The

Power of **YOU**

Driving social impact, inclusion & belonging **2026**

Welcome to our
Power of YOU Report 2026

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

It covers the financial year from 1 April 2025 to 31 March 2026 (FY26).

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Creating a better tomorrow by bringing financial power to all

At a glance

Introduction

What sets Experian apart is our people and how we work together. It influences how we lead, how we make decisions, and how we serve our clients, consumers and communities every day.

Our culture is about everyday behaviour — people collaborating, challenging things that don't feel right, looking out for each other and trying to do the right thing.

That's what this Power of YOU report reflects. It shares straightforward examples of people across Experian doing their jobs in a way that reflects our values, and the difference it makes when people trust each other and work with a shared sense of responsibility.

This has a real impact on our business. When people feel respected and supported, they make better choices and deliver better outcomes. Across Experian, teams are helping people manage their finances, protect their identities and deal with important moments in their lives. That work is only possible because of the people behind it.

A strong culture doesn't happen by accident. It comes from consistent leadership and clear expectations about how we work with one another. That includes taking inclusion, wellbeing and accessibility seriously — making it part of how we run the company every day.

Being recognised as a Top 25 Great Place to Work® is great marker for us, it is recognition of the effort people put in. I'm proud of what we've built together, and grateful for the care and professionalism they bring to Experian.

BRIAN CASSIN (he/him)
Chief Executive Officer

> **A strong culture doesn't happen by accident.** It comes from consistent leadership and clear expectations about how we work with one another."
>
> **- Brian Cassin (he/him), Chief Executive Officer**

People-first culture

Championing I&B inside and outside Experian

Our I&B strategy fosters an inclusive workforce and workplace as part of Experian's people-first culture. It supports our efforts to champion I&B outside Experian for clients, consumers and communities. And it helps us drive business performance.

The strategy's focus on financial inclusion for clients and consumers helps us drive positive social impact through our products and services. We embed I&B into our processes, programmes and products, and create a culture of belonging for our people and for individuals in communities.

We actively support the potential of all expressions of diversity, including but not limited to thought, style, sexual orientation, gender identity/expression, race, ethnicity, disability, culture and experience.

OUR I&B STRATEGY FOCUSES ON PEOPLE, CLIENTS AND CONSUMERS, AND COMMUNITY.

WE'RE DRIVING PROGRESS THROUGH:

1. Culture

We foster a culture of belonging that enables our people to speak their truth, feel valued and bring their whole selves to work.

2. Products and services

We create products and services for clients and consumers that support equity and financial inclusion in communities.

3. Processes and programmes

We develop and evolve processes and programmes that support inclusion across our workforce at all levels.

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.

We're doing this through products that drive financial inclusion, enable our clients to deliver positive outcomes, and build financial health and confidence.

This in turn, helps people get fairer access to the credit and essentials they need to transform their lives – from having a home or building a business, to paying for education and healthcare.

Our framework

Our Positive Social Impact Framework helps us understand the positive impact our products and services have on people's financial journeys. Refer to page 15 for examples.

We aim to amplify our positive impact by growing our existing product portfolio, making acquisitions and innovating to create new products – including through our Social Innovation programme (refer to page 20).

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

Our Postive Impact Framework

helps us understand the positive impact our products and services have on people's financial journeys.

cont...

Inside Experian

Building belonging, together.

When I think about what makes Experian a great place to work, I don't start with reports or policies - I think about the everyday moments that shape how work really feels. Do people feel comfortable asking for help? Do they feel able to speak up in meetings? Do they feel supported when things change?

Those moments matter because they're what day-to-day life at Experian really feels like. They also show up in how we perform as a business. When people feel respected and listened to, they make a bigger impact - and they're more likely to stay and grow their careers with us.

Looking at this year's survey results, it's clear we're continuing to make progress. Engagement increased to 83%, our inclusion index rose to 82%, and 87% of colleagues say they can be themselves at work. We've also made further progress on accessibility, with 93% saying Experian works for them in that respect.

These results matter because they reflect how work genuinely feels day to day - not just how things look on paper. One area I'm particularly proud of is our employee resource groups. With more than 8,700 memberships across Experian, they help people connect, support one another, and raise things that might otherwise be missed. They've helped us make better decisions and stay focused on what really matters.

The world of work is changing quickly, especially with the growing role of technology and Artificial Intelligence (AI). For me, it's about getting the balance right - embracing what these tools can offer while making sure people feel supported through the change. Giving them the skills, confidence and tools they need, without losing the human side of work.

We've made good progress this year, but this work doesn't have a finish line. We'll keep listening, taking feedback seriously, and making changes where we need to. It matters to me - and to the whole leadership team - that people see Experian as a place where they're treated well and can do their best work.

JACKY SIMMONDS (she/her)
Chief People Officer

> We've made good progress this year, but this work doesn't have a finish line. **We'll keep listening, taking feedback seriously**, and making changes where we need to." **- Jacky Simmonds (she/her), Chief People Officer**

Making a difference

How we're championing I&B and social impact

Outside Experian

At Experian, inclusion and belonging shape how we show up in the world. They are part of our culture, our business and our responsibility, and they guide how we create impact for clients, consumers and communities everywhere.

Belonging is not a slogan for us. It is embedded in how our people collaborate, how our products are designed, and how we work alongside partners to help individuals and businesses move forward with confidence. When people feel they have space to belong, they are better able to take their next step - financially and beyond.

Throughout this report, you will see how that belief becomes action. In the USA, Experian Smart Money supports greater financial stability by providing accessible digital checking and savings tools designed to strengthen everyday money management. In healthcare, Experian Patient Estimates improves cost transparency by helping individuals understand expected expenses before treatment, supporting clearer decision making and reducing uncertainty.

Across other regions, that same intent is reflected in our work. Through Limpa Nome and open finance innovations in Brazil, our teams are supporting consumers and micro entrepreneurs by expanding access to opportunity. In the UK, Experian Support Hub shows how thoughtful, inclusive design can remove barriers and better meet people where they are.

Our impact is amplified through partnership and community engagement. Working with organisations such as United Way, Operation HOPE, Fair4All Finance and education partners across Europe, Latin America, Africa and Asia, we are supporting financial confidence through education, mentoring and technology. These efforts are powered by a strong culture of volunteering. This fiscal year marked the highest number of colleague volunteer hours ever recorded at Experian.

We invite readers to look closely at the culture behind this work: one rooted in camaraderie, support and respect for the differences every person brings. Inclusion and belonging are not about a single group. They are about all people. They are part of who we are, and how we continue to use our knowledge, relationships and scale to drive meaningful impact around the world.

WIL LEWIS (he/him)
Chief Inclusion, Belonging and Talent Acquisition Officer

ABIGAIL LOVELL (she/her)
Chief Sustainability Officer

How we're doing

Executive perspective

VIEW FROM OUR I&B EXECUTIVE SPONSORS

Disability

Our Barrier Free Workplace programme is about belonging, not barriers. We are working to ensure people with disabilities can access opportunities as employees, customers and community members - through inclusive hiring, accommodations and digital accessibility. Progress matters, but inclusion requires shared ownership. Every action, every idea and every commitment helps ensure no one is left behind.

VALDEMIR BERTOLO (he/him)
Chief Executive Officer, Latin America

LGBTQ+

As Global Sponsor of our LGBTQ+ community, this is something I care about a lot. Pride is really about belonging - about people feeling able to turn up to work as themselves, without having to think twice about it. I'm proud of the impact our LGBTQ+ networks have across Experian, supporting colleagues, creating connection and helping us keep things honest. It's important to me that this is a place where everyone feels they belong, not just during Pride month, but all year round.

JACKY SIMMONDS (she/her)
Chief People Officer

Mental health and wellbeing

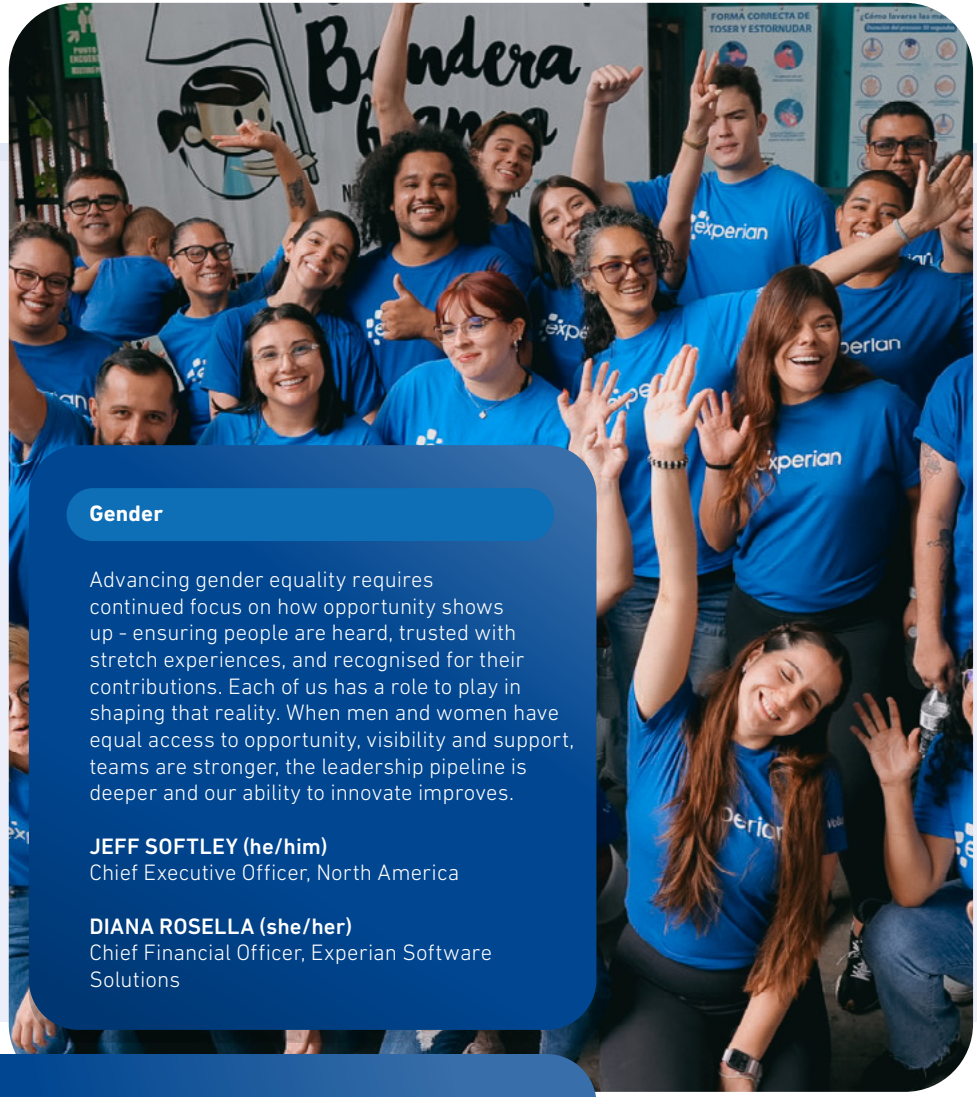
Mental health is fundamental to how we work and how we thrive. Through shared responsibility, open dialogue, and practical support, we are strengthening a culture of holistic wellbeing globally. When wellbeing is embedded into everyday experiences, our people feel supported, connected and empowered to perform at their best.

LLOYD PITCHFORD (he/him)
Chief Financial Officer

Race and ethnicity

I am incredibly proud to be an executive sponsor for Experian Race and Ethnicity. Our employees' dedication to driving improved performance through inclusion empowers innovation and strengthens our sense of belonging. We are building a culture where different perspectives and experiences differentiate us and mirror society at large. This is reflected in our decisions, products and partnerships.

MALIN HOLMBERG (she/her)
Chief Executive Officer, UK and Ireland



Gender

Advancing gender equality requires continued focus on how opportunity shows up - ensuring people are heard, trusted with stretch experiences, and recognised for their contributions. Each of us has a role to play in shaping that reality. When men and women have equal access to opportunity, visibility and support, teams are stronger, the leadership pipeline is deeper and our ability to innovate improves.

JEFF SOFTLEY (he/him)
Chief Executive Officer, North America

DIANA ROSELLA (she/her)
Chief Financial Officer, Experian Software Solutions

> **Mental health is fundamental to how we work and how we thrive.** Through shared responsibility, open dialogue, and practical support, we are strengthening a culture of holistic wellbeing globally." – **Lloyd Pitchford (he/him), Chief Financial Officer**

How we're doing

Perspective from our People

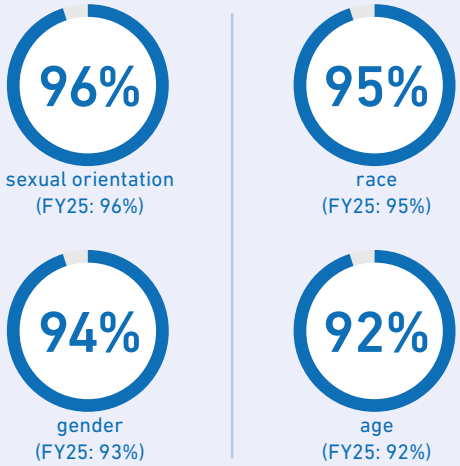
Listening to our people

We ask our people how we're doing through the annual global Great Place to Work® survey. In FY26, they gave us more positive feedback with even stronger scores on engagement and I&B. We also gather input from colleagues through other channels to inform our I&B approach. For example, 67 colleagues in Chile and Costa Rica took part in 14 listening sessions to help shape our I&B roadmap for the year.

Great Place to Work® survey results

86% survey participation rate (FY25: 88%)

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



Ranked #14 Best Workplace in the World

Experian was once again named one of the World's Best Workplaces by Fortune™ and Great Place To Work® in 2025, ranking 14th overall for the second year running. The ranking puts us among an elite group of 25 companies worldwide celebrated for creating truly exceptional workplaces, based on employee feedback in the Great Place To Work® survey.

People

Highlights in FY26

BUILDING BELONGING THROUGH EMPLOYEE RESOURCE GROUPS

Our network of 18 affinity-based employee resource groups (ERGs) welcomed more members in FY26. More than 4,200 colleagues have now joined at least one ERG, up from around 3,600 in FY25. Total memberships have increased by 13% this year to more than 8,700.

ERGs help to enhance a sense of belonging by building and celebrating diverse backgrounds, while seeking to understand each other's experiences.

All our ERGs are open to all employees, and we encouraged more colleagues to join this year through campaigns and events such as our ERG roadshow in Costa Rica.

Our 18 employee resource groups (ERGs)

- Aspire AN EXPERIAN ERG
- Black Professionals AN EXPERIAN ERG
- Christian Community AN EXPERIAN ERG
- Connecting Generations AN EXPERIAN ERG
- disAbility AN EXPERIAN ERG
- everyMIND AN EXPERIAN ERG
- Inclusion & Belonging AN EXPERIAN ERG
- Juntos AN EXPERIAN ERG
- Menopause AN EXPERIAN ERG
- Namaste AN EXPERIAN ERG
- Pride AN EXPERIAN ERG
- Ubuntu AN EXPERIAN ERG
- Unity AN EXPERIAN ERG
- Veterans AN EXPERIAN ERG
- Women in Experian AN EXPERIAN ERG
- Working Families AN EXPERIAN ERG
- Young Professionals AN EXPERIAN ERG

Find out more about our ERGs on our website.

Snapshot

18 global ERGs

4,200+ employees have joined an ERG

8,700+ total ERG memberships

ERGs help **enhance a sense of belonging by** building and celebrating diverse backgrounds, whilst seeking to understand each other's experiences.

> **By bringing greater intention and focus** to our Employee Resource Groups, we are scaling their impact—strengthening belonging, accelerating innovation, and creating pathways for future leaders." **- Shannon Snowden (she/her), Global Head of ERGs & Wellbeing**

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CELEBRATING OUR DIFFERENCES AND WHAT UNITES US

Our ERGs ran almost 200 events this year and continued to support external campaigns that celebrate inclusion, promote empathy and respect, and foster a sense of belonging.

Highlights included:

Disability

Our Aspire and disAbility ERGs marked International Day of Persons with Disability and helped us raise awareness, including through a talk on neuroinclusivity in the UK and Ireland. Aspire also helped launch our autism awareness booklet and videos on types of disability and avoiding ableism in Brazil, as well as running events across our regions during Neurodiversity Celebration Week, including panels for people with lived experience.

Gender

Our Women in Experian ERG led a week of events celebrating International Women's Day that included a 'give to gain' campaign inviting colleagues around the world to share a practical action they have taken, or plan to take, to support women at work. Regular 'menopause cafés' run by our Menopause ERG in the UK and Ireland create a community for colleagues going through the menopause to share their experiences and support each other.

LGBTQ+

Our Pride Network ERG celebrated Pride Month with 20 events, engaging over 2,300 colleagues globally, on the theme 'CommUnity: It Begins with U'. Local activities included a storytelling campaign in Brazil and conversations in the UK and Ireland on the 'little big things' - the small actions that can make a big difference to inclusion and belonging. Members of our Pride Network also took part in the Out & Equal Workplace Summit (refer to page 12).

Mental health and wellbeing

We relaunched our everyMIND ERG in the UK and Ireland during Mental Health Awareness Week and ran bi-weekly virtual chats to support colleagues. Our everyMIND and Aspire ERGs raised awareness of the wellbeing support we offer during our fifth annual global Your Mind Matters Week campaign (refer to page 13), timed to coincide with World Mental Health Day. In the UK and Ireland, our Working Families ERG also continued to support colleagues as they balance work and family commitments.

Race and ethnicity

Our Black Professionals ERG ran events during the UK and US Black History Months, engaged with over 200 people at the UK Black Business Show and supported our Blackprint conference (refer to page 13). Our Asian American, Black Professionals, Juntos, Namaste, Ubuntu and Unity ERGs also helped us celebrate cultural inclusiveness throughout the year. Occasions marked included Black Awareness Day in Brazil, Juneteenth, Hispanic Heritage Month and Asian American Native Hawaiian Pacific Islander Heritage Month in the USA, and Diwali and Lunar New Year globally.

Veterans

Members of our Veterans ERG contributed to the Poppy appeal for Remembrance Day in the UK and joined the Murph Challenge, an intense workout in honour of US Navy SEAL Lt. Michael Murphy, on Memorial Day in the USA. The ERG also celebrated Experian being ranked 16th in the 2025 Forbes Best Workplaces for Veterans.

Award

Workplace Excellence & Belonging Outie Award

Out & Equal honoured Experian with the Workplace Excellence & Belonging Outie Award for our long-standing commitment to building a workplace where everyone feels respected, valued and empowered.

Young professionals

Our Young Professionals ERG continued to support colleagues who are in the early stages of their careers. Four members from North America joined the year-long One Young World leadership development programme and attended the accompanying global summit in Germany to engage with peers and corporate leaders, and share ideas on building a better future.

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SUPPORTING WOMEN IN OUR WORKFORCE

We run initiatives in various regions to support women at Experian.

Examples in FY26 include:

1. **Developing leadership potential in Brazil:** Our Elas Lideram ('Women Lead') programme is supporting 350 women through group mentoring and individual coaching to help them develop the skills they need to take on senior leadership positions.
2. **Recruiting into tech roles in India:** We held a roundtable for women on AI and leadership, and launched a talent community of external senior women in engineering and technology to help build a pipeline for these roles at Experian.
3. **Attracting and supporting new joiners in EMEA and Asia Pacific:** We ran a social media campaign on 'where I belong', reaching over forty thousand impressions to build brand awareness and attract women applicants.
4. **Enhancing skills in the UK and Ireland:** Our Women in Experian ERG provided training sessions, led by an external partner, on essential professional skills to advance women in the workplace.

CHAMPIONING LGBTQ+ GLOBALLY

More than 30 Experian colleagues attended this year's Out & Equal Workplace Summit, the world's largest gathering of LGBTQ+ and allied professionals committed to building workplaces of belonging.

Our plenary session, Experian Is Your Ally, brought together 2,800 people in a moment of unity, with smartphones illuminating the room in a shared glow of solidarity.

The Experian Pride team at the summit actively contributed to nine sessions on topics that inspired, challenged and empowered – and ran fun evening events for attendees, including drag bingo.

My queer, Latino identities are my superpowers! I'm proud to work for a company that recognises and celebrates all of me. Visibility and representation in the workplace are important to the success of our business." **Raudy Perez (he/him), Senior Director Inclusion and Belonging External Partnerships**

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BUILDING BLACK TALENT IN THE UK

We held a two-day conference for over 30 Black colleagues in the UK this year that included development sessions with external guest speakers and networking sessions with our senior leaders.

The Blackprint conference aimed to gain insights from Black colleagues on barriers they face, co-create solutions to support their career growth, engagement and sense of belonging, and reinforce Experian as a great place to work for current and future Black talent.

Participants rated the sessions highly overall and found the networking session with members of our Senior Leadership Team – using a 'speed dating' format – particularly valuable.

YOUR MIND MATTERS: A HOLISTIC APPROACH TO WELLBEING

Our fifth Your Mind Matters campaign in October 2025 focused on holistic wellbeing, highlighting how physical, social and financial health can impact mental health. The annual colleague campaign aims to raise awareness of mental health and strengthen our global culture of support and resilience.

More than 50 wellbeing-focused initiatives and events were held across regions, with strong participant feedback. This included webinars on mindfulness and self-care in Brazil, a hike in Chile and an online session with our Employee Assistance Programme provider in the EMEA and Asia Pacific region. The campaign also directed colleagues to our Global Wellbeing Hub to find out more about the support available to them. The Global Wellbeing Hub recorded over 7,800 visits in October 2025—more than triple the previous month's traffic.

Your Mind Matters
#ThriveTogether

YEAR ROUND MENTAL HEALTH SUPPORT

Beyond the campaign, we continue to champion mental health throughout the year. Our global network of Mental Health First Aiders (MHFAs) plays a vital role in supporting colleagues, while regions deliver a wide range of wellbeing initiatives tailored to local needs. This year, examples included monthly community wellbeing walks in the UK and Ireland, free access to the Headspace app in Canada and the USA, and a 50% increase in uptake of mental health benefits in Spanish Latin America. Together, these efforts ensure colleagues have access to meaningful, ongoing support, reinforcing our commitment to creating a workplace where everyone can thrive.

Recognition

Workplace wellbeing

Experian was named one of the Great Place to Work Best Workplaces for Wellbeing 2025 in both Peru and the UK – and achieved Tier 1 in the 2025 CCLA Corporate Mental Health Benchmark UK 100.

Best Workplaces for Wellbeing
Great Place To Work.
Corporate Mental Health Benchmark CCLA UK 100 2025 TIER 1 EMPLOYER

> **I wanted to extend my heartfelt thanks for organising such an impactful Blackprint conference.** The sessions were thought-provoking, and the networking opportunities-especially the mixer with the UK and Ireland senior leadership team and CEO-were invaluable" - **Anita Ansa, (she/her), Global HR Business Partner Participant**

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DRIVING PROGRESS TOWARDS A BARRIER-FREE WORKPLACE

We're enhancing accessibility as part of our strategy to make Experian a barrier-free workplace.

Our offices in Melbourne, Australia, and Bogota, Colombia, led the way this year with a series of renovations to improve accessibility. New features include Braille signage on doors, visual fire alarms, sit-to-stand workstations, automatic doors and bathrooms designed for people with reduced mobility.

We're making the ordering process easier for colleagues through automated storefronts by country. The USA and Canada served as our pilot countries, and there is a goal to continue deployment efforts in other countries in FY27 and beyond.

Recruiting and developing people with disabilities in Brazil
We've enhanced opportunities for people with disabilities in Brazil to join our talent pipeline and develop their careers with us.

This year, we launched a campaign on LinkedIn inviting people with disabilities who are interested in working at Experian to share their resumés with us. 1,300 people have joined this talent bank.

We also ran a survey for those already working with us to gain insights on ways we can further improve accessibility, inclusion and support for career development. More than 90 people with disabilities responded, as well as over 70 of their leaders, telling us they consider Experian to be an inclusive organisation and offering insights on how we can further improve.

Based on their feedback, we piloted a new development programme specifically for people with disabilities in entry-level positions. The PcDecola programme includes skills workshops on communication and influence, leadership and career management. Just over 30 colleagues participated, with the majority rating the workshops excellent.

We're also encouraging colleagues to self-declare if they have a disability, to help inform our future efforts.

Recognition

Best Place to Work for Disability Inclusion

Experian was recognised as one of the Best Places to Work for Disability Inclusion in three countries in 2025 – in the USA for the fourth consecutive year, the UK for the second year and Brazil for the first time.

In all three countries, we achieved top scores in Disability:IN's Disability Index, the leading global benchmarking tool for companies to measure disability workplace inclusion.

...launched a campaign on LinkedIn inviting

people with disabilities to share resumes (CVs) with us

Clients and consumers

Making a difference

AMPLIFYING POSITIVE IMPACT

Many of our established products and services are delivering positive social impact for clients and consumers every day.

Examples include:

Experian Go

Over 380,000

'credit invisibles' in the USA, who were previously invisible to lenders, have established a credit profile in just minutes using Experian Go since launch in 2022.

Experian Patient Estimates

93%* estimate accuracy

estimates generated using Experian Patient Estimates in FY26 helped US healthcare providers offer patients a more accurate prediction of costs before treatment.

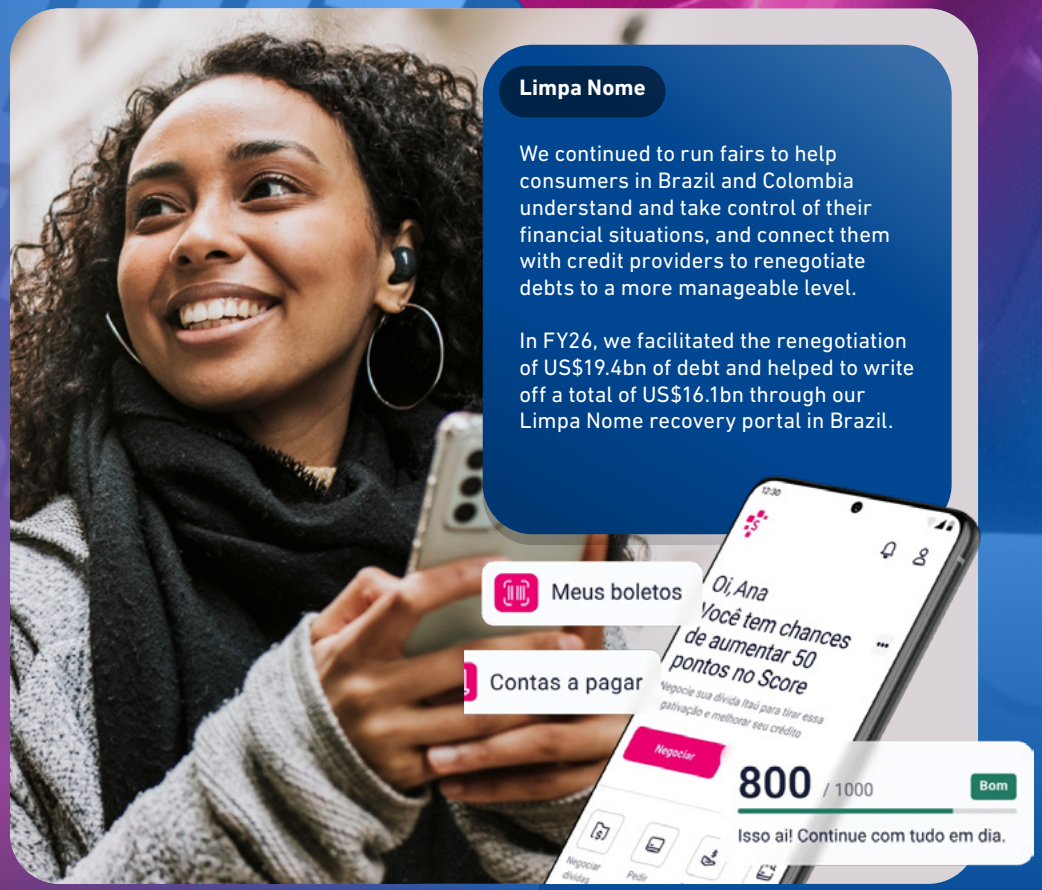
*based on client case study

Experian Boost

Over 360,000

Experian Boosts (since launch in the USA in 2019) have resulted in a previously unscorable consumer receiving a credit score by choosing to add positive non-traditional data – including rent, streaming, utility and insurance payments – to their Experian credit file.

Renters in the USA can also choose to grant landlords access to their rental payments history, via Experian RentBureau, helping to improve rates of approval for those who may have a limited traditional credit history but a positive history of paying their rent on time.



Limpa Nome

We continued to run fairs to help consumers in Brazil and Colombia understand and take control of their financial situations, and connect them with credit providers to renegotiate debts to a more manageable level.

In FY26, we facilitated the renegotiation of US$19.4bn of debt and helped to write off a total of US$16.1bn through our Limpa Nome recovery portal in Brazil.

cont...

USING NON-TRADITIONAL DATA TO BUILD CREDIT PROFILES

Credit profiles are traditionally built on an individual's history of payments for things like loans, credit cards and mortgages, to help lenders assess how likely they are to repay future loans. But not everyone has this history. We are increasingly using other types of data to help build a picture of creditworthiness – from on-time bill payments and rent payments to data from bank accounts (with the consumer's permission).

Integrating non-traditional credit data into our products helps people build their credit profiles and unlock access to fair and affordable credit.

Products launched in FY26 included:

UK

New and improved Experian credit score

Includes additional data and considers positive financial behaviours – from reducing overdraft use and avoiding credit card cash advances to making regular payments on rent and phone contracts.

The score range has also been expanded from 0–999 to 0–1250 to provide a more granular breakdown for a more comprehensive picture of creditworthiness.

USA

Experian Credit + Cashflow Score

Brings together traditional credit data with alternative data, consumer-permissioned banking information and trended data on how consumers manage credit over time.

This first-of-its-kind solution enables lenders to more accurately assess risk, particularly for credit invisibles and consumers who have a bank account but do not have a strong enough credit profile to be scorable.

Brazil

New open finance solution

Uses consumer-consented data, such as bank statements, bill payments and income patterns, to enhance credit scores. This is especially helpful for micro-entrepreneurs and people working in the informal or gig economy who often lack a traditional credit history or proof of income. Over one million people have already consented to connect their accounts.

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ENABLING MORE AFFORDABLE BORROWING IN THE UK

Millions of people in the UK are paying more interest than they need to across multiple loans and credit lines.

Consolidating debts into a single loan can help people reduce monthly outgoings, simplify repayments and regain financial control. But there can be an issue of 'double counting' when both the individual debts and the new consolidated loan are factored into affordability assessments.

Our innovative ReFi technology solves this issue by paying off existing debts directly with creditors so lenders assess only the new loan, enabling them to extend offers to people who would previously have been declined and increase access to affordable credit. ReFi technology has consolidated loans totalling £75 million since launch on Experian Marketplace in October 2024.

We're partnering with Fair4All Finance to expand access to ReFi for more people in financially vulnerable circumstances - aiming to help over 10,000 borrowers save on interest payments.

Find out more

HELPING PEOPLE SAVE IN THE USA

A high-profile campaign from Experian Consumer Services this year positions Experian as US consumers' Big Financial Friend. And, as their 'BFF', we aim to support them throughout their financial lives – including helping them save, manage the rising cost of living and reach their goals.

The Experian Marketplace platform helps people keep their costs down by finding the best rates available to them for credit cards, personal loans and auto insurance. Since 2022, Experian BillFixer and Subscription Cancellation has saved Experian Premium members a total of US$54.5m, by negotiating on their behalf to get better rates on everyday bills.

The Experian Smart Money Digital Checking Account and Debit Card has Experian Boost built in to identify eligible bill payments that can help consumers boost their credit scores. And our new high-yield Experian Smart Money Digital Savings Account enables Experian members to get the benefit of competitive interest rates that compound daily, helping even small balances grow more quickly.

Paid Experian members with both these accounts can also take advantage of having their debit card purchases from the Experian Smart Money Digital Checking Account rounded up to the nearest dollar. The spare change is automatically transferred to their Experian Smart Money Digital Savings Account to grow their savings.

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BUILDING FINANCIAL CONFIDENCE THROUGH APPS

We've continued to expand, enhance and increase uptake of the range of apps we offer to help consumers and small businesses build financial confidence.

Highlights this year include:

Brazil

App: Serasa Descomplica

How it helps: Offers financial management support for small businesses through a simple dashboard of their finances with tailored recommendations based on their financial transactions and guidance from an AI assistant.

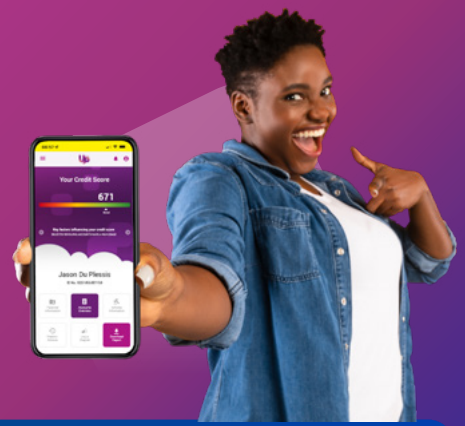
Reach in FY26:
Over 600,000 small businesses

Colombia

App: Midatacrédito

How it helps: Coaches users with personalised advice and day-to-day support to understand and manage their savings, personal expenses and credit scores. Supported by fairs that connect consumers with credit providers to renegotiate debts.

Reach in FY26:
Over one million people



South Africa

App: Up, powered by Experian

How it helps: Provides consumers with gamified financial education modules, the ability to track and manage their credit scores, and an option to build their credit score using alternative data.

Reach in FY26:
Over 300,000 people

> **Debt consolidation lending is a great solution for the cost of living crisis.** It can reduce people's monthly outgoings and also cut the amount of interest they have to pay overall. This direct settlement technology will ensure more people are able to access a consolidation loan, improve their creditworthiness and steer clear of problem debt." **- Kate Pender (she/her), CEO, Fair4All Finance**

cont...

USING AI TO TRANSFORM THE CONSUMER EXPERIENCE

We're increasingly embedding AI into the consumer journey to make it easier for people to understand and manage credit.

In North America, the next evolution of our Experian Virtual Assistant, EVA, transforms the way consumers engage with their financial information through personalised, conversational financial guidance. Experian Insurance Marketplace is also now on ChatGPT, using AI to make insurance shopping into a guided conversation.

This year, we launched the UK's first ever credit score app within ChatGPT apps to build understanding of credit scores, particularly for younger consumers aged 18 to 34, who make up more than half of ChatGPT's user base. The tool enables users to compare average credit scores by postcode or age group, based on aggregated and anonymised Experian Credit Score data, to put their own score in context.

We've also added an AI assistant to our Serasa Descomplica app for small businesses in Brazil.

ENHANCING ACCESSIBILITY OF SERVICES

More than 30 organisations, from banks to utilities providers, have now joined Experian Support Hub. This free platform enables UK consumers to share their access needs with multiple businesses in one simple process.

Experian Support Hub users can register needs without disclosing the nature of their disability. Needs could include a preferred method of communication, longer appointments or being accompanied by another adult for assistance. Users can also alert organisations about life events such as long-term health issues, bereavement, relationship breakdown or financial difficulties.

We've also continued to optimise Experian's own websites by implementing inclusive design standards and testing templates to enhance the accessibility of the online experience we provide for clients and consumers across our regions.

...launched the UK's first ever

credit score app within ChatGPT Apps

Experian Support Hub empowers customers to quickly and easily tell us about anything that affects their financial lives. This means we can support them in their preferred way across every area of Monzo."

- Riffat Tufail (she/her), Vulnerability Access Inclusion & Bereavements Lead, Monzo

cont...

CELEBRATING CLIENTS DELIVERING POSITIVE OUTCOMES

Our inaugural Vision Awards in October 2025 recognised the achievements of forward-thinking institutions that drive opportunities and create actionable change for consumers, businesses and society.

The awards for Excellence in AI and Excellence in Innovation went to Figure and PREMIER Bankcard respectively, while the award for Excellence in Financial Empowerment went to Members First Credit Union.

Dedicated to supporting underserved communities in Michigan through inclusive lending and community-driven programmes, Members First Credit Union helped thousands of members obtain access to fair and affordable credit over the last year.

Social Innovation solutions:

Impact in FY26

c.10 million
people reached

US$161 million
revenue generated

INNOVATING TO MEET SOCIAL NEEDS

Our Social Innovation programme provides seed funding for new products and services that meet a specific social need, while generating revenue for our business. It focuses on solutions designed to:

- build financial profiles for the unbanked
- help people overcome unmanageable debts
- support small business owners to get fairer access to finance
- protect consumers from fraud.

Examples include our well-established Limpa Nome debt recovery portal in Brazil and a solution we have begun piloting in the UK to help credit invisibles verify their identity, sign up for free Experian membership and establish a credit score for the first time.

Our three-day Social Innovation workshops give Experian teams an opportunity to hear from non-profits, industry experts, academics and people with lived experience to help them understand a specific challenge and come up with a solution.

Since November 2023, more than 150 colleagues have taken part in seven workshops to address social needs in Brazil, India, North America, and the UK and Ireland – with more planned for the coming year.

Our ERGs contribute to these workshops, and help us create inclusive products for clients and consumers by testing solutions we are taking to market.

BRIDGING THE CREDIT DIVIDE IN THE USA

Our new white paper on income and credit findings highlights disparities in income and credit access in the USA.

By adopting inclusive strategies to help close the credit gap, lenders can deliver positive social impact, broaden their customer base and strengthen their portfolios.

We provide clients in North America with financial inclusion solutions that increase access and opportunities in the communities they serve through our Inclusion Forward™ initiative.

Find out more
Latest report about making lending more inclusive

Communities

Making a difference

UNITED FOR FINANCIAL HEALTH

Our United for Financial Health programme empowers communities to improve their financial health through financial education. We work together with NGO partners, influencers and Experian volunteers to deliver programmes designed to reach and resonate with specific communities.

In FY26, these programmes made over 72 million digital connections in addition to having a positive impact on communities at local level. Regional highlights include:

Connections made:

72 million
digital connections made in FY26

1. Brazil

We supported over 160 small businesses in FY26 through our Impulsiona financial health workshops and mentoring from Experian leaders. Impulsiona includes training for start-ups and businesses in urban areas – and a new course specifically for rural producers that incorporates farm assessments, consultancy support and use of our agribusiness solutions.

2. Chile and Colombia

We launched a 50-week colleague volunteering programme in partnership with United Way to deliver financial education, mentor young people and support community activities. The first four activities of the programme began in FY26, with over 60 Experian volunteers providing in-person support for over 100 people, focusing on gender and careers in technology. Associated social media campaigns made over 22,000 connections.

3. India

This year, 117 women, trained through our partnership with the Srujna Charitable Trust, provided a further 2,800 financial literacy sessions for around 58,000 women in communities where 76% of women have limited or no knowledge of financial management.

4. Ireland and Northern Ireland

In partnership with Money Ready, we're running workshops to help people from disadvantaged backgrounds gain the knowledge and confidence they need to make informed financial decisions during key life transitions. In FY26, 540 people joined 76 in-person workshops, and we reached a further 1,500 via a Money Ready LIVE online session.

5. Italy and Turkey

More than 1,800 high school students took part in our IncludiMi ('Include Me') programme this year to develop lasting skills for managing money through gamified and expert-led training, along with an app that simulates a year of personal budget management. The supporting digital campaign made 3.8 million connections.

6. UK

960 young people took part in practical financial education sessions we ran with the National Literacy Trust during the 2024/25 academic year, the accompanying Words That Count digital campaign made 8.7 million connections, and we donated 1,250 books to schools to celebrate the new 0–1250 Experian credit score.

7. USA

Our partnership with Operation HOPE has provided financial coaching for 95 people and workshops for over 650 people since inception. Two-thirds of those coached improved their credit score by an average of 30 points. Almost half reduced debt by more than US$2,850 and three-quarters increased savings by US$1,950. Three were able to establish a credit score for the first time.

cont...

B.A.L.L. FOR LIFE™

We're empowering young people in the USA and Chile to build their financial legacy through our B.A.L.L. For Life™ (Be A Legacy Leader) programme.

B.A.L.L. For Life™ aims to set young people up for successful financial journeys throughout their lives by building their understanding of banking, credit and investing through gamified credit trivia, self-paced training modules, tools and interactive live experiences.

2,200 hours volunteered by colleagues to support B.A.L.L. For Life in FY26

B.A.L.L. For Life highlights in FY26

#IYKYK pitch competition
Our fourth annual #IYKYK (If You Know, You Know) pitch competition was our biggest yet, with 31 teams from 20 US colleges and universities competing for US$60,000 in prize money. For a second year in a row, a team from Fisk University took the US$40,000 top prize. Their idea to amplify Experian's Big Financial Friend campaign builds on the viral 'fit check' trend by encouraging young people to share regular 'fin check' videos to make financial health checks part of their routine and normalise discussions on finances.

Legacy League Game Show™
"B.A.L.L. For Life™ served as the centrepiece of 35 events across the USA and Chile, reaching more than 115,000 students. Many of these events featured our flagship Legacy League Game Show™, a live, high-energy, interactive financial empowerment experience that earned a Net Promoter Score of 79. With influencer hosts, live DJs, and students going head-to-head in engaging challenges, the game show brings financial literacy to life while building practical credit knowledge.

High school challenge
More than 170 high school students in Chile clocked almost 1,100 hours of learning this year through workshops on finance and entrepreneurial skills, mentoring sessions and our third annual challenge to come up with business ideas that meet social needs – run in partnership with Comeduc.

> The competition didn't just give me exposure; **it challenged me to think bigger, dream bigger,** and see myself operating at a higher level. It was both inspiring and motivating, and it reinforced my commitment to continue growing and pursuing opportunities like this."
>
> **- George-Michael Kondoun (he/him), #IYKYK finalist, Alabama State University**

cont...

HELPING STUDENTS HELP EACH OTHER IN THE UK

Our new Student Brand Ambassador programme in the UK is designed to help university students manage their money and navigate financial pressures, as rents and other living costs continue to rise.

The programme is making financial education relevant and engaging through peer-to-peer support from student ambassadors, social-first content and real-world experiences.

It launched in Manchester this year with a live, interactive challenge that saw students from three local universities follow a series of credit-themed clues to locations across the city, unlocking bite-sized financial tips, instant rewards and prizes as they went.

Over 75 students took part in the launch event and our social media campaigns for students reached over 180,000 people. We've trained 12 student ambassadors from three universities, so far, to provide ongoing guidance, including directing their peers to Experian's free Money Modules and credit education tools.

EDUCATING YOUNG PEOPLE ON CREDIT IN PERU

We sponsored this year's Fin & Fun Fest in Peru to help transform the way young people understand and manage their finances.

Over 1,300 people attended the event in Lima, and 18 Experian volunteers were on hand to share their expertise. Experian held a talk on the importance of establishing a strong credit history to build financial opportunities, hosted by the Commercial Manager of Experian Consumer Services in Peru.

ENCOURAGING WOMEN INTO TECH IN THE UK

We've continued our partnership with Code First Girls in the UK to help women gain skills to get into tech careers. A group of 90 women took the training this year, learning coding skills over a period of eight weeks.

A further

1,100 young people took up our free scholarships.

SUPPORTING VULNERABLE PEOPLE INTO CAREERS IN BRAZIL

A further 1,100 young people took up our free scholarships to join the Transforme-se ('transform yourself') programme in Brazil this year.

Transforme-se offers training on tech and data for 18- to 29-year-olds in socially vulnerable situations, including women, public school students, people with disabilities and residents of favelas.

The hybrid online and in-person course includes up to 280 hours of technical training on IT and programming, as well as developing professional skills, offering career mentoring and providing financial education. Over 450 colleague volunteers got involved to share their skills and insights.

More than 3,300 people have graduated from the programme since it began in 2022. So far, 84% of them have gone on to improve their income or get a job within a year.

How we make it happen

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

Everyone at Experian must complete annual training on our Global Code of Conduct, which includes our commitments to promoting I&B and improving the financial health of people across the globe.

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.

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.

In FY26,

employees received over 44,000 recognitions for showcasing Experian Way behaviours...

GETTING OUR PEOPLE INVOLVED

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

Employees volunteered 78,000 hours to support their communities in FY26. Many chose to share their expertise through our programmes to improve financial health – including United for Financial Health (refer to page 21) and B.A.L.L. For Life™ (refer to page 22).

This year, we continued to encourage volunteering, and showcase the contributions of colleague volunteers through campaigns such as Double Your Impact in North America, the 12 Days of Giving in the UK and Ireland, and International Volunteer Day in Spanish Latin America.

We tap into our teams' expertise and experience to help us generate ideas for new solutions that can deliver positive social impact, including through our Social Innovation workshops (refer to page 20).

Our people also contribute to activities led by our ERGs (refer to pages 10-11).

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 22-23 for more about our partnerships to connect with and empower communities through financial education.

Employees volunteered

78,000 hours to support their communities in FY26.

Many chose to **share their expertise** by supporting our programmes to improve financial health.

Find out more
Inclusion and Belonging at Experian - Creating a better tomorrow

How we make it happen

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.

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 our five Global Data Principles for treating data, and those it belongs to, with respect.

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. We are guided by Our People Commitment, which aligns with international standards on labour and human rights.

Refer to our website 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 NO POVERTY – 1.4
- 8 DECENT WORK AND ECONOMIC GROWTH – 8.10
- 9 INDUSTRY, INNOVATION AND INFRASTRUCTURE – 9.3

ENABLED BY

Treating data with respect

- Security
- Integrity
- Fairness
- Transparency
- Inclusion

SUPPORTED BY

Our responsible business foundations

- Inspiring and supporting our people
- Working with integrity
- Protecting the environment

How we make it happen

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 for their region or business, reporting progress to the Chief Executive Officer at quarterly business reviews.

Refer to our website for more on sustainability governance.

OUR I&B COMMITMENTS

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.

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 FY26.

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 2026, 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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