



## Experian Sustainability presentation



# Introduction



**Financial inclusion is the business, it's the heart of the business. It's good for the consumer. It's good for us. And it's good for the businesses that ultimately serve the consumer.**

**In some way, all of our revenue relies on connecting consumers with each other; with businesses, with the state – through trusted relationships.**

**We fundamentally believe that data has a power of good and, used in the right way, can utterly transform lives.**

Lloyd Pitchford

CFO and Executive Sponsor of Sustainability



Experian helps people make the most of their data to improve their financial health and transform their lives.

Our products, people and partnerships are already improving financial health for millions of people around the world and we're innovating to help even more people in the future.

Our people are excited by the role they play in helping change people's lives.

Abigail Lovell

Chief Sustainability Officer



We're passionate about sharing our sustainability story, and we're on a journey to improve our disclosure. This presentation has been created to try to link you to all the key sustainability information you need in one place, we hope it's helpful.

Click this link to [give feedback on our sustainability progress, commitments, or communication](#). You can choose whether the feedback is attributable or anonymous.

Evelyne Bull

VP Director, Investor Relations

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## Section 1: Executive Summary



# Snapshot of Experian



We bring the power of data, analytics and technology to transform lives and deliver better outcomes for people, for businesses and for our communities:

- We are driven by our mission to **help people thrive on their financial health journey**
- We champion consumers across the business, and currently have **over 200m<sup>1</sup>** free members
- We have a **diverse and growing range of clients** across **multiple geographies and industries, c.\$150bn TAM**
- **We grow our business through innovation and technology, and foster an inclusive, inspiring and supportive culture for our people**
- We are **large, stable** and highly **cash-generative, 8% CAGR** for organic revenue, 9% CAGR for EBIT and EPS, and 11% CAGR for Operating FCF, for 5 year CAGR

£35bn market cap<sup>2</sup>  
FTSE top 25<sup>2</sup>

23k employees  
32 countries

US\$7.5bn revenue

US\$2.1bn  
Benchmark EBIT

US\$2.0bn cash flow<sup>3</sup>  
97% conversion<sup>3</sup>

17% ROCE

# Experian's sustainability strategy



OUR PURPOSE:

**Creating a better tomorrow**

OUR AMBITION:

**Helping people thrive on their financial health journey**

DELIVERED BY

Driving financial inclusion

Enabling our clients to deliver positive outcomes

Building financial health and confidence

Contributing to the UN Sustainable Development Goals



1.4



8.10



9.3

ENABLED BY:

**Treating data with respect**

Security | Accuracy | Fairness | Transparency | Inclusion

SUPPORTED BY:

Inspiring and supporting our people

Working with integrity

Protecting the environment

## Our goals

### Financial health:

- Helping people thrive on their financial journey

### Environment:

- By 2030 reduce Scope 1 and 2 emissions by 50%
- By 2029 suppliers covering 78% of Experian's spend on Purchased Goods and Services, Upstream Leased Assets, and Capital Goods are to have science-based targets

# Experian Sustainability performance overview



## • Social

- Opportunity to significantly advance global **financial inclusion**, supporting UN Sustainable Development Goals 1.4, 8.10, 9.3
- Data security and privacy is of highest focus, **ISO 27001** standard
- Employees – recruiting and retaining **top talent**; building a high performance, inclusive culture
- Supply chain principles support UN **Universal Declaration of Human Rights**; member of the Slave-Free Alliance

## • Environment

- **Science Based Target** set.
- **CDP A- score** (Leadership Band) for 2024, **A for CDP Supplier Engagement Rating** (Leaders Board).

## • Governance:

- Independent board evaluation shows **first class corporate governance** and excellent board performance



#14 in World's Best Workplaces 2024



Fortune 100 Best Companies To Work For 2025



Experian Smart Money recognised at the 2024 BIG Innovation Awards



Experian Go recognised in Fast Company's 2023 World Changing Ideas



World's Most Sustainable Companies 2024



Financial Times' Europe Climate Leaders 2025



# Improving Financial Health – at the heart of our purpose



## Vital role as the world's largest credit bureau

- **The World Bank** states that credit bureaux support financial stability, lower interest rates, improve the allocation of new credit and are especially beneficial for small enterprises and new borrowers.
- We provide lenders with information needed to **offer more loans at fairer rates, reducing the cost to borrowers.**
- Extending access to credit helps **drive social and economic development** - businesses grow, families transform their lives.
- We also help people **understand, manage and improve their financial situation** – and protect themselves and their data.

### Outcome:

- ▶ Support **financial health of individuals, businesses and economies**
- ▶ Opens door to **millions of potential new customers** for us and our clients

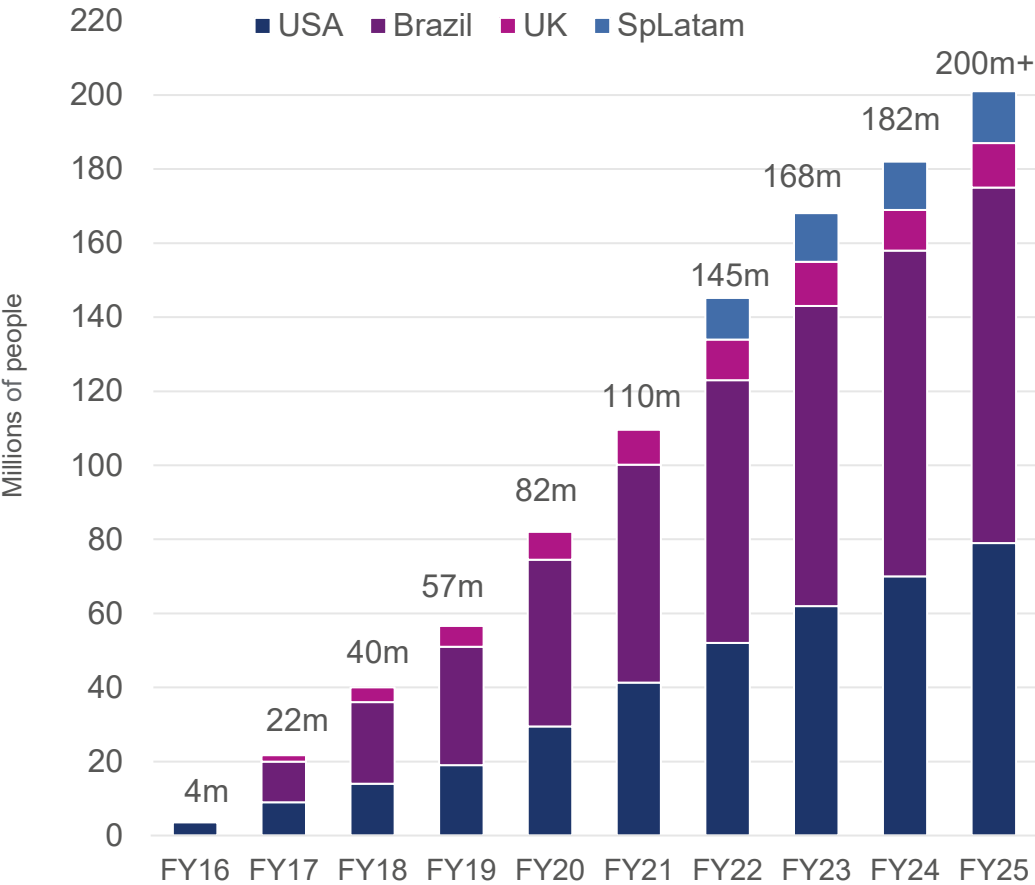




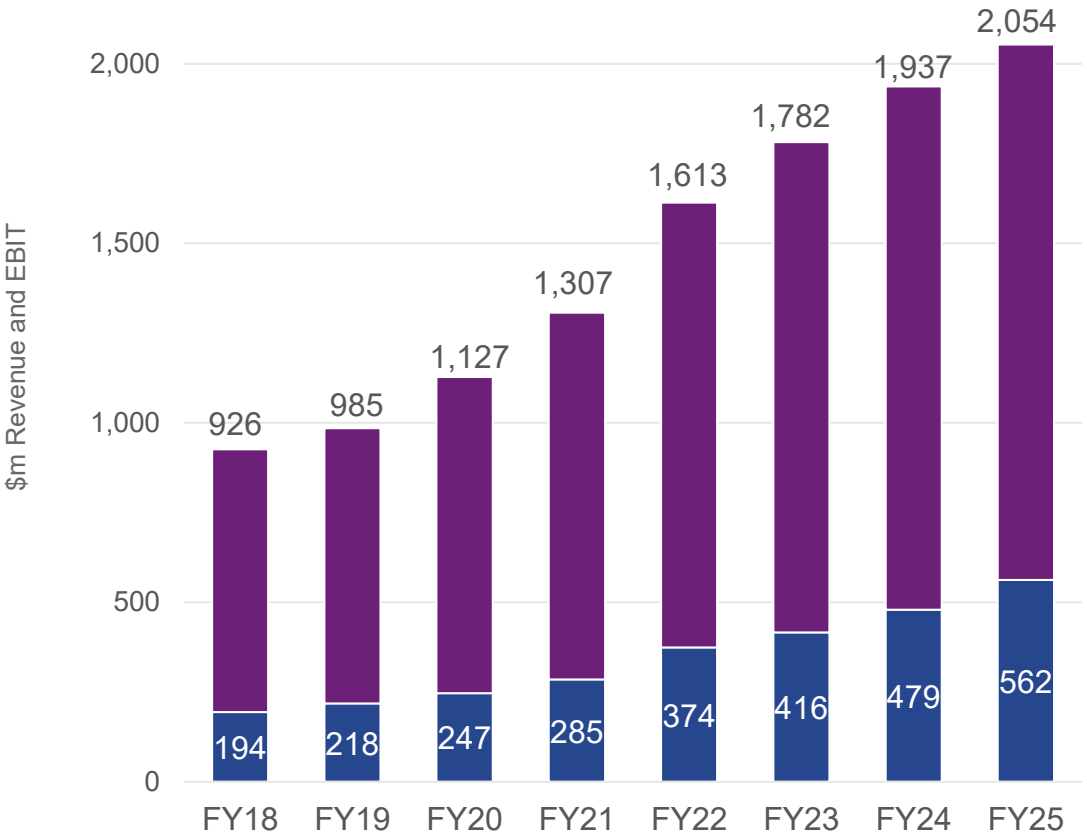
# Improving Financial Health – core product metrics



## Free consumer members



## Consumer Revenue & EBIT



Revenue and EBIT are Benchmark from Ongoing activities  
Revenue and Benchmark EBIT are re-presented for the reclassification to exited business activities of certain B2B businesses and the reclassification of our Consumer Services business in Latin America to the Consumer Services business segment.

# Improving Financial Health – UN Sustainable Development Goals



Given our sustainable business strategic priority of Improving Financial Health for all, we have identified three of the SDGs where we can make a meaningful contribution:



## 1 NO POVERTY



### Target 1.4

By 2030, ensure that all men and women, in particular the poor and the vulnerable, have equal rights to economic resources, as well as **access to appropriate new technology and financial services, including microfinance.**

## 8 DECENT WORK AND ECONOMIC GROWTH



### Target 8.10

Strengthen the capacity of domestic financial institutions to encourage and **expand access to banking, insurance and financial services for all.**

## 9 INDUSTRY, INNOVATION AND INFRASTRUCTURE



### Target 9.3

**Increase the access** of small-scale industrial and other enterprises, in particular in developing countries, **to financial services, including affordable credit.**

- These specific SDG targets are related to improving access to credit, microfinance and financial services, and we contribute to these via our products and services and community investment.

# Treating data with respect



We have built our business on clear commitments to treat data with respect.

## Experian Global Data Principles:

### Security

Data security is critical. Securing and protecting data against unauthorised access, use, disclosure and loss are key priorities for us.

### Accuracy

We will make data as accurate, complete and relevant as possible for the way we use it, always in compliance with legal requirements.

### Fairness

We collect and use data fairly and for legitimate purposes, balancing privacy expectations with the social and economic benefits derived from the responsible use of data for individuals, businesses and clients.

### Transparency

We are open and transparent about the types of data we collect, where we get it, how it is used and where it is shared. Where appropriate we provide individuals with access to the data we collect about them and the ability to correct, restrict or delete data.

### Inclusion

We seek to improve financial health and inclusion for all through the innovative use of relevant data to help individuals improve their financial lives.

# Employees



## We're committed to inspiring and supporting our people

- We have a high performance culture with opportunities for training and development for all employees
- We build and celebrate a culture of inclusion and belonging
- We listen to our people's views, support a positive empowering culture and do all we can to make Experian a great place to work.

**4.2**

Glassdoor score<sup>1</sup>

**17**

Employee  
resource groups

**82%**

engagement score

### FY25 Great Place to Work survey

- **88%** are proud to tell others they work at Experian
- **86%** agree they can be themselves at Experian
- **92%** agree that flexible ways of working enable them to work productively
- **92%+** agree that people are treated fairly regardless of their age, sexual orientation, race and gender





## Developing our Net Zero Transition Plan

- Experian science-based validated targets are:
  - Reduce absolute emissions across scopes 1 and 2 by 50% by 2030 (against 2019 baseline)
  - 78% of Experian's vendors by spend<sup>1</sup> to have science-based targets by 2029
- We have developed decarbonisation plans focused on energy reduction and efficiency, renewable energies and switching to a lower carbon fleet.
- We have launched a campaign to engage with our suppliers and decarbonise our scope 3.



**87%**  
Electricity from  
renewable  
sources<sup>2</sup>

**-30%**  
Scope 1 & 2  
emissions YoY<sup>2</sup>

**-82%**  
Scope 1 & 2  
emissions since  
2019 baseline<sup>2</sup>

**32%**  
Suppliers with  
SBTs<sup>2</sup>



# Governance



## We're committed to the highest standards of corporate governance

- We maintain the highest standards as set out in the UK Corporate Governance Code 2018
- Independent Board evaluation shows first class corporate governance and functions extremely well

**82%**

Independent<sup>1</sup>  
Board members<sup>2</sup>

**100%**

Independence  
of Audit and  
Remuneration<sup>1</sup>  
Committees

# Sustainability highlights



## Social

Supporting UN SDGs	<b>1.4, 8.10, 9.3</b>
People using our platforms for free education, access to products & services <sup>2</sup>	<b>200m+</b>
Connections with people via United for Financial Health since launch	<b>200m</b>
Revenue from Social Innovation products in FY25	<b>\$122m</b>
Debt renegotiated via Limpa Nome	<b>\$14.5bn</b>
Data security and privacy is <b>a top priority</b>	
Robust security controls based on <b>ISO 27001</b>	
Founding member of the <b>Slave-Free Alliance</b>	
Suppliers must comply with <b>Supplier Code of Conduct</b>	
Mandatory annual training for all employees: <b>Code of Conduct, Security &amp; data, Anti-Corruption</b>	

## Employees

Employee engagement	<b>82%</b>
Glassdoor rating <sup>3</sup>	<b>4.2</b>
Voluntary employee attrition	<b>8.0%</b>
Employee resource groups	<b>17</b>

## Environment

Science-based target approved by SBTi	<b>Yes</b>
CDP Climate Change score (2024)	<b>A-</b>
CDP Supplier Engagement Rating (2023)	<b>A</b>
Scope 1 & 2 emissions since 2019 <sup>4</sup>	<b>-82%</b>
Electricity from renewable sources	<b>87%</b>
Suppliers <sup>5</sup> with science-based targets	<b>32%</b>

## Governance

Independent Board members <sup>6,7</sup>	<b>82%</b>
Independence <sup>7</sup> of Audit and Remuneration committees	<b>100%</b>
Clear division of responsibilities between the Chairman and CEO	<b>Yes</b>
Independent external evaluation of the Board's performance <sup>8</sup>	<b>Yes</b>
Executive remuneration linked to Group performance	<b>Yes</b>
Voting rights for shareholders	<b>Equal</b>

A constituent member of  
FTSE4Good index since 2012





## Section 2: Detailed information



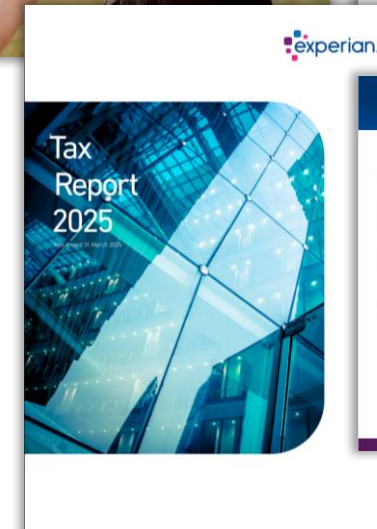


# Sustainability reporting and frameworks



- We report across the breadth of Sustainability in our [Annual Report](#) (p58-71).
- Our [Power of You Report](#) focuses on how we are championing inclusion and belonging for our people, clients and consumers, and communities – and delivering social impact by helping people thrive on their financial journey
- We publish a [Tax Report](#)
- We publish detailed [Sustainability Performance Data](#) and reporting methodologies ([carbon](#), [non carbon](#)).
- We use the [SASB reporting framework](#) and report against the [SFDR PAI indicators](#)
- Our climate reporting is aligned with the [Task Force on Climate-Related Financial Disclosure \(TCFD\)](#) and we have reported to [CDP](#) for 14 years
- We publish our [Policies](#)
- We have identified 3 of the [UN Sustainable Development Goals](#) (SDGs) where we can make a meaningful contribution: Targets 1.4, 8.10 and 9.3. We support these through our products and services that help improve access to credit.
- We use the [B4SI](#) model (Business for Societal Impact, formerly London Benchmarking Group) for measuring our corporate community investment

You can find everything in our [Sustainability Reporting Hub](#)



# Our sustainability focus is helping people thrive on their financial health journey

## OUR PURPOSE

### Creating a better tomorrow

For consumers, clients, our people  
and communities

## OUR BRAND

### Powering opportunities

We unlock the power of data and in doing  
so, we can help to transform lives

## OUR BELIEFS

- 1** Data is central to how we all live. It has the potential to transform all our lives.
- 2** We can unlock the power of data to realise opportunities for people and organisations.
- 3** It is how we can help that sets us apart. We place the power of data and our expertise in the hands of our customers, creating opportunities and helping them plan for a better future with confidence.
- 4** We can make a difference to society and our communities by helping people make the most of their data.
- 5** How we work is as important as what we do: we treat everyone fairly and their data with respect; we work with integrity, always.

We're helping people take control of their data, improve their financial confidence and transform their lives. In doing so, we're enabling people and businesses around the world to thrive – including our own.

# Improving Financial Health – the investment case



## How does Improving Financial Health support long-term revenue growth and the success of our business?

- **Financial inclusion grows our total addressable markets, with the potential to access millions of new consumers for us and our clients around the world, helping both the B2B and Consumer business**
  - Experian Boost improve scores and helps make consumers scoreable, so more can take out credit
  - Experian Go has the opportunity to help 28m US consumers who are credit invisible establish a credit report and become visible to lenders
  - Lift Premium, which is a more inclusive score, could enable US lenders to score 21m conventionally unscorable people, and lift 6m from subprime to mainstream rates
- **Generates new revenue streams**
  - Limpa Nome debt renegotiation product is a significant driver of Brazil Consumer Services revenue
  - Experian Boost attracts consumers which we can monetise with paid subscriptions and in marketplace
  - Insurance marketplace revenue growing strongly
- **Drives innovation**
  - Ground-breaking core products like Experian Boost, pioneering Social Innovation products like Prove-ID, and in our annual global hackathons
- **Being a purpose-driven business attracts & retains talent in a competitive market, motivates employees**
  - 88% of our employees are proud to tell others that they work at Experian
- **Enhances our reputation and strengthens stakeholder relationships**
  - Consumers – improves their perspective of the brand, attracts them, builds loyalty
  - Clients – increasingly include sustainability requirements in RFPs, we can help them meet their inclusive lending strategies
  - Investors – supports investment case, demand from impact funds, ESG integration in funds
  - Regulators and governments – improving financial health and treating data with respect helps demonstrate the value of our business and the strength of our approach





# Improving Financial Health – the value of consumer-consented data



## How can innovative products that improve financial health using consumer-consented data create value for consumers and Experian?

- We see \$60bn+ of Total Addressable Market via our Consumer Services businesses, so it's a significant opportunity for Experian.
- We have direct relationships with 200m+ consumers globally. Having these direct relationships means consumers can consent, in a transparent way, to provide additional data to Experian to use our innovative products, helping improve their financial help.
- E.g. US consumers can use Experian Boost to add payments e.g. rent and car insurance to their credit profile, to help improve their credit score to access cheaper credit. Experian Go can help credit invisible establish a credit profile in minutes.
- This additional data sits in the credit bureau, and so having the combination of our consumer and B2B business means we can help consumers in ways only Experian can.
- This data broadens and deepens the B2B data set. There is a wealth of data that consumers have on their financial lives that isn't currently in the credit bureau, that they can share if they trust Experian and can see the value it gives them.
- We believe over time this consumer-consented data could become a source of competitive differentiation, enriching our data and creating new opportunities for solutions we can create for consumers and partners, creating value in the B2B business, B2C business, as well as helping consumers thrive on their financial health journey.

## Examples of products using consumer-consented data to help consumers thrive

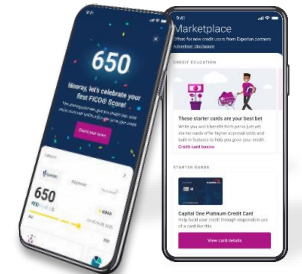


### Experian Boost

See [case study](#)

### Experian Go

See [case study](#)



### Experian Smart Money

See [website](#)



# Improving Financial Health – the value of credit bureaus



## How do credit bureaus benefit consumers, businesses and economies?

### View from the World Bank:

- Transparent credit information is a prerequisite for sound risk management and **financial stability**
- Bureaus **reduce default risk** and improve the efficiency of financial intermediation.
- In a competitive credit market consumers benefit through **lower interest rates**
- Effective credit reporting systems can **mitigate a number of market failures**. They reduce problems of adverse selection and asymmetric information between borrowers and lenders. This reduces default risk and **improves the allocation of new credit**.
- Promotes a **responsible “credit culture”** by discouraging excessive debt and rewarding responsible borrowing and repayment.
- Allows borrowers to build a credit history to access credit. Especially **beneficial for small enterprises and new borrowers** with limited physical collateral.
- Evidence from the financial crisis suggests that positive credit information **helped to safeguard the financial access of creditworthy borrowers** that would have otherwise been cut off from institutional credit.

# Improving Financial Health – our response to the challenge



## Scale of problem

### Number of people in.....

USA with no credit profile or unscorable **49m**

Brazil who have defaulted on their debts, affecting their credit rating **c.75m**

UK who have no credit history or unscorable **4-5m**

Globally without official proof of identity **850m**

## Our response

**Core products** – scale products, run for profit, used by large numbers of people to increase access to credit and educate themselves

**Social innovation** – innovative, more niche products that aim to offer societal benefits and generate new revenue streams for our business

**Community investment** – employees volunteer their time and expertise to help deliver financial education programmes and other causes relevant to our business. Also includes United for Financial Health programme working with NGO partners.

## Core products

People using our consumer platforms for free education, access to products and services<sup>2</sup> **200m+**

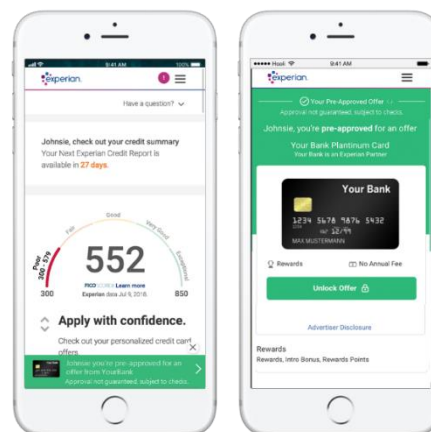
Experian Boost and PFM consumers connected in the US<sup>3</sup> **>17m**

Experian Go consumers connected in the US<sup>4</sup> **c.280,000**

Money saved through Bill Fixer and Cancellation Subscription since FY21<sup>4</sup> **\$35m+**

% group revenue from ID protection & fraud prevention (B2B and B2C) **12%**

Fraud prevented<sup>5</sup> **\$19bn**



## Social Innovation

Total revenue from social innovation products in FY25 **\$122m**

Total people reached with social innovation products in FY25 **14m**

Debt renegotiated via Limpa Nome in FY25 **\$14.5bn**

Debt written off via Limpa Nome in FY25 **\$11.9bn**

## Community investment

People & business reached with United for Financial Health (cumulative) **200m**

Total contributions from community investment and social innovation **\$20.6m**

As % of Benchmark PBT **>1%**

Employee hours volunteered **71,000**

# Improving Financial Health – Positive Social Impact Framework



Our Positive Social Impact Framework will help us measure the positive impact we have on society

## Quantify positive impact

- We want to be able to quantify the positive impact that our products have in helping people thrive on their financial journey.
- We have therefore developed a Positive Social Impact Framework. It defines a positive impact as Positive impact as 'a favourable and measurable change that occurs in a person's and/or SME financial journey as a result of interacting with an Experian product'.
- We have completed an initial review of our product portfolio against the framework to identify which products contribute to our ambition by creating change in one or more of the framework's three defined areas: driving financial inclusion; enabling our clients to deliver positive outcomes; or building financial health and confidence.
- A cross-functional steering committee will oversee the implementation of the Positive Social Impact Framework.
- We aim to catalyse progress towards our ambition by growing our existing product portfolio and by integrating positive social impact into our innovation processes, as a key driver for development of new products and services.

## Positive Social Impact Framework



# Positive Social Impact Framework – criteria and metric considerations



We have defined criteria to determine whether a product can be included in the positive social impact framework.

## Criteria for product inclusion

- 1 Aligned to business strategy and current footprint**  
Products must directly support Experian's business strategy and business goals and must appropriately reflect our portfolio and operational footprint
- 2 Able to create measurable positive social impact**  
Products must create positive social impact in one of the three categories identified in the framework (Drive financial inclusion, Enable our clients to deliver positive outcomes and build financial health and confidence).
- 3 Aligned to stakeholders and avoids reputational risk**  
Products should align with stakeholder expectations and should not create reputational risk exposure due to potentially negative attributes

## Principles of Social Impact Metrics

### Quantifiable

Able to measure the positive social impact of the product



### Accurate

High data quality from robust data sources



### Empirically tested

Supported by evidence, based on established methodology



### Transparent

Transparent underlying processes with high standards of internal governance and clear results avoids or discloses double counting



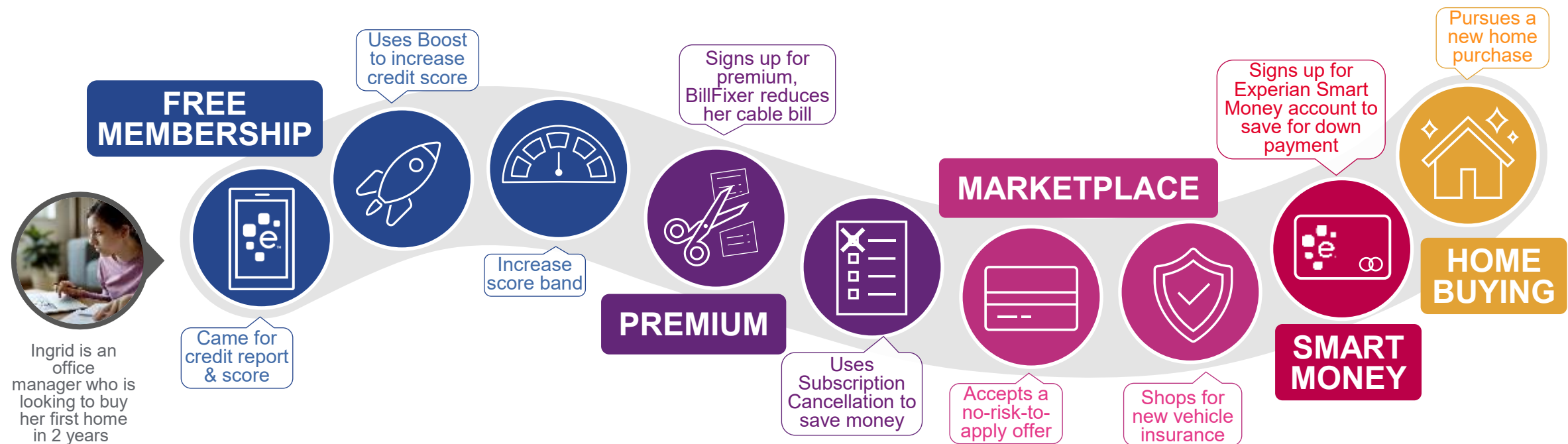
### Attributable

Can trace changes back to specific actions caused by the products





# Helping consumers thrive through the stages of their financial lives



# Improving Financial Health through innovation - awards



Experian Smart Money Digital Checking Account & Debit Card won a Product Award recognised at the *Business Intelligence Group (BIG) Innovation Awards 2024*. Smart Money is a checking account which has Experian Boost built in, where consumers' transactions help improve their credit score. [Awards page](#)



Experian Go won a Product Award at the *Business Intelligence Group (BIG) Innovation Awards 2023*. Experian Go is a free program that empowers credit invisibles to establish their financial identity within minutes. [Awards page](#)



For the second consecutive year, Experian has been recognized with the prestigious *Fast Company 2023 World Changing Ideas Award* for the company's use of innovative technology to promote financial inclusion. Experian Go has been named as one of this year's honorees. [Press release](#) [Blog](#) [Awards page](#)



Experian has been named to *Fortune's America's Most Innovative Companies list*, a ranking of firms at the forefront of innovation today and in the future. This recognition underscores Experian's innovative and inspiring workplace; leading technology and solutions; and operational excellence in delivering new products and services that foster equity and inclusion, while driving growth. [Press release](#) [Awards page](#)



Experian's Improving Financial Health Report won *Bronze in the Best printed CSR or ESG Report* category at the *Corporate and Financial Awards 2023*. [Awards page](#)



Experian has been ranked #7 in the *IDC FinTech Rankings Top 100*. The FinTech ranking highlights global providers of financial technology. This is testament to Experian's record of innovating solutions that power financial institutions and deliver benefits to consumers. [Awards page](#) [Press Release](#)



Experian's Improving Financial Health Report won the *Best Social Impact Report* at the *Corporate Reporting Awards 2023*. Our report explains how we are helping people around the world at every stage of their financial journey: improving financial inclusion, financial education, financial management and financial security. [Awards page](#)



Experian was recognised as a *2022 BIG Innovation Award winner* for delivering innovative products, such as Experian Boost, that help consumers thrive financially. [Press Release](#) [Awards page](#)



Experian Boost was recognised at *Fast Company's 2022 World Changing Ideas Awards*, which celebrates the "broadest ideas... that have the potential to affect true systems change." It also reflects our purpose and innovative culture focused on creating products and solutions that help consumers thrive, including Experian Boost in the UK and Serasa's Score Turbo in Brazil. [Press release](#) [Awards page](#)



Experian was included in *Fortune's 'Change the World list 2021* (ranked #37), recognising the millions of people helped by Experian Boost. The list honours companies addressing society's unmet needs. [Blog](#) [Awards page](#)



Experian's United for Financial Health campaign 'Getting Gen Z financially fit!', featuring footballer Bayo Akinfenwa and financial journalist Iona Bain, won at the *SABRE EMEA awards 2023* (Financial Services category). [Awards page](#)



Experian Boost won "Consumer Lending Innovation Award" at the *FinTech Breakthrough Awards 2020*. [Awards page](#)

# Improving Financial Health – USA



## How does Experian support financial inclusion in USA?



28 million in the USA have no credit profile, and a further 21m are unscorable, totalling nearly 50m who find it difficult to access mainstream financial services or must pay a premium to do so.

Experian is focussed on improving financial health for all. We're developing innovative solutions using alternative data to help more people access credit, as well as providing education to empower people to improve their financial health.

## Consumer Education and innovative D2C products

**Experian.com** - Offers millions of people free access to their credit profiles, credit score, expert advice on how to improve their scores, and financial education. 79m<sup>1</sup> US members.

**Education & Advocacy** - we engage with the advocacy community, media clients, consumers and employees to enable financial inclusion, promote positive brand awareness and mitigate business risk. We provide education resources, virtual and in-person training, participate in media interviews, partner with members of Experian's Consumer Council, connect through social media and empower employees to engage with the public. Our Education Ambassador Initiative has trained >2000 employees on credit knowledge so they can volunteer in their communities. We connect directly with consumers on social media – our weekly #CreditChat conversations on X (Twitter) reached >4m in FY25. 20 episodes of the Credit Chat Live podcast have been recorded, featuring a range of thought leaders in personal finance from industry and online. We support clients to make their customer outreach programs more effective to educate their employees so they can provide better customer service and enrich their work experience.

**Experian Boost** – consumers can connect to Experian Boost for free, adding positive data from on-time payments to their credit profiles (e.g. utility, telephone, Netflix, rent). It's helped millions to instantly improve their scores and better access credit since launch in March 2019. See [case study](#)

**Experian Go** - enables first time access to credit and education in minutes. Within minutes credit invisible consumers can achieve an authenticated Experian credit bureau record, tradelines and credit history (with data added via Experian Boost), and instant eligibility to financial offers. See [case study](#)

**Experian Smart Money** – a Digital Checking Account & Debit Card that embeds Experian Boost. When consumers use the account to pay bills that are eligible for Experian Boost, the payments are added to the consumers' Experian credit file to potentially increase consumers' credit scores. See [website](#)

## B2B - Innovation and alternative data

**RentBureau** - 24m<sup>2</sup> people have their rental payments recorded on our RentBureau. [Press release](#)

**Clarity Services** - largest nationwide, FCRA-regulated specialty credit bureau for short term small and installment loans not typically reported to traditional bureaus. Clarity data and analytics offer greater predictive insights that ensure greater, more inclusive access to credit for all consumers. Loans reported to Clarity are more common among underserved segments (Black, Latino, low-income, women) than the population as a whole. 60m+ active consumer records, and nearly 1 in 5 people with traditional loans also have inquiries or loans of this type.

**Lift Premium™** - proprietary credit risk score combining advanced analytics with additional FCRA regulated data sets to score 96% of US adults, including 65% of people previously "credit invisible". Its unique combination of data and machine learning provide far greater reach and accuracy than traditional credit scores that rely on insights from mainstream credit data alone (e.g. mortgages, credit cards, personal loans). It combines:

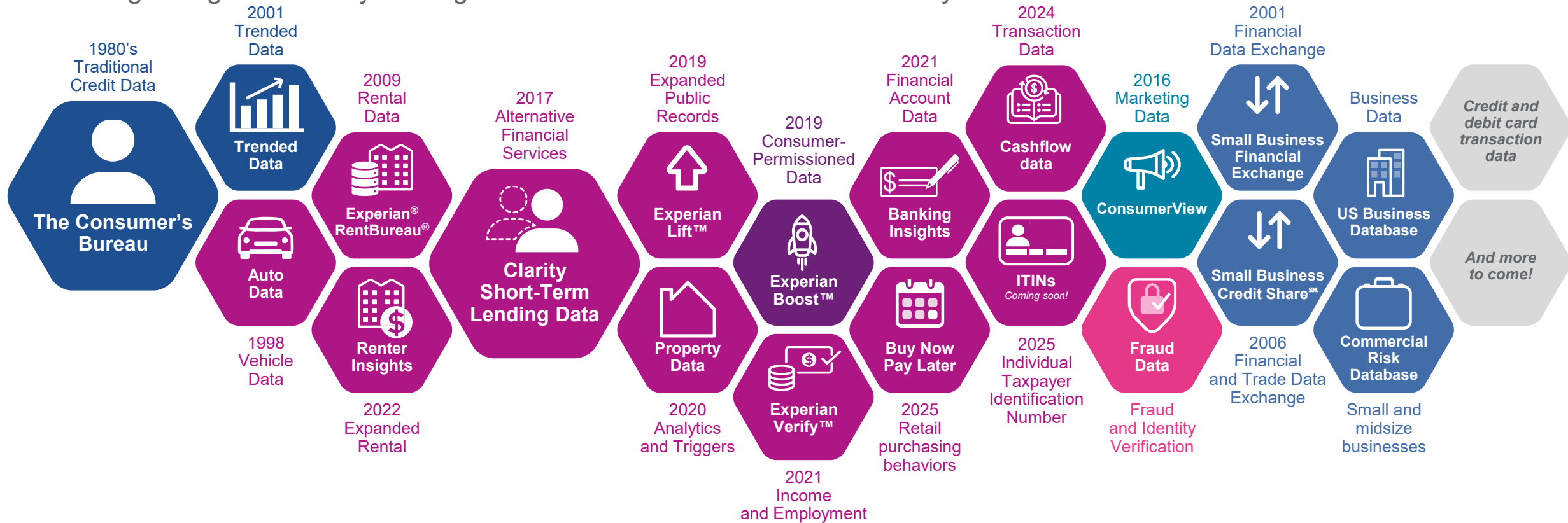
- Traditional credit data + Trended credit data
- Data beyond traditional credit data – positive public records data including public licenses (e.g. nurse certification, contractor license etc)
- Advanced analytics – explainable AI/ML model improving predictiveness across multiple data assets

**Inclusion Forward – Experian Empowering Opportunities™** - new initiative that harnesses our data, analytics and technology that can help clients create and provide more affordable credit access. Additionally, Inclusion Forward will provide ongoing resources to help consumers better understand their credit health, particularly in diverse communities.

# Improving Financial Health – expanding USA data sources



We are growing our industry-leading data assets that enable advanced analytics that drive financial inclusion.



**TRADITIONAL DATA**  
Largest traditional credit bureau

**EXPANDED FCRA DATA**  
Largest alternative FCRA regulated credit bureau

**COMMERCIAL DATA**  
Most comprehensive source of U.S. businesses available

CONSUMER DATA

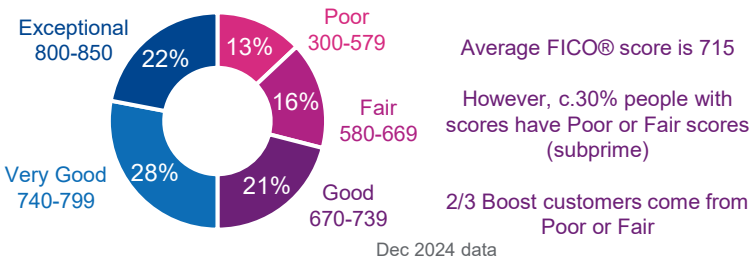
# Experian Boost case study (USA)



## Overview

### Market context

Around a third of people are sub-prime. A subprime credit score could cost a consumer c.\$200,000 more in interest over their life<sup>1</sup>.



### What is Boost and how does it work?

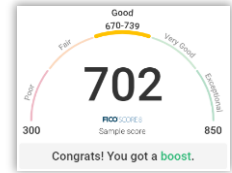
A free consumer product, first launched March 2019 in USA. Consumers give us permission to connect to their online banking accounts; identify rent, car insurance premiums, utility, telecoms & TV streaming payments; then add these to their Experian credit file.

After the consumer verifies the data and confirms they want it added to their Experian credit file, an updated FICO® Score 8 is delivered in real time. A ‘boosted’ credit score may help lenders to make more informed decisions when examining prospective borrowers.

### Consumer benefits

Boost helps bring more consumers into the credit system, and may also give access to more financial products and at lower interest rates, e.g. credit cards and car loans.

A customer’s screen after boosting their score



## Boost results<sup>2</sup>

Over 17m people in the US have connected their accounts to use Boost or personal financial management tools<sup>3</sup>.

	All customers	‘Poor’ score band
Increased score	59%	88%
Mean points increase	13	20
Increased score band	8%	22%



## Benefit to customers

- Melinda: “It helped me get credit when I thought that was no longer an option for me”
- Mark: “After my score increase using Boost I was able to get my dream credit card with an incredibly low interest rate.”
- Christopher: “I used Boost right before I started applying for a mortgage and I believe it helped me to get my mortgage.”
- Nonnie: “I got approved for a credit card I wasn’t approved for last year with lower rates.”
- Shari: “I’ve been looking to purchase a new car and since using Boost, my interest rates are lower for car payments.”
- Michael: “I was able to acquire my first credit card.”
- Erica: “It has been helped me buy really good house with my new and improved high score.”
- Cassie: “It was able to successfully raise my credit score enough to secure a loan that was much needed.”
- Raymond: “I went through a divorce and my credit took a hit. I used Experian to see where I was and what I was able to do to raise my credit. Little by little, it did.”
- Ycatz: “I was able to get better rates on a credit card I had been wanting to previously get but couldn’t cuz my credit score was just too low. To my surprise it actually worked. I ended up saving 62% of what I would of without it.”
- Greg: “It boosted my score so I could get a car.”

Recognised in Fast Company's  
2022 World Changing Ideas

Recognised in BIG  
Innovation Awards 2022

Member of Fortune's  
Change the World  
list 2021



1. Liz Weston, ‘Your Credit Score: How to Improve the 3-Digit Number That Shapes Your Financial Future, 5th edition (2015). 2. results up to end of Q4 FY24 3. As at FY25 4. People who go from not having a credit score to having a credit score (requires 6 months of payment history on an open trade). Differs from thin file people who already have a score, but have less than 5 accounts.



# Experian Go case study (USA)



## Helping credit invisibles

### What's the problem?

There are large underserved populations both in Gen Z and among minorities in older age groups

**28m**  
credit invisible  
consumers

**18%**  
of households  
unbanked or  
underbanked  
2023 FDIC survey

**20m+**  
US consumers  
aged 18-23  
years old

**c.5m**  
consumers turn  
18 each year

**>60K**  
credit invisible  
consumers visit  
Experian each  
month<sup>1</sup>

Our research shows there are at least 28m credit invisibles in the US with an additional 21m consumers who are unscorable by the credit score models most used by lenders today. This more frequently impacts communities of colour with 28% of all Black and 26% of all Hispanic consumers currently unscorable or credit invisible.

We believe increasing financial inclusion depends on creating opportunities for underrepresented consumers to succeed. This starts with ensuring all consumers have a financial identity. Read more: [press release](#), [blog](#), [website](#)

## Getting a credit profile

### How does Experian Go help people?

Experian Go is a free service in USA. It enables first time access to credit and education in minutes for credit invisibles and thin file consumers.

Within 5 minutes credit invisible consumers can achieve:

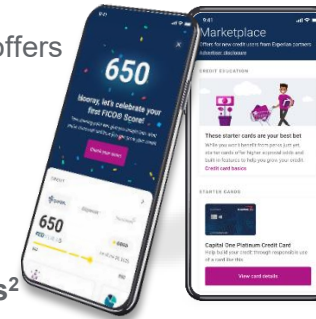
- Authenticated Experian credit bureau record
- Tradelines and credit history (with data added via Experian Boost)
- Instant eligibility to financial offers

Consumers answer a short questionnaire to ensure that their personalised recommended next steps best suit their individual circumstances.

**Since launch c.280k consumers<sup>2</sup> have connected to Experian Go.**

### How do I use Experian Go?

1. Open the Experian app
2. Authenticate yourself using a government-issued ID and a selfie
3. Add tradelines using Experian Boost for bills you already pay;  
Or learn about becoming an authorised user;  
Or accept a specially created card offer from our partners and start building credit

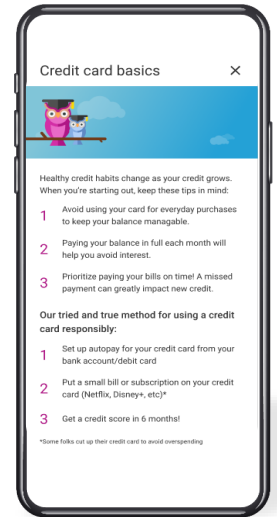


## Financial education

### The start of a great partnership

We'll guide you through your new credit journey...

- Education about how credit works
- Help setting and meeting financial goals
- Personalised recommendations to improve your credit and launch you to financial success



### Working with partners

Experian Go will be also used by partners who work with underserved communities, such as Unidos, Out and Equal, Urban League and Handshake.

### Working with trusted messengers

We're working with a range of different influencers to reach different underserved communities on social media

Recognised at the 2023 BIG Innovation Awards



Recognised by Fast Company World Changing Ideas list 2023



# Protecting identities and combatting fraud



## The issue

**18m** people in the USA are victims of identity theft annually<sup>1</sup>, with **US\$27bn** stolen by fraudsters<sup>1</sup>

**>\$1tn**  
Annual global cost of fraud to business

### Customer needs:

- Help with identity verification and detection and prevention of fraud
- Streamlined authentication of legitimate parties
- Help for businesses to achieve regulatory compliance

## Our solutions for Businesses and Consumers

### We help businesses to minimise the risk of fraud

Authentication of customer identity helps prevention of identity fraud and other crime.

[Ascend Fraud Sandbox](#) dramatically enhances fraud detection capabilities

[Neuro ID](#) acquisition provides behavioural analytics capabilities to increase fraud detection

[CrossCore](#) orchestrate decisions that leverage multiple data sources and services

[Precise ID](#) offers a risk-based fraud detection and prevention platform that helps them manage fraud risk across the entire customer lifecycle.

[Aidrian](#) reduces false positives to improve customer experience and increase revenue

Our **Anti Money Laundering** products help reduce organised crime.

Fraud prevented<sup>2</sup> **\$19bn**

### We help consumers protect themselves and their families from identity theft & fraud

Improved detection of and resilience to identity theft and fraud.

We help individuals detect potential fraud and take action:

- Identity theft monitoring, alerts and dark web surveillance
- Three bureau credit monitoring
- Fraud resolution and ID theft insurance
- Lock and unlock your credit file

**c.12% of revenue came from ID protection and fraud prevention in B2B and B2C in FY25**

# Experian Health (USA)



## The issue

### 20 million people

Rising medical bills mean nearly 20 million people in the USA have medical debt

### Healthcare provider needs:

- Digital, automated, faster, seamless systems
- Reduced risk of unpaid medical bills

### Patient needs:

- Better visibility on medical bills
- Quicker, easier ways to manage their healthcare journey and admin
- Links between financial health, mental health and physical health

**>60%** of hospitals and thousands of other healthcare providers count on Experian Health in the USA

## Our solutions for Healthcare providers & Patients

### B2B:

**Social Determinants of Health** connects Americans to preventative healthcare programmes to help them avoid major medical problems and bills in future. See p13-14 of [FY22 Improving Financial Health Report](#)

### B2B2C:

**Patient Schedule** helps patients access their appointments faster by booking or rescheduling their appointments online.

**Patient Estimates** helps providers and patients estimate the potential cost of treatment. It gives patients the opportunity to obtain a personalised, accurate estimate of treatment from healthcare providers' websites. This empowers people to confidently plan and budget for out-of-pocket costs.

**Payment Plan Adviser** provides automated payment plans based on patients' financial needs and the provider's payment terms. It's helped people in the USA avoid spiralling into unmanageable debt as they recover from health issues.

**Self-Service Financial Assistance Screening** connects patients in need of aid to pay for their hospital stays with funds from charities that can support them.

**Patient Financial Adviser Funded** is a consumer-friendly mobile app which brings together all financial information and expenses related to healthcare costs to support consumers through what is currently a disjointed journey, simplifying the entire experience.

**c.8% of our revenue came from our Health business in FY25**

# Fairness-as-a-Service case study



## The issue

There is a growing public awareness that the computer processes relied on to make financial, healthcare, hiring or housing decisions may suffer from unintentional bias. These automated systems, often introduced for cost efficiencies and handling of complex datasets, could be making decisions that are inadvertently sexist, racist or discriminatory.

Unfairness may come from multiple sources, including the underlying algorithm and the data introduced during development. During its training phase a machine-learning algorithm may become 'tainted' with historical bias because it is learning from historical data, which is already inherently biased from when these decisions were made exclusively by humans.

## Our response

We've created and patented the first end-to-end Fairness-as-a-Service platform.

It provides a unique combination of a decisioning platform, normative data and state-of-the-art algorithmic expertise, that helps answer the question 'What is fairness in AI?'.

The roll-out is envisioned as a multi-industry, global offering that enables cross-selling opportunities for the Experian Ascend platform and Experian's data resources as well as supporting Experian's mission of enabling fair and impactful data-driven decisioning across the globe.

## The product

It will help banks, consumers, regulators, universities and large organisations to:

1. Evaluate fairness – how fair is their data and model.
2. Explain models – do they understand their model's predictions globally and also on an individual basis.
3. Train fair models – so they are both predictive and fair.
4. Apply fairness – so they can update their models to make them fair, as well as amend models' decisions to make those decisions fair.

This capability has now been incorporated in Experian's products to offer to clients, as well as being used internally to check models we produce

# UN Sustainable Development Goals – primary SDGs



Given our sustainable business strategic priority of Improving Financial Health for all, we have identified three of the SDGs where we can make a meaningful contribution:

## 1 NO POVERTY



### Target 1.4

By 2030, ensure that all men and women, in particular the poor and the vulnerable, have equal rights to economic resources, as well as **access to appropriate new technology and financial services, including microfinance.**

## 8 DECENT WORK AND ECONOMIC GROWTH



### Target 8.10

Strengthen the capacity of domestic financial institutions to encourage and **expand access to banking, insurance and financial services for all.**

## 9 INDUSTRY, INNOVATION AND INFRASTRUCTURE



### Target 9.3

**Increase the access** of small-scale industrial and other enterprises, in particular in developing countries, **to financial services, including affordable credit.**

- These specific SDG targets are related to improving access to credit, microfinance and financial services, and we contribute to these via our products and services and community investment.



# UN Sustainable Development Goals – other SDGs



The previous three SDGs are those where we believe we can have the greatest impact, and on which we are focussing considerable effort. However, there are some other goals which also benefit from our activities, albeit to a lesser extent:

## 4 QUALITY EDUCATION



### Quality education

- We have launched a Financial Education Recovery Programme called **United for Financial Health** to equip vulnerable communities and small businesses with the tools and education resources they need to take control of their finances
- This includes new and existing financial education tools and products, a dedicated social media hub and ongoing outreach, a new external Social Innovation fund, and partnerships with NGOs to help us scale our impact.
- We've connected with 200 million people & small businesses since 2020

## 10 REDUCED INEQUALITIES



### Reduced inequalities

- Our Social Innovation products help people who are locked out of mainstream finance
- Boost most helps customers with the poorest credit scores, 88% of those in the 'Poor' scores tier see their credit scores increase

## 16 PEACE, JUSTICE AND STRONG INSTITUTIONS



### Peace, justice & strong institutions

- Prove-ID has let 25m people in India (since FY14 launch to FY22) have their identity verified for the first time, allowing them to open a bank account & access credit.
- We saved our clients an estimated \$19bn in fraud in FY25
- Our Anti Money Laundering B2B products help reduce organised crime

## 12 RESPONSIBLE CONSUMPTION AND PRODUCTION



### Responsible consumption and production

- Roadmap for phasing out as much avoidable single use plastic as possible from our direct operations by 2026

## 13 CLIMATE ACTION



### Climate Action

- By 2030 reduce Scope 1 and 2 emissions by 50%
- 78% of suppliers by spend covering Purchased Goods and Services, Upstream Leased Assets, and Capital Goods to have science-based targets by 2029.

# Treating data with respect – Global Data Principles



We aim to be The Consumers' Bureau.

We have built our business on clear commitments to treat data with respect.

## Experian Global Data Principles:

### Security

Data security is critical. Securing and protecting data against unauthorised access, use, disclosure and loss are key priorities for us.

### Accuracy

We will make data as accurate, complete and relevant as possible for the way we use it, always in compliance with legal requirements.

### Fairness

We collect and use data fairly and for legitimate purposes, balancing privacy expectations with the social and economic benefits derived from the responsible use of data for individuals, businesses and clients.

### Transparency

We are open and transparent about the types of data we collect, where we get it, how it is used and where it is shared. Where appropriate we provide individuals with access to the data we collect about them and the ability to correct, restrict or delete data.

### Inclusion

We seek to improve financial health and inclusion for all through the innovative use of relevant data to help individuals improve their financial lives.

# Data Security overview

Experian's global security mission is to put **Security First, By Design and Always** by delivering products and services in a secure and resilient manner that achieves continued growth while protecting employees, clients and consumers



1. Cyber threats are one of the top risks to the company and cyber security is central to protecting our business strategy.
2. Staying ahead of cyber threats and protecting our data can only be accomplished by continuously advancing our cybersecurity capabilities. Using a threat-informed defence approach means Experian is threat-focused so that we can respond to the ever-changing cyber landscape and be sustainable for the long-term.
3. Strong governance – bi-monthly executive reviews by Security and Continuity Steering Committee (SCSC) – CEO, CFO, CIO, CISO and CRO.
4. Culture of security with mandatory annual training for all employees, more frequent training for employees working with data.
5. We have a multi-tiered approach to security:
  - Prevention – stopping Threat actors from entering the estate
  - Detection – knowing if a Threat actor has entered the estate
  - Mitigation – minimising a Threat actor's ability to extract anything of value if they enter the estate
6. Cyber Fusion Centre (CFC) coverage with 'follow the sun' capabilities, based in the US, UK and Malaysia. Combines threat intelligence, incident response, threat detection, security automation and threat hunting.
7. DevSecOps builds security into the design of the product during the development phase.
8. Robust security controls based on NIST frameworks.



# Data Security – Governance and responsibility



## Board and executive priority

- Data privacy and security is **a top priority**.
- **Regular updates to the Board's Audit Committee and risk committees** on information security risks and the business's response.
- Specific responsibility at the board level is overseen by the **Security and Continuity Steering Committee (SCSC)**, a sub-committee of the Executive Risk Management Committee (ERMC).
- SCSC (**CEO, CFO, COO, CIO, CISO and CRO**), review global information security, physical security and business continuity **every month**.
- Data security investment decisions are made centrally, to protect level of spend.
- **3 lines of defence** risk management model:
  - 1st line: day-to-day operations, applying internal controls (e.g. IT)
  - 2nd line: oversight, internal assurance, strategies and policies (Global Security Office)
  - 3rd line: independent assurance (Internal Audit)

## Global Security Office

- On a **daily basis** data security is overseen by
  - Chief Information Security Officer (leads GSO)
  - Chief Risk Officer
  - Group President of Global Technology
  - Data Protection Officers
- Experian is run on a regional basis. The Global Chief Information Officer has CIOs for each region who report into him, who each have their own regional teams.
- **Global Security Office** provides: Governance and Control, Engineering and Innovation, Application Security, Physical and People Security, Security Operations Centre and Information Security Risk Management Services.
- Within the **Cyber Fusion Centre** there is a **Cyber Security Investigations** team who safeguard key assets such as systems and storage facilities. They manage any security developments that may threaten Experian's people, process, or technology through **intervention and thorough investigation of security incidents**.
- We maintain an Incident Response Plan and have a Business Resilience Policy.

# Data Security – Technology



## Multi-tiered approach

- Multi-tiered approach to security:
  - **Prevention** – stopping threat actors from entering the estate
  - **Detection** – knowing if a threat actor has entered the estate
  - **Mitigation** – minimising a threat actor's ability to extract anything of value if they do enter the estate

The latter two are as important as prevention
- **Cyber Fusion Centre (CFC)** coverage with 'follow the sun' capabilities, based in the US, UK and Malaysia. Combines threat intelligence, incident response, threat detection, security automation and threat hunting. Major emphasis on automation and tools to improve efficiency, speed and efficacy
- **DevSecOps** model of product development increases the speed of development while ensuring a robust security discipline is followed
- We consistently maintain high standards in security. The Experian security program is certified by numerous **industry and international certification bodies**, including **ISO 27001** (internationally recognised standard of security)

## High standards

- Experian holds external assurance accreditations:
  - PCI DSS compliant: USA, UK&I, Colombia, India, Australia, Brazil
  - ISO 27001 for
    - North America Datacentres, UK&I Datacentres, and Tapad Marketing services
    - Experian Data Quality Services
    - India Credit Bureau
    - Australia CIS, DA & Targeting
    - Third Party Security Program
    - Ascend One Platform
    - Brazil Positive and Negative Data Services
    - Global Security Administration team, responsible for administering logical access to systems
  - SOC2 Type II
    - North America Datacentres, UK&I Datacentres
    - North America: Automotive, ECS, Health, CIS, DA Fraud, Employer Services, Tapad marketing service, BIS & GVAP\*
    - Global: ESS Ascend One Platform, EDQ Aperture Data Studio
- Hold **Cyber Essentials Plus Certification**, perform risk assessments against critical & external facing applications annually
- Others: AASAE3150 (Australia), TISAX (Automotive), FISMA (ESS products), HIPPA/Hitrust (NA Health and ESS products)



# Data Security – Multi-layered approach



## Protecting our perimeter

We have a defence-in-depth approach to protecting our critical data assets, which provides multiple layers of control and protection

### Perimeter scanning

Scanning the perimeter for open access and scanning applications for cyber risks and regulatory compliance

### Firewall and Proxy Services

Blocks unauthorised access while permitting outward communication

### Intrusion Prevention System (IPS)

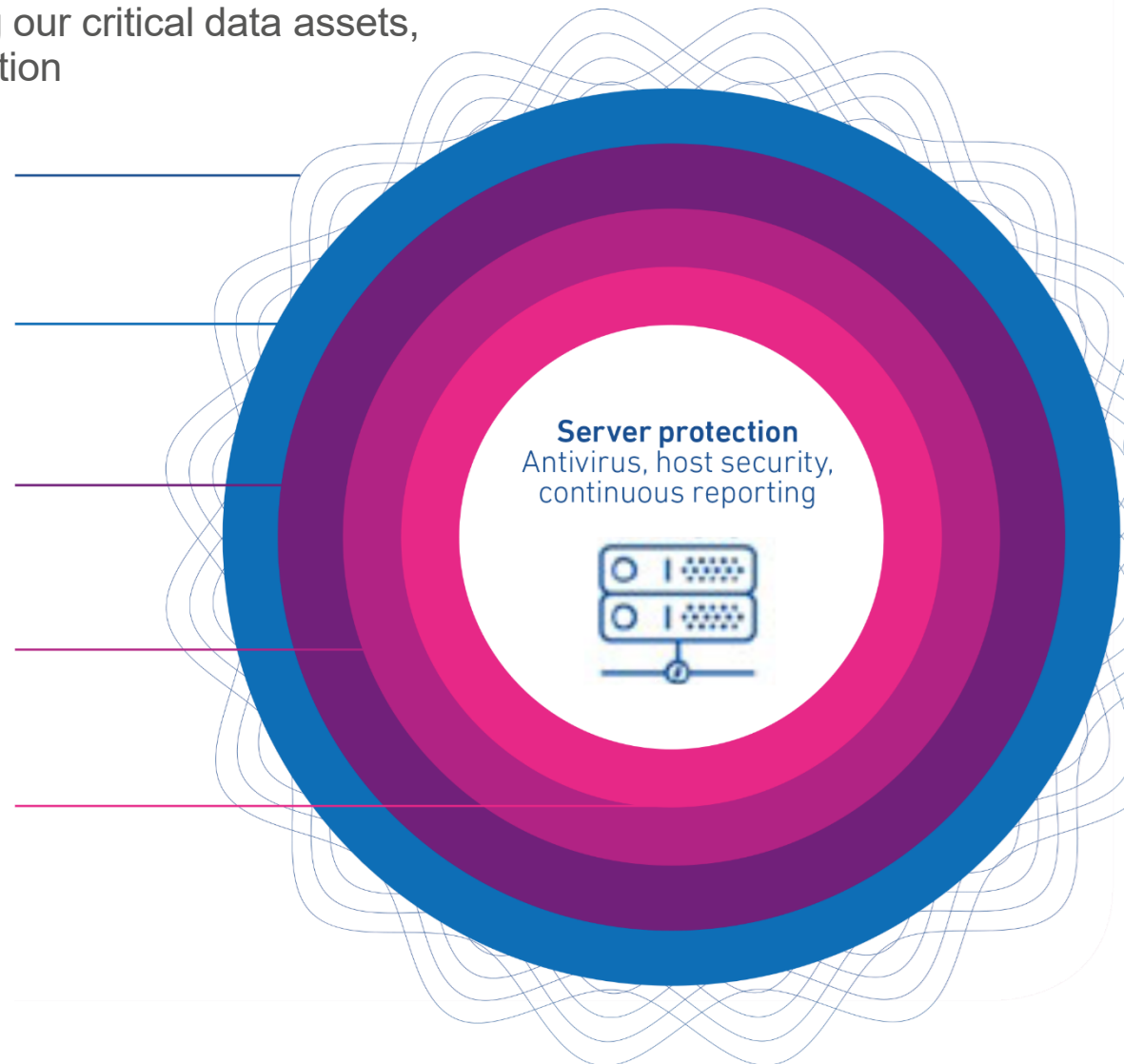
Examines network traffic flows to detect and prevent vulnerability exploitation

### Web Application Firewall (WAF)

Filters, monitors, and blocks HTTP traffic to and from web applications

### Cloud based scanning

Scanning the cloud environments for inappropriate configurations for cyber risks



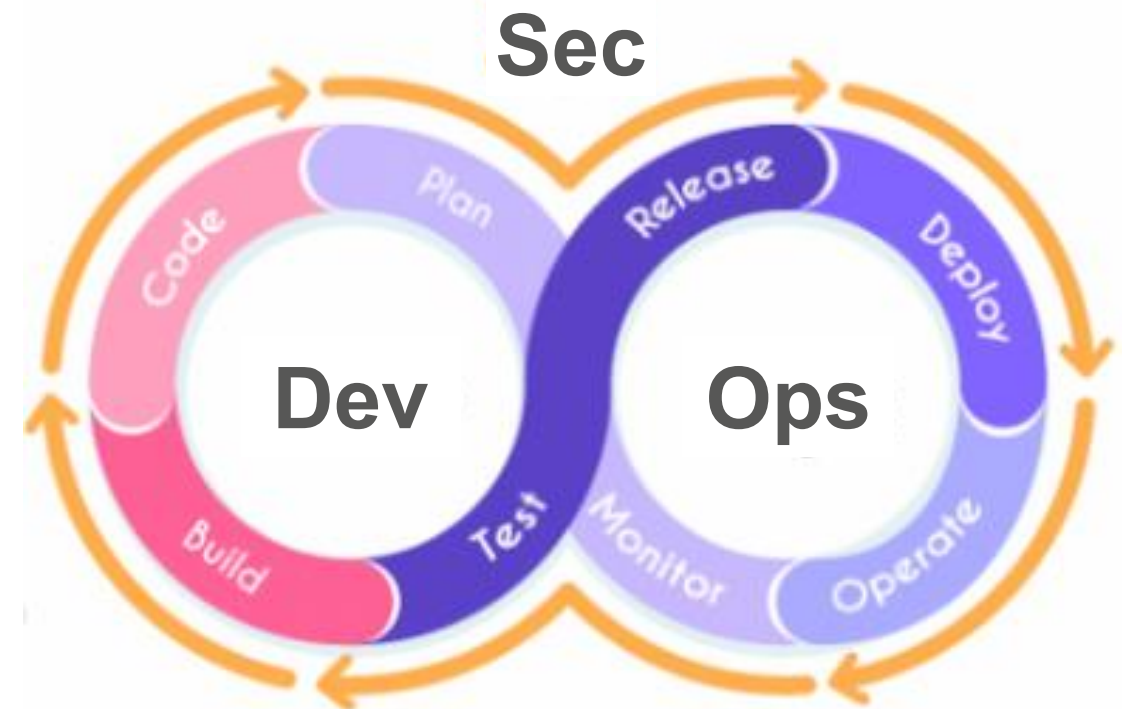
# Data Security – What is DevSecOps?



## DevSecOps

- We use a DevSecOps approach to product development.
- This means thinking about application and infrastructure security from the start and aims to **integrate security controls in the early stage of product development**, rather than implementation at the end by a separate security team. This significantly **benefits both security and the product design**.
- **Built-in security**, not security that functions as a perimeter around apps and data.
- Security is not the responsibility of just one specific team. Instead, **everyone in the product development life cycle is responsible for security**, in essence bringing Development and Operations together with Security functions.

## Security is built in



# Data Security – Employee training



## All employees

- **Culture of security** - all Experian employees play a part in security.
- **Mandatory annual training** for all employees on information security and data protection.
- We offer **training courses** on across various web, mobile and desktop platforms, applications and software. Employees completed over 43,000 courses in FY25.
- **Training metrics** tracked weekly to monitor compliance. Shared monthly with Security and Continuity Steering Committee.
- **Monthly campaigns** using emails, posters and workshops to reinforce that security comes first in everything we do and raise awareness on specific security topics.
- **Phishing Campaigns** provide frequent global tests that our training to staff around not clicking on email links is successful. The aim of the phishing campaigns is to decrease the security risks due to social engineering attacks involving human manipulation and deception

## Higher risk roles

- Those who work more closely with data receive **more in depth training** and are required to attend two courses annually.
- Additionally, depending on the roles and region, we offer **specific training** on data as it relates to **healthcare data** and **personally identifiable information**.
- We provide **Secure Software Development** training for those involved in product and software development.
- Depending on the role and an employee's training cycle, users take **2-4 or more mandatory courses** in a year.

# Data Security – Three Lines of Defence



- We follow the Three Lines of Defence approach to risk management.
- Risks are owned and managed within the business (first line of defence) and reviewed by our businesses at least half yearly.
- Global governance teams (from the second line of defence) provide oversight and challenge of the management of risks and controls, including those relating to information security, compliance and business continuity
- Global Internal Audit, as the third line of defence, assesses our risks and controls independently and objectively. The results of this oversight and review process feed into our reporting cycle through the risk management governance structure.



# Data Accuracy



Accurate data is fundamental to our reputation and business success

We constantly strive to increase the accuracy of our data in a competitive market to prevent customers going to other data providers

## Sourcing accurate data

- We only use data from reputable sources. **Quality control procedures help identify inaccurate or out of date data** before it is added to our databases.
- We assess the accuracy of the consumer credit information from data providers and work with them to improve the quality. We **provide tools to help data providers check data** before they submit it to us to help them meet our data quality standard.
- If data providers are unwilling to implement improvements to meet our standards, we will no longer source data from them.

## Monitoring data accuracy

- Our platforms enable us to **monitor and measure data accuracy** on a continuous basis.
- When market conditions require, procedures are further strengthened to reinforce the integrity of our data.

## Improving data accuracy

- We have data accuracy programmes globally in which we **review data received and loaded. Quality control reviews** of the credit reports are performed to visually assess consequential conflicts.
- We have **implemented targeted improvement programs across regions**, which have received positive results, and we continue to further enhancements.
- See following slides for further details.

## Fixing data

- We have **processes in place for consumers to dispute information** in their credit report that they believe is inaccurate.
- We monitor how data providers deal with disputes and how they remediate them to improve accuracy of their data.
- **Many of our products also empower consumers** and businesses to protect their data and check for any inaccuracies in their financial profiles.



# Data Accuracy – US Consumer Information Bureau



## Data development overview

A dedicated team is focused on receiving, loading and managing the accuracy of data from c.12,000 data furnishers.



**1.2bn** records updated every month

**36k** monthly furnisher submissions

**99%** updated within 24 hours

## Key improvements

### Visible

We resolve conflicts and errors identifiable within the contents of the credit report



### Consequential

We resolve conflicts and errors likely to have a material impact on a consumer's credit score



## DATA ACCURACY PROGRAM

Targeted at these identified errors, yielding rapid, positive results

### FOCUS AREAS

Collection agencies

Data furnishers

Medical accounts

Public record collections

## Further improvements

### ACHIEVEMENTS:

#### IMPROVED REPORT LAYOUT

Help consumers focus on meaningful items through a new report layout.

The redesigned report features an executive summary, data visualisations and improved organisation to clarify and simplify data for consumers.



### GOING FORWARD:



#### REDUCE DISPUTES BY ENHANCING ACCURACY

Continue to invest in enhancing business rules, credit file accuracy and data furnisher management to increase overall accuracy.



#### IMPROVE DISPUTE PROCESSING

Implement automation to improve response time and dispute processing for consumers.

# Data Accuracy – US Consumer Information Bureau – consumer credit report accuracy program



We review all delivered credit reports monthly for visible and consequential conflicts and errors



## **Visible** Conflicts and Errors

Conflicts and errors identifiable within the contents of the credit report



## **Consequential** Conflicts and Errors

Conflicts and errors likely to have a material impact on a consumer's credit score

We have implemented improvement programs targeted at these identified errors, which have yielded rapid positive results.

- Identity Conflicts
- Non-Updating Data Error
- Deceased Consumer Conflict
- Generation Code Conflict

# Data Privacy



Protecting consumer privacy is extremely important to us

We have programmes in place to evaluate every product and service to ensure we strike the right balance between consumers' privacy expectations and the economic benefit to both consumers and clients



- Lenders need access to secure and accurate information about people's financial profiles, this is **integral to an efficient and competitive credit ecosystem** that delivers robust and innovative products for consumers that enable them to get the most out of their data, contributes to economic growth and supports a stable consumer banking system. We only ever share data with authorised and trusted organisations, **following strict guidelines and complying with all relevant laws.**
- Our comprehensive data protection programme details the steps we take to **mitigate data protection risks**, and what is expected from our employees. Our Global Data Principles **define how data must be secured, managed and used.** We update our data processes in line with evolving regulations. We respond to government consultations and engage with regulators as privacy regulations and guidance evolve.
- We **strive to be transparent** about the data we collect from consumers and third parties, and how it is used and shared. Consumers can find out more about how we handle their data on our global privacy policy webpages. We continue to **improve and strengthen our internal privacy controls, documentation and evidence to ensure our data processing is transparent to consumers.** In the UK, our new public Consumer Information Portal explains in detail how we process data and allows people to opt out of marketing campaigns. We conducted research with consumers to test the portal, making it more transparent and user-friendly.

# Employees overview



## Inclusion and Belonging

Employee resource groups	17
UK gender pay gap report published	Yes
Equal opportunity recruitment policy	Yes

## Recruitment & retention

Attract world class talent	Yes
Glassdoor score <sup>3</sup>	4.2
Voluntary employee turnover	8.0%
Total employee turnover	18.9%
Favourable employee engagement	82%

## Pay & benefits

Maternity leave (UK) <sup>4</sup>	39 weeks
Paternity leave (UK) <sup>5</sup>	12 weeks
Maternity leave (US) <sup>6</sup>	18-20 weeks
Paternity leave (US) <sup>7</sup>	12 weeks
Flexible working hours	Yes
Flexible work locations	Yes
UK Living Wage employer	Yes
Contracted employees eligible for bonus plan / commission scheme	96%
Employees eligible for Sharesave	95%
Employees awarded LTIP <sup>8</sup>	8%

## Learning & Development

Training and career opportunities offered to all employees	Yes
Training with external certification offered	Yes

## Health & wellbeing

Lost time injury frequency rate (per 1m hrs)	0.17
Employee Health & Safety policy	Yes
Whistleblowing protection policy	Yes
Freedom of association	Yes
Anti-bullying & harassment policy	Yes
Mental health support and training available for all employees (see <a href="#">slide</a> )	Yes

[Health and Safety policy](#)

# Employees – Attract and develop talent in an inclusive culture



## Attracting world class talent

- Certified as a Great Place to Work in 24 countries.
- Glassdoor rating 4.2 in FY25. Recognised in Glassdoor's inaugural Best-Led Companies Top 50 list.
- We have created a global talent acquisition team to focus on recruiting tech talent across the Group to enable us to hire quickly, bring in a consistently high level of talent, and enhance the hiring experience for candidates and managers.
- Early-in-careers programmes to develop young, broad based talent
- 92% of our people said that flexible ways of working enabled them to work productively and 91% agreed that flexible ways of working enabled them to collaborate effectively.

## High-performance culture

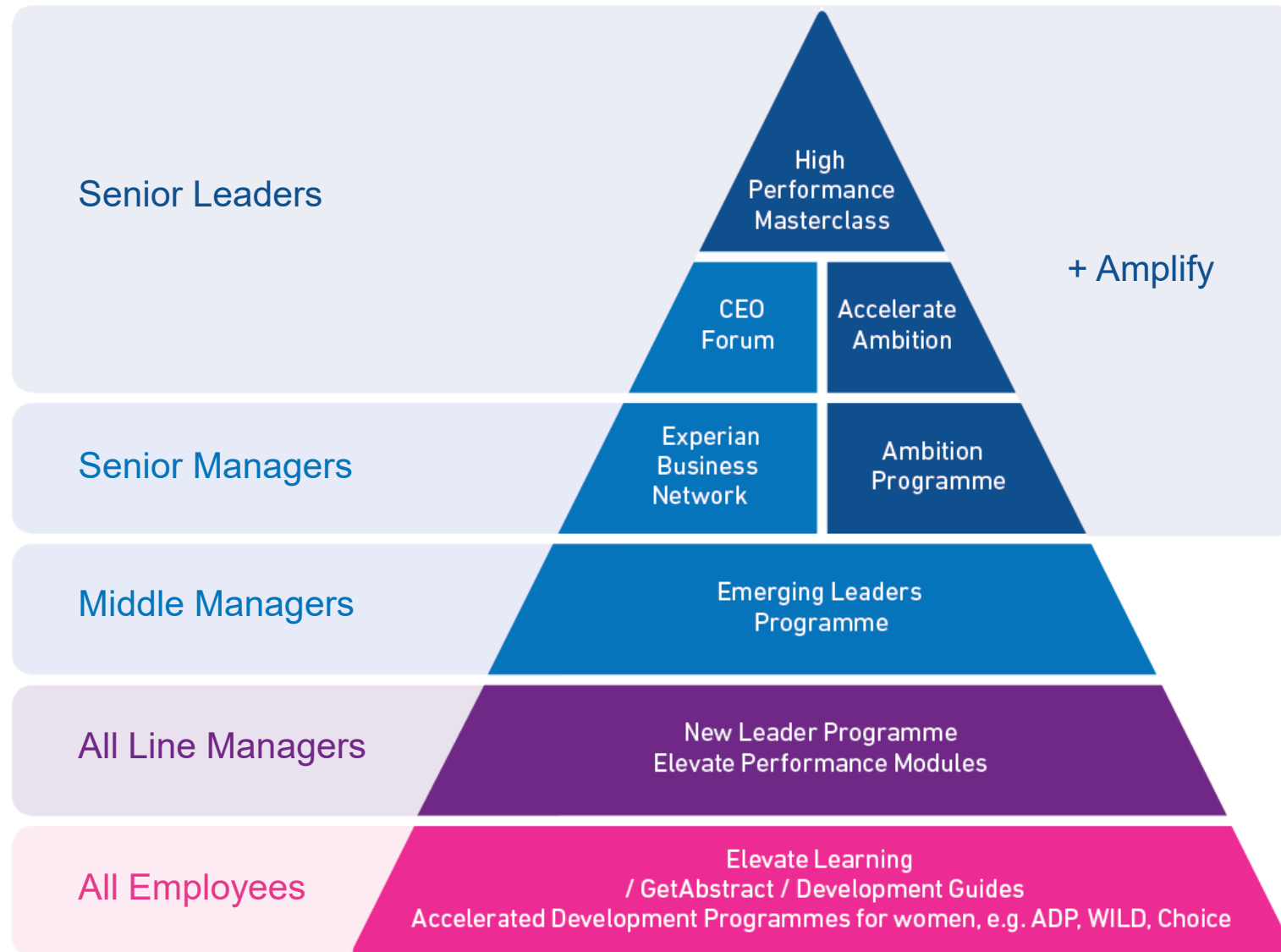
- High performance focus at all levels
- Our global performance management process supports our strong focus on building a high-performing culture by engaging our people to go the extra mile and make a difference. It includes annual goal-setting, regular performance appraisal reviews and continuous feedback throughout the year.
- The Experian University, available to all employees on our Career Hub, offers 8 academies with world-class content, including tech topics such as Cloud, Cyber Security, GenAI. The GenAI Academy provides content that covers the latest trends in this technology and helps our people acquire the necessary new skills in a rapidly changing technological environment.
- Our FY25 annual GPTW survey showed an 11-point improvement in tech employees' satisfaction with learning and development opportunities vs FY22

## Inclusive culture

- In FY25, we maintained our strong score of 81% in the GPTW Global Inclusion Index. Further recognition in external rankings and awards reinforced our reputation as a supportive and inclusive work environment.
- Our employee resource groups (ERGs), which help to enhance a sense of belonging and are open to all employees, continued to grow with >3,600 employees now a member of at least one group and total memberships >7,500. We ran >250 events in FY25 including Pride celebrations, talks to consider racial bias in Latin America, and awards in EMEA and Asia Pacific to recognise colleagues' contributions to our culture of inclusion and belonging.



# Employees – Talent development opportunities at all levels



# Employees – Culture



The Experian Way is a unique and consistent way of working globally. It informs how our people act and behave, which shapes our culture.

It is defined across five key areas of strategic importance:

## Delight Customers

At Experian, whether your role brings you into contact with customers directly or not, all of us contribute to meeting customer needs. At the heart of what we do are the relationships we invest in and nurture.

## Innovate To Grow

At Experian, it's the responsibility of each one of us to find opportunities and improve the way we do things to help our business and our customers grow.

## Collaborate To Win

'One Experian' mindset – we work as one united team and use the combined strengths and capabilities of our people, products and services across teams, functions and regions. This translates into seamless experiences for our customers.

## Safeguard our Future

At Experian, each one of us acts as a guardian for the protection of data, information, assets and our people to safeguard our future.

## Value Each Other

We make Experian a great place to work. We treat each other with respect, trust and integrity.

# Employees – Mental health and wellbeing



## Our commitment

Experian is committed to providing a psychologically safe and healthy environment where all employees can achieve good mental wellbeing. We commit to providing support to improve individuals' mental health and wellbeing and create conditions under which every individual can thrive. We are committed to raising awareness, reducing stigma, and fostering a preventative and open culture around mental health. We believe it is imperative that all our employees have the same level of support, training, and a proactive senior leadership both globally and regionally.

## Executive sponsorship

Our commitment is set by our CEO, and driven by our global mental health sponsor, the CFO, and our Chief Inclusion, Belonging and Talent Acquisition Officer.

Lloyd Pitchford, CFO, is the Global Mental Health and Wellbeing Sponsor, and is closely involved in shaping mental health communication and resources.

## Our approach

1. Providing Continued Wellbeing Education - Raising awareness, reducing stigma, and providing continued education around the importance of wellbeing.
2. Equipping Employees and People Leaders - Equipping our people with the tools and resources needed to proactively support their wellbeing and resilience.
3. Building Consistent and Integrated Employee Experiences - Offering a consistent and empathetic support programme that sets us apart and amplifies our inclusive culture.
4. Future-Proof Enhancements - Fostering a proactive and preventative strategy that is committed to continued improvement.

## Resources & training

We implement our commitment through a wide range of initiatives, programmes, training, and access to support. We provide employees with access to the following services, which are available throughout an individual's career (i.e. recruitment, on-boarding, career development, review cycles and, when applicable, return to work):

- Global Wellbeing Hub with regional signposting & crisis pathway
- Regional Wellbeing Hubs and EAPs
- Global community of Mental Health First Aiders (MHFA), target of maintaining 1% of our employees as trained MHFAs
- Global Mental Health First Aid Training Programme
- Searchable Global Mental Health First Aider Database
- 'Your Mind Matters' Week – Annual Global Mental Health Initiative
- Regular employee skill builds on wellbeing topics e.g. mental health, mindfulness, nutrition, menopause, financial health
- Assisting employees and wider communities in their financial health journeys through our products and education initiatives
- Employee Global Financial Hardship Fund

## Our progress

Since the launch of the Global Wellbeing strategy in 2021, we have seen significant increases in employee sentiment across all our regions, showing we are having a sustained positive impact on employee wellbeing and building a psychologically safe culture.

### Employee Sentiment

- This is a psychologically and emotionally healthy place to work: 76% (FY25), 78% (FY24), FY23 (76%), FY22 (72%)
- Great Place To Work Global Wellbeing Index in FY25 (79%), +3% since FY22 (76%)

### Training

- c.2% of global population certified in Mental Health First Aid (double 1% target set in 2021).



## Awards



Best Sustainable / Ongoing Mental Wellbeing Strategy at This Can Happen Awards 2024



Best Workplaces for Wellbeing in UK 2024



Silver Award for Mind Workplace Wellbeing Index 2023/24



Tier 1 in CCLA 2025 Corporate Mental Health Benchmark UK 100 (in top 10 in UK)



'Wellbeing Team of the Year' at Workplace Wellbeing Awards 2024



Winner of 'Best Mental Health in the Workplace Strategy' at This Can Happen Awards 2022

# Employees – Family friendly policies



It's important to us that we offer a great work-life balance to all our employees and support them and their families through significant moments in their lives. We typically aim to provide leave and benefits that are aligned to best practice in each market, but importantly reflect our company culture and our position as a responsible employer. We regularly review these and have made a number of enhancements in recent years. Below are some of the family friendly policies we offer in our three largest countries.



## USA

- We believe that a parent's time away from work to be with their new child is important. This includes birth mothers and fathers, non-birth mothers and fathers, and parents of adopted or foster children.
- Maternity leave – up to 20 weeks fully paid leave for birth mother
- Paternity leave – 12 weeks of fully paid leave for all other eligible parents.
- Adoption / foster leave – 12 weeks of fully paid leave
- Paid leave can be taken anytime within 6 months of the birth or placement of the child and can be taken intermittently.
- A 'baby box' is sent to new parents which welcomes their new child with several Experian baby gifts.
- Fertility support – we provide expanded coverage and direct support for fertility and family-building care through our partnership with Kindbody. This includes coverage for fertility treatment and adoption and surrogacy services.
- Family Care Leave – 6 weeks fully paid leave for employees to care for a family member who has a serious health condition, including their children.
- Bereavement leave – 10 days paid leave, including for 'chosen family'.

## Brazil

- Maternity leave – 180 days total (120 days standard entitlement + 60 days<sup>1</sup> extra).
- Paternity leave – 20 days total (5 days standard entitlement + 15 days<sup>1</sup> extra).
- Adoption leave – same as maternity and paternity leave
- Pregnancy loss – paid leave of 14 days for miscarriage. From 23rd week of pregnancy, if the baby is stillborn, the mother is entitled to 120 days paid leave.
- "Programa Cuidar - Take Care Program" for parents (biological or adopting) which includes:
  - Call with a nurse to answer future parents' questions
  - Course for getting ready for baby (including fears and expectations, mother's health, first aid and baby health etc)
  - Breastfeeding consultancy - online consultation with a nurse specialised in breastfeeding
  - Egg freezing – partnership with an egg freezing clinic gives employees a 15% discount
- Adoption – support of a Social Worker to assist them.
- Return to work – Social Assistance where a social specialist calls before the return of each mother to assist with their return and help with any questions they have.
- Proper environment for returning mothers to collect and store breast milk.

## UK

- Maternity leave – 39 weeks total - 26 weeks fully paid leave, plus 13 weeks statutory pay.
- Paternity leave – 12 weeks fully paid leave.
- Neo-natal leave – employees giving birth before 37 weeks entitled to fully paid leave until the date they would have been 37 weeks pregnant, when maternity leave begins.
- Pregnancy loss – 2 weeks paid leave for miscarriage or medical termination, for both parents.
- Fertility leave – 8 days/yr paid leave, for both parents.
- Fertility treatment – allowance included in health plan.
- Adoption leave – 26 weeks fully paid leave, up to 52 weeks leave in total.
- Short periods of leave – up to 5 days/yr paid leave to support dependants, personal emergencies etc.
- Job pause - 4 weeks unpaid leave
- Career breaks – 3-12 months unpaid leave.
- Return to Work Mentoring Programme – returning employees can benefit from 1:1 mentoring, matched with a mentor to ensure they get the best support. All mentors have children, returning to work in the last 6 years.
- Return to Work Buddy Scheme – employees are grouped with others that have returned to work at the same time. Allows for informal exchange of information, support and advice during the return-to-work phase
- Dedicated space to collect & store breast milk (main offices)

# Recruiting broad talent & supporting our employees



**National Urban League**  
(African Americans and other underserved urban communities), USA



**UnidosUS**  
(Hispanic)  
member, USA



**Disability:IN - Disability Inclusion in Business**  
global partner



**Mind** (mental health)  
index participant, UK

**AFROTECH**

**Afrotech**  
(Black community)  
member, USA



**Grace Hopper Celebration**  
(women and non-binary technologists) member, USA



**NDI – National Disability Institute**  
member, USA



**Living Wage**  
employer, UK



**Ascend**  
(Pan-Asian) member, USA



**Neurodiversity in Business (NiB)** member, UK



**Business in the Community** member,  
**Race at Work Charter**  
signatory, UK



**Menopause friendly**  
**committed employer**, UK



# Employer awards



# Supply chain overview



## Key points

Suppliers must comply with our <b>Supplier Code of Conduct</b>	Yes
All company policies including Supplier Code of Conduct aligned with <b>UN Universal Declaration of Human Rights</b>	Yes
Member of the <b>Slave-Free Alliance</b>	Yes
Actively engage in <b>social supply chain management</b>	Yes
Have <b>Supplier Programme</b>	Yes

### Supplier Programme [\(link\)](#)

As part of our supplier programme in North America we support businesses owned by groups, as certified by these organisations:

- Disability:IN – Disability Inclusion in Business
- NaVOBA – National Veteran-Owned Business Association
- SBA – US Small Business Association

We invite all qualified suppliers to bid for business and Experian does not utilise diversity characteristics of ownership as a component of our decision matrix when awarding new business

## Standards

### Modern Slavery Statement [\(link\)](#)

Experian plc and its subsidiary companies are committed to protecting our organisation and those people at risk from exposure to slavery or people trafficking in our supply chain, both via directly employed staff and staff working on our behalf via third party vendors.

### Supplier Code of Conduct [\(link\)](#)

Experian requires all suppliers to adhere to Experian’s Supplier Code of Conduct.



### Whistleblowing service [\(link to global confidential helpline\)](#)

People working for, or engaging with either our business directly, or our suppliers, and are exposed to anything which does not align with our Supplier Code of Conduct, can use our Whistleblowing service to confidentially report this concern. This includes suppliers, customers and other third parties.

# Supplier programme & other supply chain memberships



**NaVOBA – National Veteran-Owned Business Association**



**Disability:IN - Disability Inclusion in Business**  
global partner



**SBA – US Small Business Association**



**Slave-Free Alliance**  
founding member

# Environment overview



## Experian commitments

### Science-based target:

- **Scope 1 and 2 (1.5°C scenario):** Reduce absolute scope 1 and 2 emissions by 50% by 2030 (from 2019 base year)

- Approved by [SBTi](#)



- **Scope 3 (2°C scenario):** 78% of suppliers by spend covering Purchased Goods and Services, Upstream Leased Assets, Capital Goods to have science-based targets by 2029. Validated by SBTi.

- We will **reduce the footprint** of our buildings and data centres, switch to using more **renewable energy**, and cut the carbon impact of business travel.

- Developing a **Net Zero Transition Plan**, in line with the UK's Transition Plan Task Force Disclosure Framework

## CO<sub>2</sub> emissions

Scope 1 and 2 CO<sub>2</sub>e emissions in FY25 **-30%**

Scope 1 and 2 CO<sub>2</sub>e emissions since 2019 base line year **-82%**

## Energy

Renewable electricity **87%**

% of energy used that is electricity **92%**

Total energy use YoY **-14%**

## Suppliers

% of suppliers by spend with science-based targets **32%**

## Contributing to SDG 13

### UN SDG target 13.2

Integrate climate change measures into national policies, strategies and planning

13 CLIMATE ACTION



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## Reporting & recognition

"World's Most Sustainable Companies 2024" - TIME magazine & Statista



Financial Times' Europe Climate Leaders: 2022, 2023, 2024, 2025



CDP Climate Change score 'A-' 'Leadership Band' (2024)



CDP Supplier Engagement Rating 'A' 'Leaders Board' (2023)



[TCFD reporting](#), public supporter



5 sites with ISO 14001:2015 certification (in UK, Spain & Bulgaria, with principles followed globally at all sites)



## Memberships

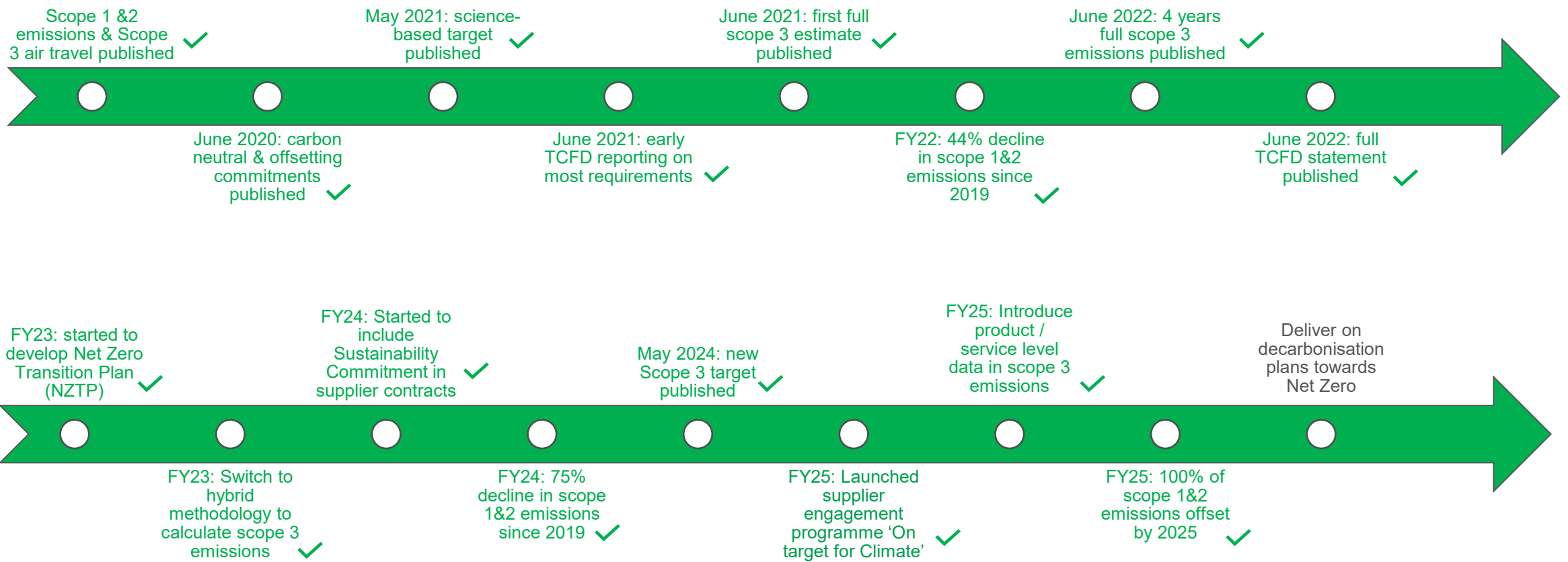


Bankers 4 Net Zero



We Mean Business Coalition

# Environment – Timeline of our progress





# Environment – Carbon emissions data



Scope 1 and 2 emissions	Unit	2025	2024 (restated) <sup>1</sup>	2024	2023	2022	2021	2020	2019
Scope 1 emissions	000s tonnes CO <sub>2</sub> e	2.7	2.6	2.6	2.8	2.5	2.2	3.0	3.6
Scope 2 emissions (market-based)	000s tonnes CO <sub>2</sub> e	2.5	4.8	4.8	7.3	13.9	14.3	22.1	25.6
<b>Total Scope 1 and 2 emissions</b>	<b>000s tonnes CO<sub>2</sub>e</b>	<b>5.2</b>	<b>7.4</b>	<b>7.4</b>	<b>10.1</b>	<b>16.4</b>	<b>16.5</b>	<b>25.1</b>	<b>29.2</b>
Scope 3 emissions <sup>2</sup>	Unit	2025	2024 (restated) <sup>1</sup>	2024	2023	2022	2021	2020	2019
Purchased goods and services <sup>3</sup>	000s tonnes CO <sub>2</sub> e	161.3	164.3	149.5	130.9	125.7	350.9	378.9	357.4
Capital goods <sup>3</sup>	000s tonnes CO <sub>2</sub> e	9.6	8.0	6.8	7.2	19.1	40.4	31.4	31.2
Fuel-and-energy-related activities	000s tonnes CO <sub>2</sub> e	4.4	5.3	5.3	6.1	6.3	3.9	4.2	6.2
Waste generated in operations	000s tonnes CO <sub>2</sub> e	0.1	0.1	0.1	0.1	0.3	0.4	0.2	5.1
Business travel <sup>4</sup>	000s tonnes CO <sub>2</sub> e	14.2	14.4	14.4	10.0	1.8	0.3	15.2	49.1
Employee commuting	000s tonnes CO <sub>2</sub> e	14.6	17.2	17.2	19.7	17.8	13.7	24.8	24.6
Upstream leased assets <sup>3</sup>	000s tonnes CO <sub>2</sub> e	14.4	14.3	13.4	6.3	8.3	35.4	31.0	17.5
Investments	000s tonnes CO <sub>2</sub> e	0.5	0.5	0.1	0.3	0.5	8.9	7.7	4.2
<b>Total Scope 3</b>	<b>000s tonnes CO<sub>2</sub>e</b>	<b>219.1</b>	<b>224.1</b>	<b>206.8</b>	<b>180.6</b>	<b>179.8</b>	<b>453.9</b>	<b>493.4</b>	<b>495.3</b>
Total	Unit	2025	2024 (restated) <sup>1</sup>	2024	2023	2022	2021	2020	2019
<b>Total Scope 1, 2 and 3 emissions</b>	<b>000s tonnes CO<sub>2</sub>e</b>	<b>224.3</b>	<b>231.5</b>	<b>214.2</b>	<b>190.7</b>	<b>196.2</b>	<b>470.4</b>	<b>518.5</b>	<b>524.5</b>

<sup>1</sup> For 2024, emissions related to Purchased Goods and Services, Capital Goods, Upstream Leased Assets and Investments (forming part of total scope 3), have been restated due to a change in methodology to base the calculation on all supplier payments made during the reporting year; previously emissions were based on all supplier payments which were both invoiced and paid during the reporting year. As a result, we have also restated total emissions.

<sup>2</sup> In 2023 we upgraded our Scope 3 methodology, from using a purely spend-based analysis to including actual supplier emissions data. We therefore restated our 2022 Scope 3 figures using the same methodology, to provide comparable figures, resulting in restated figures for Purchased Goods and Services, Upstream leased assets, Capital goods, and Investments. We did not restate these categories for 2021, 2020, and 2019, due to data limitations.

Please refer to our 2024 Carbon Reporting Principles and Methodologies for further detail.

<sup>3</sup> Scope 3 emissions within updated science-based target.

<sup>4</sup> The business travel figure for FY21 only includes emissions from air travel.

The 2025 data for Scope 1, Scope 2 (location-based), Scope 2 (market-based) and Scope 3 (Purchased Goods and Services, Fuel-and-Energy-Related Activities, Upstream Leased Assets, and Capital Goods) emissions have been subject to independent limited assurance by KPMG LLP in accordance with ISAE (UK) 3000/ ISAE 3410. Please refer to our 2025 Carbon Reporting Principles and Methodologies document and KPMG's limited assurance report here [<https://ex.pn/assurancereport2024>].

# Environment – Reducing our carbon footprint – scope 1 and 2



## Reducing energy consumption

- Flexible approach to employees' work places has allowed us to reduce and consolidate office space in our portfolio. Less energy needed to light, heat & cool offices. Further consolidation at our Costa Mesa, USA, and Sofia, Bulgaria, sites in FY24.
- Upgraded lighting at some offices in Brazil and UK, optimised aircon for fewer people in US offices.
- Transformation of London hub to maximise natural light, energy efficient lighting, high-tech connectivity tools to reduce the need for travel.
- In FY24 moved to new office in Schaumburg, USA, with a LEED (Leadership in Energy and Environmental Design) Gold certification & an ENERGY STAR rating. In FY23 moved offices in Ireland, certified as a nearly zero-energy building (NZEB), LEED Platinum score.



## Switching to renewable energy

In the buildings that we own or control we're looking at how we can switch to renewable energy contracts (where possible) and looking at where we can install solar panels.

- In FY25 87% of total electricity used was renewable, mainly RECs (renewable energy credits).
- In UK 100% of electricity in our own or controlled buildings (e.g. Fairham data centre) is from renewable energy contracts. Cardinal Place 100% renewable.
- Now purchase RECs for 100% of electricity at Costa Mesa & Schaumburg offices, increasing N America renewables from 74% at FY24 to 91% for FY25. This includes our NA datacentres (Allen & McKinney) on 100% renewable electricity
- Installed solar panels at São Carlos, Brazil. Majority of electricity in Brazil via renewable electricity contracts.

We're looking at how we can use co-los and clouds more efficiently, creating a blueprint of best practice, to ensure we move forwards to more sustainable solutions.



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## Sustainable growth

Whilst we are currently ahead of track for our target of a 50% reduction by 2030, our business continues growing and expanding (both organically and through M&A), so we'd naturally expect an increase in our environmental footprint. Our science-based target is to reduce absolute emissions vs our 2019 base emissions, so we need to continue to take action.

- We'll develop protocols to address any footprint added to our portfolio as a result of acquisitions.
- Sustainability criteria will be embedded in the decision-making and integration processes.
- We'll also work to reduce our scope 3 emissions via our scope 3 initiatives and engagement with suppliers (as discussed on the next page).



# Environment – Reducing our carbon footprint – scope 3



## Scope 3 emissions

- Supplier emissions accounted for c.85% of our total emissions in FY25, making this the area where we can make the most substantial impact.
- Our ambitious new climate target is to ensure that 78% of our vendors, by spend, have their own science-based targets (SBTs) by 2029. This target has also been validated by the Science Based Target Initiative (SBTi) and is in line with a well below 2 degrees scenario.

## Purchased goods and services, Upstream leased assets, and Capital goods

As part of our ambition to reduce emissions across our value chain, we want to work with suppliers that share our commitment to sustainability and will collaborate with us to drive climate action. We work with suppliers across a number of areas and priorities:

- We continue to capture suppliers' emissions data and decarbonisation strategies through the supplier engagement programme at CDP. FY25 was our fourth year using CDP data. We obtained emissions data from suppliers covering 41% of global spend, up from 38% in FY24 and 32% in FY23. We established that 32% of our suppliers by spend have science-based targets in place.
- We launched the Experian Sustainability Commitment, a set of binding climate related contract provisions in our supplier agreement. This is the main lever we use to encourage our suppliers to set a science-based target of their own.
- We already integrate climate considerations into supplier review meetings. In FY25, we held meetings with our top suppliers to understand where they are in their sustainability journey and discuss shared goals. We will continue with this supplier engagement.
- We launched our 'On Target for Climate' awareness and training campaign to all procurement and legal colleagues to educate them on supplier emissions and provide the tools to have meaningful conversations with suppliers about climate.
- We are working across three workstreams to realise our Scope 3 target:

In 2023 we scored 'A' in CDP Supplier Engagement Rating and were named a CDP 'Supplier Engagement Leader'



### Supplier engagement target

- Continue rolling out Experian's Sustainability Commitment.
- We have regional internal targets for accelerating the roll out of the Sustainability Commitment and criteria in place for prioritising suppliers based on the value of spend and the length of the contract.
- Provide support to suppliers e.g. 1:1s, access to resources.

### Emissions reduction

- Engage with key suppliers to understand their decarbonisation plans.
- Track where suppliers are in their emission reduction journey and map out impact on our Scope 3 target.
- Continue to encourage key suppliers to report actual emissions data, preferably through CDP.
- Investigate opportunities to capture product / service level emissions.

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### New suppliers

- Review the sustainability performance of new suppliers.
- Significant new suppliers to agree to sustainability criteria in contracts.

# Environment – Supplier engagement programme



## On Target For Climate



- Our scope 3 target is for 78% of suppliers by spend covering Purchased Goods and Services, Upstream Leased Assets, and Capital Goods to have science-based targets by 2029.
- In FY25 we launched a new programme 'On Target For Climate' to work in partnership with our suppliers.
- We are asking suppliers to sign the Experian Sustainability Commitment, which requires vendors to:
  - Report annually
    - Scopes 1, 2, and 3 GHG emissions for the previous year
    - Plans to reduce GHG emissions in the coming year
    - Progress in achieving its GHG goals
  - Commit to setting a science-based target (SBT), aligned with the [Science Based Targets Initiative](#) (SBTi) Criteria and Guidelines, within the next 12 months.
- We can't engage with all of our suppliers at once, so we must prioritise in each region to ladder up to achieving our target by 2029. We are prioritising suppliers with large contracts, defined as contracts over \$500k.
- In each region we have created a priority list of suppliers, by reviewing our global supplier list and then overlaying region-specific information such as the strategic importance of the supplier, point in contract lifecycle, spend with supplier, size of supplier, level of Experian's influence and any upcoming contracts, when deciding the final prioritised list.
- We have provided training for our buyers through the business. We have provided them with a tool kit which includes diagnostic tools and templates to help them understand how to engage with suppliers at different stages of their climate journey.



1

Signing the Experian Sustainability Commitment



2

Setting a science-based target by 2029



3

Reporting annually on carbon emissions



# Environment – Net zero transition plan



## OUR PURPOSE

# Creating a better tomorrow

## FOUNDATIONS OF OUR CLIMATE STRATEGY



Decarbonise our own operations



Decarbonise our supply chain



Climate adaptation and resilience



Just transition

## JOURNEY TOWARDS NET ZERO: OUR AMBITIONS

To reduce our Scope 1 and 2 absolute emissions by **50% by 2030** (from 2019)

Suppliers covering 78% of Experian's spend to have **science-based targets by 2029\***

Continue to review and enhance the **resilience of our business to climate change**

Continue to develop products and services that support a **just transition\*\* to Net Zero**

## ADVANCING OUR AMBITIONS

### SOLID FOUNDATIONS

Science-based targets  
Governance  
Risk management  
Robust data and reporting

### ENGAGEMENT STRATEGY

Stakeholder mapping  
On Target for Climate supplier engagement programme  
Training and competencies  
Clear and transparent communication

### IMPLEMENTATION ROADMAP

Decarbonisation levers for Scope 1, 2 and 3 emissions  
Evolution and innovation around products and services  
Financial planning

Our set near-term targets support our journey towards Net Zero and form the first phase of our Net Zero Transition Plan. We continue to develop our Net Zero Transition Plan in line with the UK's Transition Plan Task Force (TPT) Disclosure Framework.

Our immediate priority is the delivery of our near-term targets, focusing on supplier engagement and decarbonisation in our operations and our supply chain. We are also working to improve coverage and accuracy of supplier emissions data and enhance our capabilities to model our suppliers' decarbonisation journeys.

These improvements will enable us to refine our Net Zero Transition Plan and confidently select a timeline and level of ambition to establish and publish a long-term commitment to develop progress towards Net Zero Disclosure Framework.

\* Suppliers by spend covering purchased goods and services, capital goods and upstream leased assets.

\*\*A just transition to Net Zero entails transitioning to a low-carbon economy in a way that is fair and inclusive. We aim to build climate aspects into our existing social and financial strategy.



# Environment – Climate related product opportunities



We offer a growing range of products that will help us capitalise on climate-related opportunities by supporting clients in managing their own climate-related risks and opportunities. We support clients with data analytics services that can help them understand emissions in their supply chains. For financial services clients, we can help them analyse physical and transitional climate-related risks in their portfolios, and assess applications based on the climate credentials of the assets or organisations to be funded.

## Products

- **ESG Insights** – ESG risk attributes on the UK's 5m SMEs for ESG risks (based on Scope 1, 2 and 3 emissions, as well as social impact and governance ratings), enabling lenders to better understand ESG risks and calculate emissions within their customer portfolio. [Webpage press release](#)
- **Meter Insights** – a solution that allows UK lenders to source energy meter data at scale across their mortgage and business lending portfolios to move from Scope 3 financed emissions reporting from EPC estimates to far more accurate real-world energy consumption derived measures. [Webpage press release](#)
- **SME ESG ratings framework**: In Europe, where financial institutions are required to incorporate ESG ratings into their risk management frameworks to comply with the regulations, we have developed a ratings framework that draws on a range of data sources, including climate data, to rate SMEs on ESG
- **Sustainability Indicator**: Our Sustainability Indicator in Spain automatically evaluates SMEs on a range of ESG criteria (including environmental factors, such as climate) and summarises this assessment in a single standardised indicator that supports clients' ESG risk assessments and financial decisions related to SMEs.
- **Smart ESG platform**: Developed specifically for agribusiness, our Smart ESG platform enables clients in Brazil to assess and monitor their portfolio based on compliance with ESG regulations, including those related to topics such as deforestation, and environmental and social violations, to support climate and ESG risk mitigation. [Webpage](#). The **ESG Agro Score** predicts & quantifies the ESG risks associated with rural producers and their properties, as well as the risks related to the partners of these rural producers, based on >100 data sources that analyse socio-environmental compliance. [Webpage](#)
- **Consumer carbon footprint (Australia)** - banks who use Experian's 'Look Who's Charging' transaction categorisation solution are able to offer consumers the ability to track their carbon emissions directly via their banking apps. [press release](#)

## Collaboration

- Experian has joined the B4NZ (Bankers 4 Net Zero) ecosystem to enhance the flow of high-quality sustainability data within the UK's financial system. We are Co-chair of the UK SME Sustainability Data Task Force under B4NZ and the Broadway Initiative.
- With over half of UK SMEs agreeing reducing their environmental impact was a top priority but only 22% reported measuring their emissions, a priority area will be creating an industry wide SME sustainability data standard. The current challenge is a lack of uniformity, with SMEs having to share different sustainability data information in different forms to lenders, insurers and corporate procurement functions. This creates a lack of consistency, comparability and reliability so creating a single, practical standard tailored to SMEs will improve the overall quality of sustainability data in the market.
- To help drive this standard, Experian is also looking to build a sustainability data exchange. This new sustainability data exchange will be a trusted data exchange where businesses can submit information regarding their emission levels in a standardised way, helping them meet environmental obligations and helping lenders get a complete picture. This approach serves as a key enabler in helping adopt a common data standard and trusted data sharing in the UK. [press release](#)



# Environment – Biodiversity



We recognise that our operations impact on the environment in a number of ways, and we are committed to identifying, assessing and, accordingly addressing any environmental risks arising from our practices, including those related to biodiversity.

## Why biodiversity matters to Experian

- Biodiversity refers to the variety of living organisms that make up our natural world. This includes all animals, plants, fungi, and other micro-organisms. An area rich in biodiversity provides ecosystem services to the natural world, human society, and our economic activities. Ecosystems with high biodiversity are generally stronger and more resilient to change than those with fewer species.
- Climate change and biodiversity loss are interconnected, and impacting one affects the other. As global temperatures rise, plant and animal species will need to adapt to different environments in order to survive. Biodiversity loss reduces an ecosystem's ability to remove and store CO<sub>2</sub>, and potentially transforms what was a carbon sink into a carbon source. The IPCC reports that 10% of species are expected to face a high risk of extinction if global warming rises above 2°C.
- With sustainability central to what we do, and biodiversity loss and nature-related risks affecting the global economy, we need to understand better the role that we play as a business in this area, and how it could affect our overarching sustainability goals.
- Due to the nature of our business and operations we don't have a significant impact on global biodiversity loss. We are also not dependent on a specific ecosystem service for our business and economic activity to function. We do, however, recognise we are part of the global economy and even if it is not direct, we will indirectly have an impact on biodiversity loss.
- From a responsible business and an innovation perspective, we have been able to identify opportunities to prevent biodiversity loss and contribute to the protection of natural ecosystems. As a global business, we have the power and ability to influence change. Through regional and location-specific initiatives, we can have a positive influence on biodiversity across our global sites. Not only through biodiversity-led initiatives, but through the development of products and services, that contribute to the protection of the natural environment.

## Our actions

- **Assessing biodiversity impacts / risks**– Using the Taskforce on Nature-related Financial Disclosures' (TNFD) LEAP (locate, evaluate, assess and prepare) approach, we mapped our global operations against key biodiversity areas and protected areas. We found that only one of our sites is located in an area of biodiversity risk, a small office in South Africa. Our operations do not depend on biodiversity or present any risk to biodiversity.
- **Science-based targets** – Our commitment to reduce carbon emissions through the Science Based Targets initiative, and the reduction of our footprint is closely connected to the protection of biodiversity.
- **Carbon Offsets** – protecting against biodiversity loss - The Verified Carbon Standard Rainforest Conservation project in Malaysia 'The Kuamut Rainforest Conservation Project' and a Gold Standard Certified reforestation and sequestration project in Colombia, 'The Vichada Climate Reforestation Project'. See [carbon offsetting](#) slide.
- **Products and Services** – Our Agribusiness in Brazil enables clients to assess and monitor their portfolio based on compliance with ESG regulations, including those related to topics such as deforestation, environmental and social violations, and banned and protected areas. The platform helps support supply chain transparency and risk mitigation.
- **Regional responsible-business initiatives** – vegetable allotments at offices, employee volunteers cleaning parks & beaches, webinars on protecting biodiversity. Improved the biodiversity around Nottingham (UK) office, with successional planting including meadow grass and local tree species, addition of ten beehives.



# Environment – Water usage



## (1) Why water usage matters

- The UN states that: “Water is a dealmaker for the Sustainable Development Goals, and for the health and prosperity of people and planet. But our progress on water related goals and targets remains alarmingly off track, jeopardizing the entire sustainable development agenda.”
- “Without a functioning, resilient water cycle for all people everywhere, human health and environmental integrity will always be threatened and a sustainable, equitable future will remain out of reach.”

## (3) Water risk assessment

- Using World Resources Institute (WRI) Water Risk Atlas, we conducted a water stress risk analysis of our global sites, focussing on our four datacentres.
- Of the two located in areas of high-risk for water stress, only one – in Texas, USA – uses water for cooling.

Data centre	Area of high risk for water stress?	Uses water for cooling?
McKinney, Texas, USA	High risk	Yes
Allen, Texas, USA	High risk	No
Sao Paulo, Brazil	Medium-high risk	No
Nottingham, UK	Low-medium risk	Yes

## (2) How we use and measure water

- Being an information services company, we do not operate in a water intensive industry. However, we recognise the need for all companies to address the urgent global water challenges.
- Data centres use different methods for cooling, one of which is to use water. Of the 4 major data centres that we run, 2 use water for cooling, which is what we [report](#) on.
- Water is used in our buildings in employee bathrooms and kitchens, but we judge this to be minimal.
- In FY25 our usage was 30,023 cubic metres, a 15% reduction since FY24 and a 25% reduction since FY23.

## (4) Looking ahead

- We are currently part way through a technology transformation, migrating our data centres to the cloud.
- As this happens, the figures we report for our own water usage will come down.
- We recognise that third party data centres are significant users of water, used indirectly for electricity generation and directly through cooling. We don't expect water consumption data to be made available in the near term at a customer level. In the meantime, we will be requesting information on water stewardship through our supplier engagement programme.

# Environment – Electrical waste



## Recycling of electrical waste (WEEE)

- We recognise that Waste Electrical and Electronic Equipment (WEEE) is a rapidly growing waste stream that contains hazardous materials and rare resources and that if not managed properly, can cause environmental and health problems. Recycling WEEE can help conserve resources and reduce the amount of waste sent to landfill.
- We have contracts with specialist companies to collect and recycle our WEEE.
- This includes both office equipment (e.g. laptops, phones etc) and data centre equipment (e.g. servers, hard drives etc).
- Before the equipment is recycled, appropriate processes are followed to either wipe (degauss) or destroy it in-line with NIST guidelines, depending on the type of equipment and the sensitivity of the data involved.
- This is governed our internal Data Security, Information Classification and Handling Policy, which outlines the key data loss prevention processes governing Experian's information and data.
- We comply with the relevant legislation on WEEE in the countries we operate in, in line with our [Environmental Policy Statement](#).

# Environment – Single-use plastic



## Cutting out single use plastics

- In FY23 we carried out a single-use plastics (SUP) pilot to measure our SUP footprint and determined we were using over 2 million avoidable SUP items across our controlled facilities. We set out an internal ambition and roadmap for phasing out as much as possible of this avoidable SUP by 2026.
- In FY24 we put our roadmap into action. We rolled out a guide to phasing out SUP in our operations, prioritising action with a focus on avoidance and reuse. We started targeting high volume single-use plastic types, for instance plastic stirrers, straws, cutlery, bottled drinks and plastic lined coffee cups.
- Campaigns we ran across our regions during FY24 and FY25 have resulted in an estimated reduction of 80% of total avoidable single-use plastics. A key accomplishment was Brazil's 'My mug makes a difference' campaign which resulted in over 500k coffee cups being avoided and savings being invested in renewable energy certificates for the market.
- We now publish [data on waste](#)





# Governance – Board



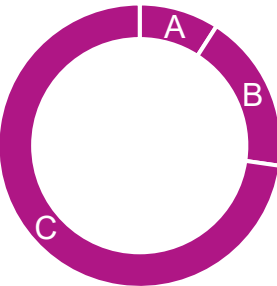
## Board composition

Board structure (11 directors in total) <sup>2</sup>	
<ul style="list-style-type: none"><li>• <b>Chair of Board (independent)</b></li><li>• <b>CEO, CFO</b></li><li>• <b>8 independent non-executive directors</b></li></ul>	
Independent Chair of Board	<b>Yes</b>
Clear division of responsibilities between the Chair and CEO	<b>Yes</b>
Independent Board members <sup>2,3</sup>	<b>82%</b>
Average Board tenure <sup>1</sup>	<b>5 yrs 10 mths</b>
100% independent Audit Committee	<b>Yes</b>
100% independent Remuneration Committee <sup>3</sup>	<b>Yes</b>
100% independent Nomination and Corporate Governance Committee	<b>Yes</b>
Conflict of interest policy	<b>Yes</b>

## Board performance

Independent external evaluation of the Board's performance <sup>5</sup>	
<ul style="list-style-type: none"><li>• <b>Functions extremely well, in line with first class corporate governance standards</b></li><li>• <b>Board dynamics remain strong, demonstrating smoothness of recent transitions</b></li><li>• <b>Alignment on challenges and risks facing Experian</b></li><li>• <b>Was strong three years previously, now even better</b></li></ul>	

## Balanced Board<sup>2</sup>

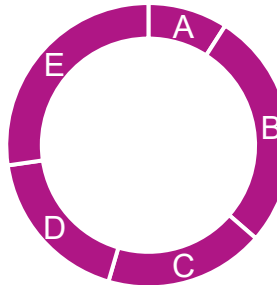


A. Independent Chair	1
B. Executive	2
C. Independent non-executive	8

## General

Voting rights for shareholders	<b>Equal</b>
Mandatory annual training for all employees:	
<ul style="list-style-type: none"><li>• <b>Code of Conduct</b></li><li>• <b>Security and Data</b></li><li>• <b>Anti-Corruption</b></li></ul>	

## Board tenure<sup>1</sup>



A. <1 year	1
B. 1 to <3 years	3
C. 3 to <6 years	2
D. 6 to <9 years	2
E. 9+ years	3

# Governance – Executive remuneration



## Summary

### Executive remuneration linked to Group performance

**Long term focus:** % of package linked to delivering long term strategic objectives **65%**

**Pay for performance:** balanced incentive structure drives both short term and sustainable long-term performance. Only exceptional performance delivers a consummate level of reward **Yes**

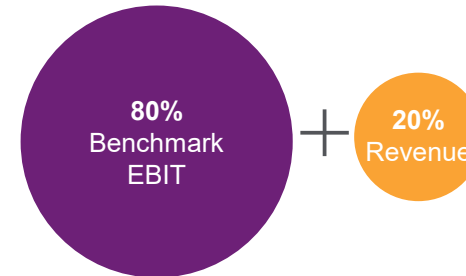
**Shareholder alignment:** co-investment feature of CIP further aligns with shareholder interests **Yes**

**Talent:** the leverage of the combined incentive plans is key to our ability to compete for top talent in a competitive external market dominated by some of the world's largest technology companies **Yes**

Examples of **non-financial metrics** taken into consideration as part of the Committee's holistic review of the Group's performance:

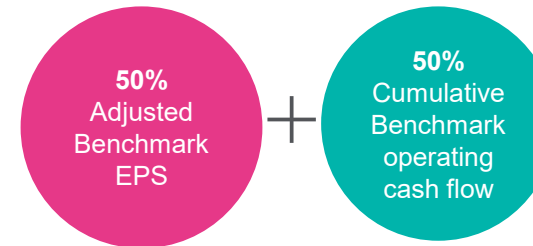
- Customer satisfaction
- Employee engagement
- Inclusion and belonging
- Impact on the environment

## Framework



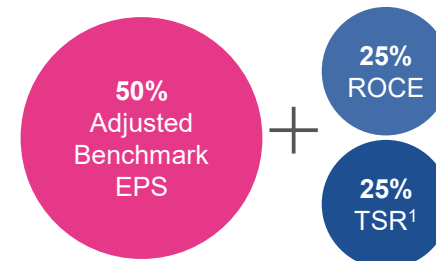
### Annual Bonus

Revenue growth is a key metric for us and will provide a quality of earnings balance to the important profit focus of Benchmark EBIT.



### Co-Investment Plans

The CIP is designed to incentivise cash discipline while the PSP is designed to incentivise shareholder returns.



### Performance Share Plan

However, growth is the single most important aspect of our business strategy and therefore adjusted Benchmark EPS runs across both plans.

# Governance – Chair and executive directors



## Mike Rogers

### Mike Rogers - Chair, and Chair of the Nomination and Corporate Governance Committee

Appointed to the Board July 2017, and as Chairman July 2019.

**Other current roles:** non-executive chair of Admiral Group plc.

**Skills and contribution:** >30 yrs of banking & financial services experience, reputation for strategic insight and focused execution. His current and previous board-level experience, both executive and non-executive, is of huge value to the Experian Board.

**Experience:** Group CEO LV= Group from 2006-2016, during which time he grew the organisation into a significant player in the life and general insurance market. Before that, at Barclays plc for >20 years, holding a number of senior roles, most recently as MD, UK Retail Banking. Previously a NED of the Association of British Insurers and NatWest Group plc and chair of Aegon UK.

## Brian Cassin

### Brian Cassin - Chief Executive Officer

Appointed to the Board as CFO April 2012, and as CEO July 2014.

**Other current roles:** NED and SID of J Sainsbury plc and sits on its Audit and Nomination Committees.

**Skills and contribution:** Brings strong leadership, a clear view of strategic objectives and decisive management skills to this role. He has strong financial and commercial acumen and a broad range of operational competencies. His non-executive role augments his strong board-level experience.

**Experience:** Previously CFO of Experian and, before that, Managing Director at Greenhill & Co. He has also held various senior roles at Baring Brothers International and the London Stock Exchange.

## Lloyd Pitchford

### Lloyd Pitchford - Chief Financial Officer

Appointed to the Board October 2014.

**Other current roles:** NED of London Stock Exchange Group plc and sits on its Audit, Risk, and Nomination Committees.

**Skills and contribution:** Qualified accountant. Holds an MBA and has deep financial, operational and strategic skills, built through a career working in a diverse range of globally complex, growth-oriented organisations. He brings additional perspectives to Experian from his NED role with Bunzl plc. Sponsors Experian's Sustainability and mental health programmes

**Experience:** Over 2 decades of experience in financial and commercial leadership positions across a range of dynamic industries; including 15 years as Group CFO and over 8 years as a NED at Bunzl, where he also chaired the Audit Committee. Before joining Experian, Lloyd held a wide portfolio of finance and operational responsibilities: as CFO of Intertek Group plc; in senior finance positions (including Group Financial Controller) at BG Group plc; and in financial and commercial roles at Mobil Oil.

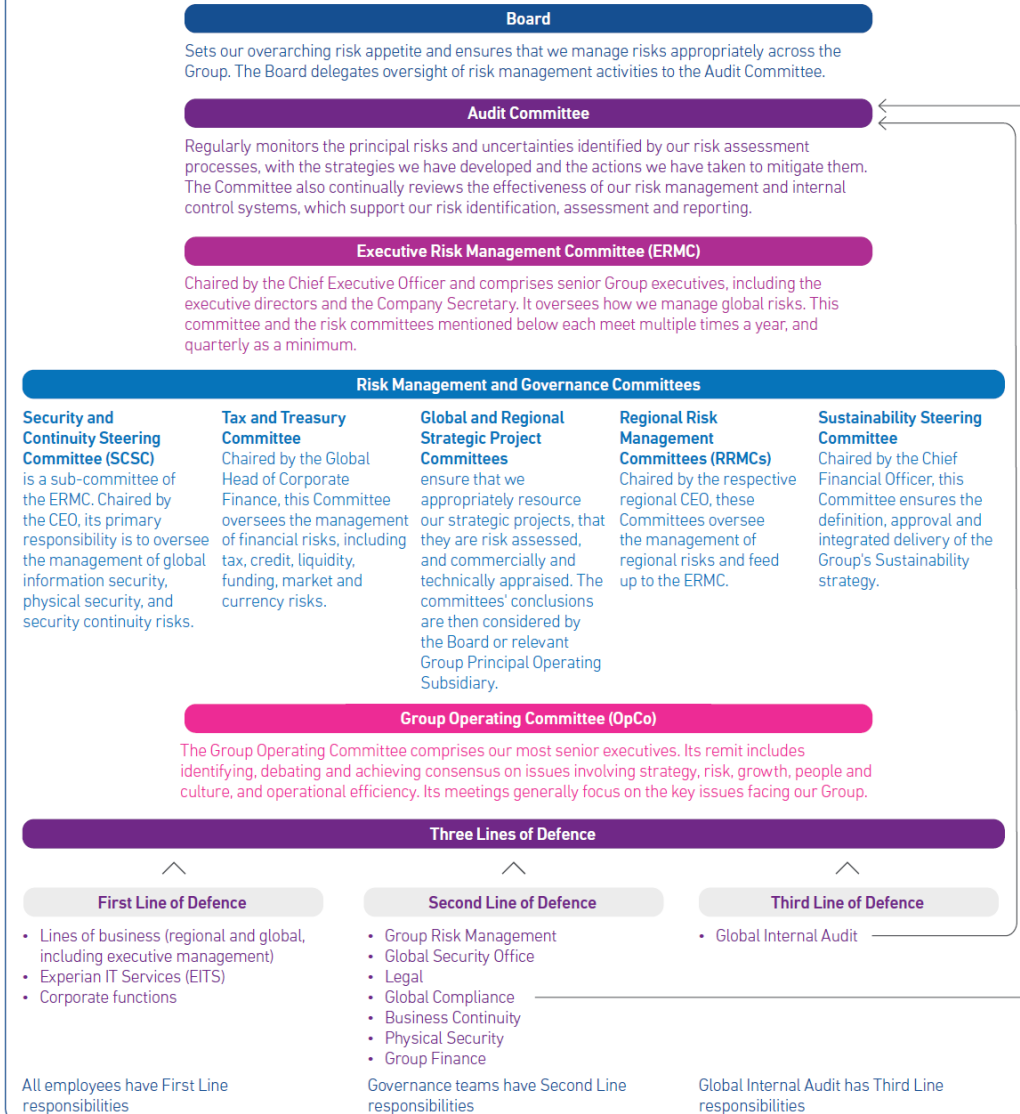
# Governance – Risk Management



## Identifying and managing risk

- Identifying and managing risk is key to our purpose and the delivery of our strategy and objectives. All colleagues play a crucial role in managing risks, and doing so helps us create long-term shareholder value and protect our business, people, assets, capital and reputation.
- The Board is responsible for maintaining and reviewing the effectiveness of our risk management activities from a strategic, financial, regulatory and operational perspective. These activities are designed to identify and manage, rather than eliminate, the risk of failure to achieve our business objectives or strategy.
- We have established a clear risk strategy & vision to establish a sustainable and embedded risk management framework throughout Experian globally. Our Enterprise Risk Management Framework incorporates a range of embedded and complementary components which are designed to identify, assess, respond to, report on and monitor the risks that threaten our ability to do this.
- The Board is committed to maintaining a risk culture that emphasises the importance of managing risk and encourages transparent and timely risk reporting. We work to align employees' behaviour, attitudes and incentives with our risk appetite and with our risk management and other governance policies.

### Our risk management governance structure



# Governance of Sustainability (1 of 2)



- Our sustainability strategy – covering our most material sustainability topics – is developed, reviewed, approved and implemented through a robust governance structure.
  - Sustainability governance at Experian includes clear oversight from the Board, Audit Committee and Group Operating Committee, as detailed in the organisation chart on the right.
  - See p106 of our [2025 Annual Report](#) for the division of responsibilities across the Board
- Experian Board**

Reviews sustainability targets, strategy, performance and policy updates as part of regular Board reporting, risk management and budget-setting processes. Approves financial and non-financial disclosures.

**Audit Committee**

Oversees management of risks, including any sustainability risks, reviews and approves our register of principal risks and opportunities, and oversees financial disclosures.

**Group Operating Committee (OpCo)**

Reviews and approves sustainability strategy and targets, reviews sustainability performance data.

**Risk management committees (executive and regional)**

Oversee management of risks, including sustainability risks, at global and regional level, with oversight from the Executive Risk Management Committee.

**Sustainability Steering Committee**

Supports development of sustainability strategy, metrics and targets, guides prioritisation of investment to support implementation of our sustainability programme, reviews sustainability performance data quarterly, and discusses responses to relevant market and regulatory developments.
- Board members receive regular updates on sustainability activities and an annual in-depth presentation from our Chief Sustainability Officer keeps them informed about the evolving global context, and our strategy and performance in relation to environmental and social impact.
  - The Chief Financial Officer is executive sponsor of our overall sustainability programme and the Company Secretary oversees the Group's Sustainability function. They both sit on the Group Operating Committee, which receives regular updates on sustainability performance, and on the Executive Risk Management Committee that oversees risk management with oversight from the Audit Committee.



# Governance of Sustainability (2 of 2)



- Our Sustainability Steering Committee, comprising executive sponsors and workstream leaders and chaired by the Chief Financial Officer, meets four times a year to guide our sustainability agenda.
- Operational leaders are responsible for ensuring successful implementation of each workstream of our sustainability strategy, with support from relevant global and regional teams across the business.
- The Compliance, Corporate Secretariat, Finance, Government Affairs, Investor Relations and Sustainability teams support monitoring of relevant market and regulatory developments and stakeholder needs, and their potential implications for our business and stakeholders, for discussion by the Sustainability Steering Committee.
- The Finance team monitors and prepares for forthcoming sustainability regulation in collaboration with the Sustainability team. For example, we are currently preparing to report in line with the disclosure requirements of the EU Corporate Sustainability Reporting Directive (CSRD) and the new International Sustainability Standards Board (ISSB), according to the relevant timelines for our business.
- We develop metrics and goals to support our sustainability strategy and measure progress. The Finance team centrally collates sustainability performance data for our Sustainability Steering Committee. Data is gathered, shared and discussed with global and regional leadership through our quarterly business reviews. Principles of data collection are set out centrally and data submitted by each region for global reporting. Our online sustainability reporting hub includes data reporting methodologies and the detailed sustainability performance data that we disclose annually.
- Certain non-financial metrics are factored into the holistic assessment of Experian's short- and longer-term performance. We also integrate sustainability factors into employee pension investments. Our defined contribution pension plan in the UK includes an allocation to a fund that explicitly includes ESG in its investment strategy, and members of the plan also have the option to select a focused ethical fund.



## Section 3: Policies and Data tables



# Key policies and statements



Global Code of Conduct

[www.experianplc.com/media/4667/code-of-conduct.pdf](http://www.experianplc.com/media/4667/code-of-conduct.pdf)

Global Data Principles

[www.experianplc.com/responsibility/treating-data-with-respect/](http://www.experianplc.com/responsibility/treating-data-with-respect/)

Environmental Policy

[www.experianplc.com/media/4783/environmental-policy.pdf](http://www.experianplc.com/media/4783/environmental-policy.pdf)

Our People Commitment

<https://ex.pn/our-people-commitment>

Global Approach to Mental Health and Wellbeing

[www.experianplc.com/media/4650/global-approach-to-mental-health-and-wellbeing.pdf](http://www.experianplc.com/media/4650/global-approach-to-mental-health-and-wellbeing.pdf)

Health & Safety Policy

[www.experianplc.com/media/4782/health-and-safety-policy.pdf](http://www.experianplc.com/media/4782/health-and-safety-policy.pdf)

Supplier Code of Conduct

[www.experian.com/corporate/code-of-business-conduct](http://www.experian.com/corporate/code-of-business-conduct)

Modern Slavery Statement

[www.experianplc.com/media/4692/modern-slavery-statement.pdf](http://www.experianplc.com/media/4692/modern-slavery-statement.pdf)

Statement on Salient Human Rights

[www.experianplc.com/media/4662/statement-on-salient-human-rights.pdf](http://www.experianplc.com/media/4662/statement-on-salient-human-rights.pdf)

Tax Policy

[www.experianplc.com/media/4671/tax-policy.pdf](http://www.experianplc.com/media/4671/tax-policy.pdf)

UK Gender Pay Gap report

FY24: <https://www.experian.co.uk/content/dam/marketing/uki/uk/en/pdf/2024-Gender-Pay-Gap-Report.pdf>  
Prior years: [FY23](#), [FY22](#), [FY21](#), [FY20](#), [FY19](#), [FY18](#), [FY17](#)

UK Living Wage

[www.livingwage.org.uk](http://www.livingwage.org.uk)

# Sustainability Performance Data



Unless otherwise noted the data in this section reflects performance for the period of 1 April 2024 to 31 March 2025, which is referenced as '2025' in tables. You can access this same data in our [Sustainability Performance Data](#).

## Improving Financial Health – through our products

Free consumer members	Unit	2025	2024	2023	2022	2021	2020	2019	2018	2017	2016
USA	Millions of people	79	70	62	52	41	29.5	19	14	9	4
Brazil	Millions of people	96	88	81	71	59	45	32	22	11	-
Spanish Latam – Colombia and Peru	Millions of people	12	11	13	11	-	-	-	-	-	-
UK	Millions of people	14	13	12	11	9.5	7.5	5.6	4	2	-
Total number of people using Experian to access their credit scores for free	Millions of people	201	182	168	145	110	82	57	40	22	4

Limpa Nome	Unit	2025	2024	2023	2022	2021	2020	2019
Value of debts on Limpa Nome for which consumers took up renegotiated offer	\$bn	14.5	14.5	8.9	5.9	7.8	2.7	0.5
Value of payments made to pay off renegotiated debts	\$bn	2.6	2.6	1.8	1.2	1.1	0.4	0.1
Value of debt written off for consumers	\$bn	11.9	11.9	7.1	4.7	6.7	2.3	0.4

The Limpa Nome portal allows consumers to renegotiate their debts, they then have a choice whether or not to accept the renegotiated lower figure and repayment plan. The data above relates to those offers that have been accepted, which is a subset of the larger number of debts that have been renegotiated on the platform.

Social Innovation impact	Unit	2025	2024	2023	2022	2021	2020	2019	2018	2017
Total revenue generated through social innovation products	\$m	122	116	79	59	63	23	7	3	7
Total people reached through social innovation products	Millions of people	14	8	24	22	25	14	8	9	4

2017 includes data for 2013 to 2017 inclusive

# Improving Financial Health – Community Investment



United for Financial Health	Unit	2025	2024	2023	2022	2021
Connections reached through United for Financial Health programme (cumulative)	Millions of people	200	146	113	87	35

Total Contributions	Unit	2025	2024	2023	2022	2021	2020	2019	2018	2017	2016
Charitable contributions	US\$ 000s	16,910	16,865	14,622	14,072	10,319	8,424	8,536	7,746	6,959	5,969
Voluntary contributions	US\$ 000s	3,663	2,863	3,017	1,807	1,726	2,724	2,160	1,625	1,435	1,770
<b>Total from Experian</b>	<b>US\$ 000s</b>	<b>20,573</b>	<b>19,728</b>	<b>17,639</b>	<b>15,879</b>	<b>12,045</b>	<b>11,147</b>	<b>10,696</b>	<b>9,371</b>	<b>8,394</b>	<b>7,739</b>
% Benchmark PBT	%	1.07	1.10	1.06	1.03	0.95	0.89	0.89	0.81*	0.75	0.68

\*The 2018 metrics based on Benchmark PBT have been restated following the adoption of IFRS 15. See note 3 of the Group financial statements (on page 118 of the Annual Report 2019) for further detail.

Total contributions data (full breakdown)	Unit	2025	2024	2023	2022	2021	2020	2019	2018	2017	2016
Funds from Experian plc	US\$ 000s	4,398	4,300	4,455	5,683	3,942	3,690	3,391	2,955	3,359	3,272
Financial donations and investments from Experian subsidiaries	US\$ 000s	9,786	9,358	7,486	5,632	3,754	3,077	3,651	2,781	2,237	1,594
Employee time volunteered	US\$ 000s	2,646	2,450	1,874	849	725	1,943	1,528	1,524	1,243	1,296
Gifts in kind	US\$ 000s	634	728	1,119	1,070	1,947	737	712	711	648	620
Management costs	US\$ 000s	3,109	2,892	2,705	2,645	1,677	1,700	1,414	1,401	907	957
<b>Total from Experian</b>	<b>US\$ 000s</b>	<b>20,573</b>	<b>19,728</b>	<b>17,639</b>	<b>15,879</b>	<b>12,045</b>	<b>11,147</b>	<b>10,696</b>	<b>9,371</b>	<b>8,394</b>	<b>7,739</b>



# Employees – Composition



Employee population by region	Unit	2025	2024	2023	2022	2021	2020	2019	2018	2017	2016
North America	Number	9,207	9,110	8,848	8,725	7,041	6,669	6,688	6,602	6,265	5,888
Latin America	Number	6,071	5,874	5,366	4,675	3,366	3,313	3,146	3,237	3,243	3,068
UK & Ireland	Number	3,790	3,853	3,722	3,350	3,434	3,624	3,730	3,880	3,764	3,580
EMEA and Asia Pacific	Number	3,964	3,712	3,715	3,958	4,024	3,743	3,184	2,841	2,647	2,702
Central	Number	265	264	248	212	197	211	203	191	169	166
TOTAL	Number	23,297	22,813	21,899	20,920	18,062	17,560	16,951	16,751	16,088	15,404

The table is headcount data.

Employee composition (SASB SV-PS-000.A)	Unit	2025	2024	2023	2022	2021	2020	2019	2018
Permanent full-time employees	%	94.7	94.4	93	92	93	94	93	93
Permanent part-time employees	%	3.3	3.5	4	5	3	2	3	3
Temporary employees	%	2.0	2.0	3	3	4	4	4	3
Contractors	%	0.0	0.1	0	0	0	0	0	0

# Employees – Engagement, health & safety



Employee engagement (SASB SV-PS-330a.3)	Unit	2025	2024	2023	2022	2021	2020	2019	2018
Employee engagement	%	82	83	82	78	-	76	75	76

We report employee engagement as one of our key performance indicators for the business. During FY21 we switched from annual surveys to more regular pulse surveys check on our employees' health and well-being during the COVID-19 pandemic. Our annual survey has been reinstated for FY22. For FY22 going forwards we have switched our engagement survey from Korn Ferry to Great Place To Work, the questions are very similar in sentiment but not like-for-like.

Employee turnover (SASB SV-PS-330a.2)	Unit	2025	2024	2023	2022	2021	2020	2019	2018	2017	2016
Voluntary employee turnover rate (attrition)	%	8.0	7.9	11.9	16.1	10.1	11.6	12.3	11.0	11.5	13.0
Involuntary employee turnover rate	%	10.7	7.4	6.4	5.5	6.3	7.2	8.5	10.6	10.2	9.8
Total employee turnover	%	18.9	15.4	18.4	21.7	16.5	18.8	20.8	21.6	21.7	22.8

Accidents with and without absence and number of lost days in 2025	Unit	Accidents with absence	Accidents with no absence	Total number of accidents	Lost days
North America	Number	4	5	9	72
Latin America	Number	3	3	6	126
UK & Ireland	Number	1	3	4	3
EMEA and Asia Pacific	Number	-	2	2	-
Total workforce	Number	8	13	21	201

Lost time injury frequency rate	Unit	2025	2024	2023	2022	2021	2020	2019	2018	2017	2016
Lost time injury frequency rate	Per 1m hrs worked	0.17	0.24	0.27	0.27	0.20	0.49	0.34	0.52	0.52	0.8

Total number of accidents with absence per one million hours worked

# Carbon emissions – Overview – Market-based



We use scope 2 market-based emissions to set our Science Based Target and calculate our key emission metrics, to reflect our use of renewable energy sources.

Absolute CO <sub>2</sub> e emissions	Unit	2025	2024 restated <sup>1</sup>	2024	2023	2022 <sup>2</sup>	2021	2020	2019
Scope 1	000s tonnes CO <sub>2</sub> e	2.7	2.6	2.6	2.8	2.5	2.2	3.0	3.6
Scope 2 (market-based)	000s tonnes CO <sub>2</sub> e	2.5	4.8	4.8	7.3	13.9	14.3	22.1	25.6
Scope 1 and 2 (market-based) total	000s tonnes CO <sub>2</sub> e	5.2	7.4	7.4	10.1	16.4	16.5	25.1	29.2
Scope 3	000s tonnes CO <sub>2</sub> e	219.1	224.1	206.8	180.6	179.8	453.9	493.4	495.3
Total emissions - Scope 1, 2 and 3 (market-based)	000s tonnes CO <sub>2</sub> e	224.3	231.5	214.2	190.7	196.2	470.4	518.5	524.5

The carbon emissions data we present reflects the actual emissions produced without accounting for any reductions achieved through purchasing carbon offsets

Annual changes in absolute CO <sub>2</sub> e emissions	Unit	2025	2024 restated <sup>1</sup>	2024	2023	2022 <sup>2</sup>	2021	2020	2019
Scope 1 and 2 (market-based) total	%	-30	-27	-27	-38	-1	-34	-14	-8
Scope 1 and 2 (market-based) total (cumulative since 2019 baseline year)	%	-82	-75	-75	-65	-44	-43	-14	-
Scope 1, 2 and 3 (market-based) CO <sub>2</sub> e emissions	%	-3	21	12	-3	N/A	-9	-1	-

Normalised CO <sub>2</sub> e emissions	Unit	2025	2024 restated <sup>1</sup>	2024	2023	2022 <sup>2</sup>	2021	2020	2019
Scope 1 and 2 (market-based) normalised by revenue – per \$1m revenue	Tonnes CO <sub>2</sub> e	0.7	1.0	1.0	1.5	2.6	3.1	4.8	6.0
Scope 1, 2 and 3 emissions (market-based) normalised by revenue – per \$1m revenue	Tonnes CO <sub>2</sub> e	29.8	32.6	30.2	28.8	31.2	87.6	100.1	107.9
Scope 1, 2 and 3 emissions (market-based) normalised by headcount – per FTE	Tonnes CO <sub>2</sub> e	9.8	10.3	9.5	8.7	11.1	26.4	29.7	30.8

Annual changes in normalised CO <sub>2</sub> e emissions	Unit	2025	2024 restated <sup>1</sup>	2024	2023	2022 <sup>2</sup>	2021	2020
Scope 1, 2 and 3 emissions (market-based) normalised by revenue – per \$1m revenue	%	-9	+13	+5	-8	N/A	-12	-7
Scope 1, 2 and 3 emissions (market-based) normalised by headcount – per FTE	%	-5	+19	+9	-21	N/A	-11	-4

<sup>1</sup> For 2024, emissions related to Purchased Goods and Services, Capital Goods, Upstream Leased Assets and Investments have been restated due to a change in methodology to base the calculation on all supplier payments made during the reporting year, regardless of when it had been invoiced. For 2023 and prior, emissions have been calculated using only supplier spend that had been invoiced and paid during the reporting year.

<sup>2</sup> In 2023 we upgraded our Scope 3 methodology, from using a purely spend-based analysis to including actual supplier emissions data. We therefore restated our 2022 Scope 3 figures using the same methodology, to provide comparable figures, resulting in restated figures for Purchased Goods and Services, Upstream Leased Assets, Capital Goods, and Investments. We did not restate these categories for 2021, 2020, and 2019, due to data limitations. Please refer to our 2024 Carbon Reporting Principles and Methodologies for further detail.

# Carbon emissions – Overview – Location-based



For completeness and transparency, we have also reported our location-based emissions below

Absolute CO <sub>2</sub> e emissions	Unit	2025	2024 restated <sup>1</sup>	2024	2023	2022 <sup>2</sup>	2021	2020	2019
Scope 1	000s tonnes CO <sub>2</sub> e	2.7	2.6	2.6	2.8	2.5	2.2	3.0	3.6
Scope 2 (location-based)	000s tonnes CO <sub>2</sub> e	13.4	15.7	15.7	18.4	21.1	22.2	25.5	29.8
Scope 1 and 2 (location-based) total	000s tonnes CO <sub>2</sub> e	16.1	18.3	18.3	21.2	23.6	24.4	28.5	33.4
Scope 3 <sup>3</sup>	000s tonnes CO <sub>2</sub> e	219.1	224.1	206.8	180.6	179.8	453.9	493.4	495.3
Total emissions - Scope 1, 2 and 3 (market-based)	000s tonnes CO <sub>2</sub> e	235.2	242.4	225.1	201.8	203.4	478.3	521.9	528.7

Normalised CO <sub>2</sub> e emissions	Unit	2025	2024 restated <sup>1</sup>	2024	2023	2022 <sup>2</sup>	2021	2020	2019
Scope 1 and 2 (location-based) normalised by revenue <sup>1</sup> – per \$1m revenue	Tonnes CO <sub>2</sub> e	2.1	2.6	2.6	3.2	3.8	4.5	5.5	6.9
Scope 1, 2 and 3 emissions (location-based) normalised by revenue – per \$1m revenue	Tonnes CO <sub>2</sub> e	31.3	34.2	31.7	30.5	32.4	89.0	100.8	108.8
Scope 1, 2 and 3 emissions (location-based) normalised by headcount – per FTE	Tonnes CO <sub>2</sub> e	10.2	10.8	10.0	9.2	11.5	26.9	29.9	31.0

We have calculated location-based Scope 2 emissions using the International Energy Agency (IEA) carbon emission factors for electricity.

<sup>1</sup> For 2024, emissions related to Purchased Goods and Services, Capital Goods, Upstream Leased Assets and Investments (forming part of total scope 3), have been restated due to a change in methodology to base the calculation on all supplier payments made during the reporting year; previously emissions were based on all supplier payments which were both invoiced and paid during the reporting year. As a result, we have also restated total emissions and total emissions normalised by revenue and FTE.

<sup>2</sup> In 2023 we have upgraded our Scope 3 methodology, from using a purely spend-based analysis to also including actual supplier emissions data. We are therefore restating our 2022 Scope 3 figures using the same methodology, to provide comparable figures, resulting in restated figures for Purchased Goods and Services, Upstream leased assets, Capital goods, and Investments. Please refer to our 2024 Carbon Reporting Principles and Methodologies for further detail.

# Carbon emissions – Buildings and Travel



Offices CO <sub>2</sub> e emissions (market-based)	Unit	2025	2024	2023	2022	2021
Total CO <sub>2</sub> e emissions	000s tonnes CO <sub>2</sub> e	3.3	5.6	7.8	10.7	10.7
CO <sub>2</sub> e emissions normalised by revenue – per \$1m revenue	Tonnes CO <sub>2</sub> e	0.4	0.8	1.2	1.7	2.0
CO <sub>2</sub> e emissions normalised by headcount – per FTE	Tonnes CO <sub>2</sub> e	0.1	0.2	0.4	0.6	0.6

Data centres CO <sub>2</sub> e emissions (market-based)	Unit	2025	2024	2023	2022	2021
Total CO <sub>2</sub> e emissions	000s tonnes CO <sub>2</sub> e	0.4	0.1	0.5	4.2	4.6
CO <sub>2</sub> e emissions normalised by revenue – per \$1m revenue	Tonnes CO <sub>2</sub> e	0.05	0.02	0.1	0.7	0.9
CO <sub>2</sub> e emissions normalised by FTE	Tonnes CO <sub>2</sub> e	0.02	0.01	0.02	0.2	0.3

Emissions for offices and data centres are in both Scope 1 and Scope 2. Emissions for third party cloud data centres are not included above; these are in Scope 3 emissions within 'Purchased goods and services' and 'Upstream leased assets'.



# Carbon emissions – Breakdown of Scope 3 emissions



Scope 3 emissions	Unit	2025	2024 (restated) <sup>1</sup>	2024	2023	2022 (restated) <sup>2</sup>	2021	2020	2019	2025 contribution to Scope 3 (%)
Purchased goods and services	000s tonnes CO <sub>2</sub> e	161.3	164.3	149.5	130.9	125.7	350.9	378.9	357.4	73.6%
Capital goods	000s tonnes CO <sub>2</sub> e	9.6	8.0	6.8	7.2	19.1	40.4	31.4	31.2	4.4%
Fuel-and-energy-related activities	000s tonnes CO <sub>2</sub> e	4.4	5.3	5.3	6.1	6.3	3.9	4.2	6.2	2.0%
Waste generated in operations	000s tonnes CO <sub>2</sub> e	0.1	0.1	0.1	0.1	0.3	0.4	0.2	5.1	0.1%
Business travel <sup>3</sup>	000s tonnes CO <sub>2</sub> e	14.2	14.4	14.4	10.0	1.8	0.3	15.2	49.1	6.4%
Employee commuting	000s tonnes CO <sub>2</sub> e	14.6	17.2	17.2	19.7	17.8	13.7	24.8	24.6	6.7%
Upstream leased assets	000s tonnes CO <sub>2</sub> e	14.4	14.3	13.4	6.3	8.3	35.4	31.0	17.5	6.6%
Investments	000s tonnes CO <sub>2</sub> e	0.5	0.5	0.1	0.3	0.5	8.9	7.7	4.2	0.2%
<b>Total Scope 3</b>	<b>000s tonnes CO<sub>2</sub>e</b>	<b>219.1</b>	<b>224.1</b>	<b>206.8</b>	<b>180.6</b>	<b>179.8</b>	<b>453.9</b>	<b>493.4</b>	<b>495.3</b>	<b>100.0%</b>

Supplier engagement <sup>4</sup>	Unit	2025	2024
Percentage of suppliers by spend with science-based targets	%	32	27

This metric is aligned with our new Scope 3 supplier engagement target, that 78% of Experian's suppliers by spend covering Purchased Goods and Services, Upstream Leased Assets, and Capital Goods will have a science-based target by 2029.

<sup>1</sup> For 2024, emissions related to Purchased Goods and Services, Capital Goods, Upstream Leased Assets and Investments (forming part of total scope 3), have been restated due to a change in methodology to base the calculation on all supplier payments made during the reporting year; previously emissions were based on all supplier payments which were both invoiced and paid during the reporting year.

<sup>2</sup> In 2023 we have upgraded our Scope 3 methodology, from using a purely spend-based analysis to also including actual supplier emissions data. We are therefore restating our 2022 Scope 3 figures using the same methodology, to provide comparable figures, resulting in restated figures for Purchased Goods and Services, Upstream leased assets, Capital goods, and Investments. Please refer to our 2024 Carbon Reporting Principles and Methodologies for further detail.

<sup>3</sup> The business travel figure for FY21 only includes emissions from air travel

<sup>4</sup> 78% of Experian's suppliers by spend covering Purchased Goods and Services, Upstream Leased Assets, and Capital Goods have a science-based target by 2029.

# Energy



Total energy consumption	Unit	2025	2024	2023	2022	2021	2020	2019
Energy consumption	GWh	48	56	69	75	76	80	95
Energy consumption normalised by revenue – per \$1m revenue <sup>1</sup>	MWh	6.4	7.9	10.5	12.0	14.1	15.4	19.5
Energy consumption normalised by headcount – per FTE	MWh	2.1	2.5	3.2	4.2	4.3	4.5	5.5
Energy consumption normalised by floor area – per square foot	kWh	24.8	23.4	25.9	27.0	24.6	29.1	32.7

Office building energy use	Unit	2025	2024	2023	2022	2021	2020	2019
Energy consumption	GWh	21	25	30	35	40	44	55
Energy consumption normalised by revenue – per \$1m revenue <sup>1</sup>	MWh	2.9	3.5	4.5	5.5	7	9	11
Energy consumption normalised by headcount – per FTE	MWh	0.9	1.1	1.4	2.0	2.2	2.5	3.2

Office building energy used is 84% electricity

Data centre electricity use	Unit	2025	2024	2023	2022	2021	2020	2019
Energy consumption	GWh	27	31	40	40	36	36	40
Energy consumption normalised by revenue – per \$1m revenue <sup>1</sup>	MWh	3.6	4.4	6.0	6.5	6.7	7.0	8.2
Energy consumption normalised by headcount – per FTE	MWh	1.2	1.4	1.8	2.3	2.0	2.0	2.3

Data centre energy used is 98% electricity

Renewable electricity	Unit	2025	2024	2023	2022	2021	2020	2019
Proportion of electricity from renewable sources	%	87	75	62	32	34	29	26

In FY25 92% (FY24: 91%) of energy consumption was electricity. This includes purchased electricity backed by renewable energy certificates, renewably sourced electricity, and on-site self-generated electricity. In 2019, this also included low carbon sources

# Natural resources and waste



Water usage in data centres	Unit	2025	2024	2023
Water usage in data centres	Cubic metres	30,023	35,290	40,119

Data on water usage from the two Experian-owned data centres that use water in their cooling systems. These both use a closed-loop system. Other Experian-owned data centres do not use water in their cooling systems. Data prior to 2023 is not available.

Non-hazardous waste	Unit	2025	2024	2023
Non-hazardous waste recycled	Tonnes	371	471	520
Non-hazardous waste landfilled	Tonnes	184	179	254
Non-hazardous waste incinerated	Tonnes	74	69	96
Total non-hazardous waste	Tonnes	629	719	870

Data covers all offices and Experian-owned data centres. Data prior to 2023 is not available.

Non-hazardous waste % split	Unit	2025	2024	2023
Non-hazardous waste recycled	%	59	65	60
Non-hazardous waste landfilled	%	29	25	29
Non-hazardous waste incinerated	%	12	10	11
Total non-hazardous waste	%	100	100	100

Data covers all offices and Experian-owned data centres. Data prior to 2023 is not available.



# Appendix



# IR contacts, calendar, ADRs and BDRs



## IR contact details

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## Experian American Depositary Receipt (ADR) programme

### ADR shareholder enquiries:

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 St Paul  
 MN55164-0504  
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 Call + 1 651 453 2128  
 Or from US: 1 800 990 1135  
[Contact us](mailto:Contact us)  
[www.adr.com](http://www.adr.com)

### Experian ADR shares trade on the OTCQX:

Symbol	EXPGY
CUSIP	30215C101
Ratio	1 ADR : 1 ORD
Country	United Kingdom
Effective Date	October 11, 2006
Underlying SEDOL	B19NLV4
Underlying ISIN	GB00B19NLV48
U.S. ISIN	US30215C1018
Depository	J.P. Morgan Chase Bank (Sponsored)

## Experian Brazilian Depositary Receipt (BDR) programme

### BDR shareholder enquiries:

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## Calendar

15 July 2025	First quarter trading update, FY26
16 July 2025	AGM
12 November 2025	Half-yearly financial report, FY26
21 January 2026	Third quarter trading update, FY26

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