their financial profile is too thin to be visible or scoreable by lenders, or their credit score is too low.

Our groundbreaking products like Experian Go and Experian Boost help tackle this issue by using non-traditional data – such as positive data about on-time payments of utilities or other bills – to build people's financial profiles.

In FY25, we introduced a new solution, Cashflow Attributes, to help clients further expand access to credit for thin-file consumers and credit invisibles. It uses depersonalised transaction information from bank accounts held with the client, or consumer-permissioned account information from other banks, to provide insights on cash flow.

Combined with traditional credit report data, these insights give lenders a more detailed view of a consumer's financial health so they can offer credit at a fair and affordable rate.

Relieving debts to empower underserved consumers in the USA

Research by UnidosUS shows that Hispanic people feel the least financial security compared to other US populations.

We partnered with non-profit ForgiveCo this year to support more than 5,000 Hispanic people across the country by relieving a total of US\$10m in debt. Showcased by superstar Prince Royce at the Billboard Latin Music Awards, this initiative aims to empower the Hispanic community and raise awareness of the resources we offer to help people take control of their financial lives.

Recipients benefit from a year's free premium Experian membership to access services to support their financial health, including their Experian credit report and financial education content – both available in English and Spanish.

A similar initiative, championed by rapper and college basketball star Flau'jae Johnson, will relieve up to US\$5.5m for families in Louisiana, one of the poorest US states.

Experian uses non-traditional data and innovative tools to improve

credit access, lower bills, support debt consolidation, and help small businesses manage finances globally.



cont...

Enabling consumers to save on bills in the USA

Keeping track of, and finding ways to reduce, spending can make a big difference to financial health.

Premium Experian members have saved over over US\$35m on everyday bills through Subscription Cancellation and Experian BillFixer, which cancels their unwanted subscriptions and negotiates on their behalf to get them better rates on bills such as cable TV, internet and phone.

Our Tackling Life advertising campaign in the USA this year – featuring top National Football League players and their partners – raised awareness of how we can help consumers manage their finances, including by cancelling unwanted subscriptions.

Removing barriers to affordable credit in the UK

Debt consolidation is the number one reason UK consumers search for loans on the Experian Marketplace as people seek to consolidate legacy debts into a new, more affordable loans.

One of the reasons an individual fails to qualify for these loans is because both the original debts and the consolidated loan are included when lenders come to assess whether they can afford the loan. We are using innovative debt consolidation technology, known as ReFi, to solve this issue of double counting by working with lenders and consumers to settle an individual's debts directly with existing creditors.

This gives lenders confidence that a new consolidated loan is affordable and will be used to clear previous debts, enabling them to extend access to credit and help consumers achieve their financial goals.



Experian is helping consumers in the USA
save over US\$35 million
on everyday bills

through Subscription Cancellation and Experian BillFixer.

cont...

Fostering financial inclusion for migrants in Colombia

People relocating to a new country can find it difficult to establish their financial identity if there is no reliable system to verify their documentation. Our Validation 2.0 solution, launched in FY24, has enabled organisations to validate the identity of more than 45,000 migrants arriving in Colombia – by integrating data held by the Colombian immigration authorities into our identity verification products.

Engaging consumers in financial education in South Africa

We continue to promote our app 'Up, powered by Experian' to help build financial confidence among consumers in South Africa. More than 180,000 people are now using this app. The app offers consumers gamified credit and financial education, the ability to track and manage their credit scores, and an option to build their credit score using alternative data.



Supporting small businesses in Brazil

An estimated 67% of new businesses in Brazil fail within three years of opening. Our Serasa Descomplica ('Serasa makes it easy') app offers small and medium businesses support with financial management. It provides a simple user-friendly dashboard of their finances with tailored recommendations and guidance based on their financial transactions. Around 7,000 users piloted the app this year.



Clients and consumers

Progress on planned actions

Planned actions for FY25 and beyond

Progress in FY25

▶ Raise awareness of financial inclusion products among employees.

We continued to raise awareness of our financial inclusion products among employees through townhall meetings and strategy updates, as well as raising awareness among clients and consumers through product portfolio presentations and consumer campaigns such as the Tackling Life adverts in the USA and credit fairs in Colombia.

▶ Extend our Inclusion Forward initiative to our UK and Ireland region.

Our Inclusion Forward initiative in the USA harnesses Experian's data, analytics, technology and expertise to help clients provide more affordable credit access to the communities they serve. We have extended similar support to clients in the UK and Ireland to help them improve financial inclusion.

▶ Establish a standard for accessibility for consumer products and internal software, and develop new or modified accessible products and services accessibility.

Our new technical skills assessment for colleagues in relevant technology roles will help us gauge their understanding of accessibility development criteria and create toolkits to support them in implementing accessibility best practices in the development of our products. We have begun work to update our external websites and content to meet the W3C international web content accessibility guidelines, starting with our Experian plc and Experian North America websites, and we've invested in tools to automate weekly scans and reports to monitor website accessibility.

Communities

Highlights in FY25

United for Financial Health: Empowering communities

We launched our United for Financial Health programme in 2020 to empower communities to improve their financial health through financial education. Five years on, we have made more than 200 million connections, including 54 million in FY25.

United for Financial Health : We work in partnership with NGOs and influencers to reach specific communities, supported by Experian volunteers who share their time, knowledge and skills. **Regional highlights include:**

1. Brazil

We have delivered nine financial health workshops to help entrepreneurs reduce their debts, build their businesses and create more jobs – and helped six start-ups almost double the reach of their social impact solutions.



2. Colombia

Through our new partnership with NGO Ayuda en Acción, we have run in-person financial education workshops for over 800 people, providing targeted support for migrant women, young people, entrepreneurs, and indigenous and rural communities.



3. India

More than 58,000 women have participated in 1,500 financial literacy sessions, run by 100 women trained through our partnership with the Srujna Charitable Trust, in communities where 70% of women have limited or no knowledge of financial management.



4. Italy

Through our IncludiMi ('include me') programme, we've engaged over 3,000 high school students via workshops and a national competition, reached 3.7m+ people online, promoted our youth money-management app, piloted internationally in Turkey, and recorded over 50,000 engagement scores.



5. USA

We partner with Operation Hope to offer financial coaching for military personnel and veterans – this year, one participant cut his debt by US\$1,300 and grew his savings by US\$2,000 within two months, and another went from 'credit invisible' to a score high enough for her to move to a safer neighbourhood.



6. UK

Our Words that Count campaign with the National Literacy Trust has provided in-person financial literacy sessions for around 1,000 vulnerable young people since 2022 through local sports and community organisations – nine in ten say they now have an increased understanding of how to manage their money.



54 million connections this year

200 million connections since 2020

cont...

B.A.L.L. for Life: Helping young people prepare for the future

Two in five US consumers under the age of 25 are 'credit invisible', with communities of colour disproportionately affected:

Experian's B.A.L.L. for Life™ (Be A Legacy Leader) programme is a financial empowerment experience created for young people across the USA and Chile that tackles core financial topics such as banking, credit and investing to help them build their financial legacy.

We've expanded the B.A.L.L. for Life programme to reach more young people across the USA and beyond with a particular focus on underserved communities. It aims to empower the next generation to secure their financial future, improve their financial health and define their legacy by teaching young people how to start their financial journey strong.



B.A.L.L. for Life empowers over 150,000 young individuals across the USA and Chile

especially underserved communities, to build strong financial futures

B.A.L.L. for Life highlights in FY25

The Legacy League Game Show™

The Legacy League Game Show™ is a high-energy, interactive event designed to educate and engage young adults – 99.6% of those taking part say the experience increased their financial literacy. Since launch in FY24, it has reached more than 2,000 young people through roadshow events across the USA, including the [National Urban League 2024 convention](#), [UnidosUS Education Summit](#), [Morgan State](#) and [Shaw](#) Universities. Influencers such as rapper and college basketball standout Flau'jae, comedian and actor Mike Merrill, and Grammy-nominated D Smoke helped us add to the excitement and raise the profile of the show.

#IYKYK pitch competition

We hosted our third annual #IYKYK (If You Know You Know) pitch competition in partnership with HomeFree-USA's Center for Financial Advancement®. Twenty-eight teams of students competed to develop a solution that makes financial literacy and credit education a rite of passage for young adults. Three made it to the finals at our North America operational headquarters for four days of networking, financial education and career enhancement – and to pitch their ideas live. Fisk University's Team FinLit won the US\$40,000 scholarship grand prize for their idea of a personalised gaming experience to help teenagers develop positive money habits. Teams from Talladega College and Bowie State University each received a US\$10,000 scholarship runner-up prize.



cont...

Helping vulnerable people into technology careers in Brazil

More than 900 people have now participated in our Transforme-se ('transform yourself') programme in Brazil to help them pursue a career in tech. Transforme-se provides training on IT and data skills to low-income and vulnerable young people, women and people with disabilities. So far, 82% of alumni have gone on to improve their income or get a job within a year of graduating from the programme.

Our survey of participants showed many face significant financial health challenges. We've added a 20-hour financial education course to the programme to help them overcome these challenges and build a better future.



Upskilling in Latin America

We built on our tech skills training programmes for communities this year by offering a new training programme for 87 people across seven Latin American countries.

Members of the Experian Technology, Software Solutions and Innovation team designed and delivered a 16-week programme to build tech skills and provide mentoring. It culminated with a hackathon where participants put what they had learned into practice.

Helping students manage money worries in the UK

Money worries are affecting students' mental health, sleep and grades. Four in five students in the UK say anxiety about their finances is causing them stress, with one in seven seriously thinking about dropping out of university as a result.

We partnered with the National Association of Student Money Advisers to launch a UK-wide roadshow to offer students expert advice and

support to help them manage their finances effectively – so they can spend less time worrying about money and more time focusing on their education.

We kicked off the roadshow with our Run for Your Money fun run and financial workshop at the University of Nottingham to support students' physical, mental and financial health.



Experian is investing in what it takes to become a high credit score user."

- Deante Hunter, (he/him), HomeFree-USA's Center for Financial Advancement® scholar attending The Legacy League Game Show™ at Morgan State University

Communities

Progress on planned actions

Planned actions for FY25 and beyond

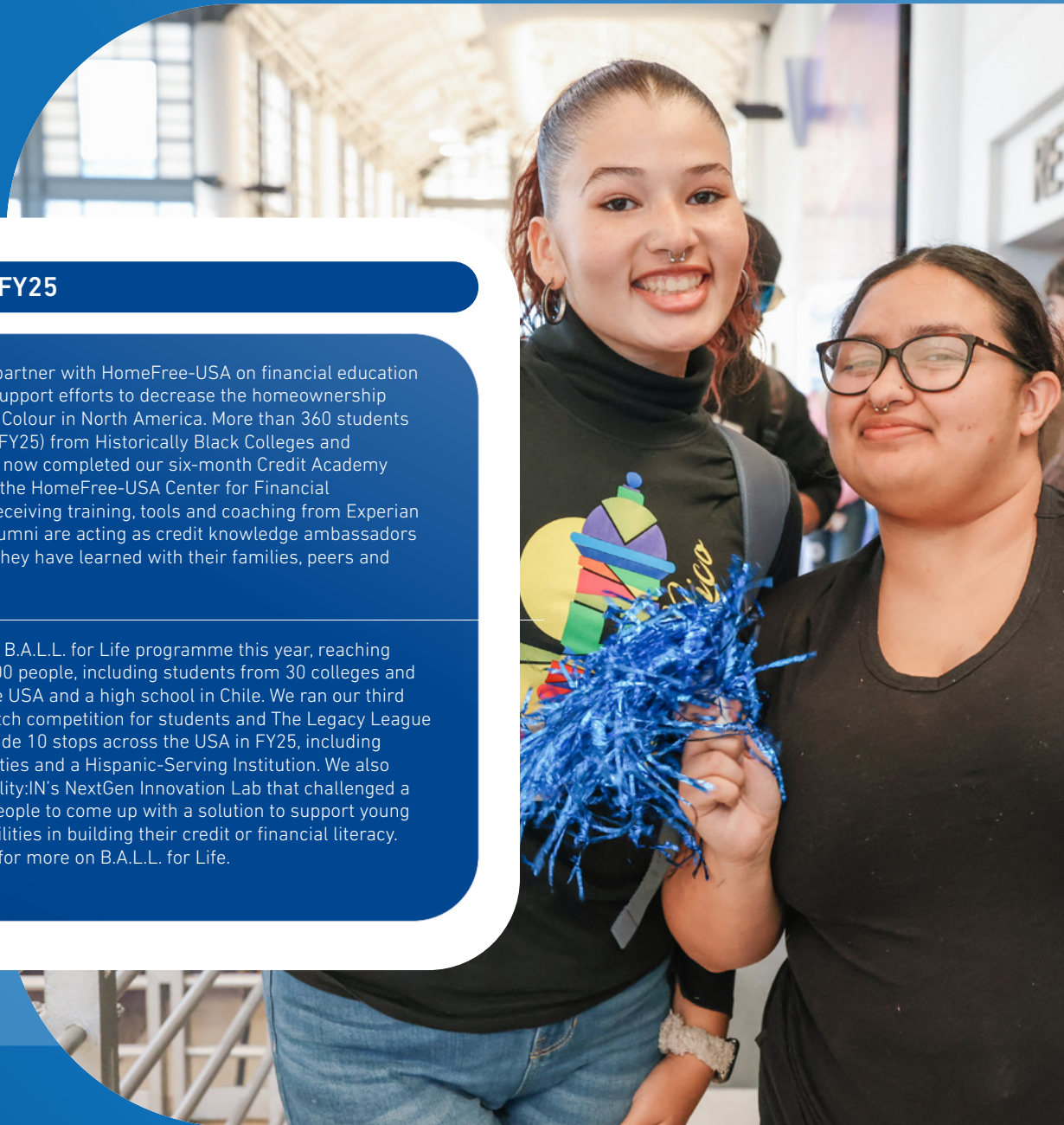
- ▶ Launch a community counsellor/ambassador training programme focused on decreasing the homeownership gap for People of Colour in North America.

- ▶ Help more communities improve their financial health and secure a financial future by scaling up the B.A.L.L. for Life™ programme in the USA with new partners including colleges, universities and Hispanic-Serving Institutions

Progress in FY25

We continued to partner with HomeFree-USA on financial education programmes to support efforts to decrease the homeownership gap for People of Colour in North America. More than 360 students (including 146 in FY25) from Historically Black Colleges and Universities have now completed our six-month Credit Academy programme with the HomeFree-USA Center for Financial Advancement®, receiving training, tools and coaching from Experian experts. These alumni are acting as credit knowledge ambassadors by sharing what they have learned with their families, peers and communities.

We expanded our B.A.L.L. for Life programme this year, reaching more than 150,000 people, including students from 30 colleges and universities in the USA and a high school in Chile. We ran our third annual #IYKYK pitch competition for students and The Legacy League Game Show™ made 10 stops across the USA in FY25, including colleges, universities and a Hispanic-Serving Institution. We also sponsored Disability:IN's NextGen Innovation Lab that challenged a group of young people to come up with a solution to support young adults with disabilities in building their credit or financial literacy. Refer to page 21 for more on B.A.L.L. for Life.



Empowerment

Engaging our people and partners

We engage our people and partners to help us deliver our I&B strategy and create positive social impact by helping people thrive on their financial journey.

Embedding I&B behaviours

I&B is central to the way we value each other. This is one of the five core tenets of The Experian Way, the global way of working that shapes our culture and everything our people do.

In FY25, employees received over 35,000 recognitions for showcasing Experian Way behaviours, based on nominations by their colleagues. More than 150 employees were also nominated for our new I&B awards in EMEA and Asia Pacific in recognition of their contributions to a culture of inclusion and belonging.

Experian promotes

inclusion and belonging (I&B) through

employee recognition, awards, and a global culture, helping people thrive on their financial journey.

The Experian way

The Experian Way represents our values, and the behaviour we expect from our employees in their daily activities.



delight customers



innovate to grow



collaborate to win



safeguard our future



value each other

Find out what each of these means to us in the full version of [The Experian Way](#).



Working at Experian, where inclusion & belonging are not just strategic goals but actively practised every day, has been an inspiring experience. I have never seen another company so committed to these values. Thank you to all my colleagues for your support and for making Experian a truly inclusive workplace.”

– **Margarita Nikolova (she/her), Senior Product Owner, named Best Inclusive Ally in our new I&B Awards**



Getting our people involved

We encourage our people to get involved in activities that support I&B and positive social impact on wider communities.

Employees volunteered 71,000 hours to support their communities in FY25. Many chose to share their expertise by supporting our programmes to improve financial health – including United for Financial Health (refer to page 20) and B.A.L.L. for Life™ (refer to page 21).

Our people also contribute to activities led by our 17 employee resource groups (ERGs). These employee-led affinity-based groups help to enhance a sense of belonging by building and celebrating diverse backgrounds, while seeking to understand each other's experiences. The ERGs also help us create inclusive products for clients and consumers by testing solutions we are taking to market.

We tap into our teams' expertise and experience to help us generate ideas for new solutions that can deliver positive social impact through our global hackathons, Social Innovation programme and workshops to innovate to meet specific social needs. In FY25, we ran a three-day social innovation workshop to come up with ideas specifically to support female-owned small businesses in Brazil.

Engaging external partners

We participate in events and work with external partners, such as AfroTech, Disability:IN and Out & Equal, to champion specific aspects of I&B and social impact.

Our NGO partners play a central role in our community investment initiatives. Refer to pages 20-23 for more about our partnerships to connect with and empower communities through financial education.



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Empowerment

Putting social impact and I&B at the heart of our business

Our commitments to deliver positive social impact and champion I&B are closely aligned and mutually reinforcing. Both are core to our sustainability strategy and our purpose.

I&B is essential to our purpose of creating a better tomorrow, together, by making positive change in the world and supporting efforts to improve financial health for underserved communities.

Within Experian, I&B plays a central role in our efforts to inspire and support our people – by investing in our talent and creating an inclusive working environment that supports high performance.

Driving financial inclusion is one of three priorities to deliver positive social impact by helping people thrive on their financial journey. Inclusion is also one of five Global Data Principles for treating data, and those it belongs to, with respect.

Refer to our [Annual Report](#) for more on our sustainability strategy.



Our sustainability strategy

OUR PURPOSE

Creating a better tomorrow

OUR AMBITION

Help people thrive on their financial journey

DELIVERED BY

Driving financial inclusion

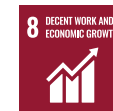
Enabling our clients to deliver positive outcomes

Building financial health and confidence

CONTRIBUTING TO THE UNITED NATIONS' SUSTAINABLE DEVELOPMENT GOALS



1.4



8.10



9.3

ENABLED BY

Treating data with respect

Security

Accuracy

Fairness

Transparency

Inclusion

SUPPORTED BY

Our responsible business foundations

Inspiring and supporting our people

Working with integrity

Protecting the environment

Empowerment

Governing I&B and social impact

Our Chief Inclusion, Belonging & Talent Acquisition Officer leads our strategy on I&B and our Chief Sustainability Officer leads on social impact.

Governance

Both I&B and social impact are part of Experian's wider sustainability strategy that's subject to oversight from the Board, Group Operating Committee and Sustainability Steering Committee.

Members of the Group Operating Committee are accountable for the development and implementation of a belonging action plan (including metrics and actions) for their region or business, reporting progress to the Chief Executive Officer at quarterly business reviews.

Executive sponsors drive progress in five key areas of belonging: gender, mental health, disability, LGBTQ+, and race and ethnicity. Refer to page 8 for their views on our key achievements in FY25.

We have established a cross-functional steering committee to oversee the implementation of our Positive Social Impact Framework, with support from executive sponsors in each of our regions.

▶ Refer to our [Annual Report](#) for more on governance.

I&B commitments and principles

Experian's Global Code of Conduct includes our commitments to promoting I&B and improving the financial health of people across the globe.

We have made a people commitment guide that aligns with international standards. These align with international standards on labour and human rights.

To help us implement our I&B strategy, we are committed to active sponsorship, to better understand our opportunities and challenges, to measure progress against specific goals, to ensure accountability and to support our people.



Glossary of terms

What we mean by:



Inclusion:

an outcome to ensure all employees, including those with diverse backgrounds feel welcome and actually are welcomed by making the organisation and its programmes truly inviting to all.



Belonging:

a sense of fitting in or feeling you are an important member of a group.



Financial inclusion:

increasing access to financial services to support financial health for all.

Get in touch

Find out more

Reporting hub

Visit our online Sustainability Reporting Hub to view:

- Our Annual Report and Accounts 2025, including how I&B and social impact fit into our wider sustainability strategy and performance.
- This report in [Spanish](#) or [Portuguese](#).

Experian resources

Visit our website for:

- [Inclusion and belonging](#)
- [Inclusion Forward](#)
- [Life at Experian](#)
- [Improving financial health](#)
- [Small Business Matters – Podcasts](#)

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