

PRICING SUPPLEMENT

Pricing Supplement dated 7 February 2014
Experian Finance plc
Issue of GBP400,000,000 3.50 per cent. Guaranteed Notes due 15 October 2021
Guaranteed by Experian plc
under the U.S.\$3,000,000,000 Euro Medium Term Note Programme

PART A – CONTRACTUAL TERMS

Terms used herein shall be deemed to be defined as such for the purposes of the Conditions set forth in the Base Listing Particulars dated 15 November 2013 which constitutes listing particulars for the purposes of the listing rules of the Irish Stock Exchange (the “**Listing Rules**”). This document constitutes the Pricing Supplement of the Notes described herein for the purposes of the Listing Rules and must be read in conjunction with such Base Listing Particulars. Full information on the Issuer, the Guarantor and the offer of the Notes is only available on the basis of the combination of this Pricing Supplement and the Base Listing Particulars. The Base Listing Particulars is available for viewing at <http://www.experianplc.com/~media/Files/E/Experian-V2/pdf/investor/bond-investor/experian-finance-plc-final-base-listing-particulars-15-november-2013.pdf> and www.ise.ie and during normal business hours at Newenham House, Northern Cross, Malahide Road, Dublin 17, Ireland and copies may be obtained from HSBC Bank plc, Level 27, 8 Canada Square, Canary Wharf, London E14 5HQ.

1.	(i)	Issuer:	Experian Finance plc
	(ii)	Guarantor:	Experian plc
2.	(i)	Series Number:	3
	(ii)	Tranche Number:	1
3.		Specified Currency or Currencies:	Sterling (“ GBP ”)
4.		Aggregate Nominal Amount of Notes:	
	(i)	Series:	GBP400,000,000
	(ii)	Tranche:	GBP400,000,000
5.		Issue Price:	99.481 per cent. of the Aggregate Nominal Amount
6.	(i)	Specified Denominations:	GBP100,000 and integral multiples of GBP1,000 in excess thereof up to and including GBP199,000. No Definitive Notes will be issued with a denomination above GBP199,000
	(ii)	Calculation Amount:	GBP1,000
7.	(i)	Issue Date:	11 February 2014
	(ii)	Interest Commencement Date	Issue Date
8.		Maturity Date:	15 October 2021
9.		Interest Basis:	3.50 per cent. Fixed Rate (further particulars specified below)
10.		Redemption/Payment Basis:	Redemption at par (subject to any purchase or cancellation or early redemption)
11.		Change of Interest or Redemption/Payment Basis:	Not Applicable

12.	Put/Call Options:	Issuer Call Make-Whole Redemption Investor Put upon Change of Control (further particulars specified below)
13.	(i) Status of the Notes:	Senior
	(ii) Status of the Guarantee:	Senior
	(iii) Date approval for issuance of Notes and Guarantee obtained:	Not Applicable
14.	Method of distribution:	Syndicated

PROVISIONS RELATING TO INTEREST (IF ANY) PAYABLE

15.	Fixed Rate Note Provisions:	Applicable
	(i) Rate of Interest:	3.50 per cent. per annum payable annually in arrear on each Interest Payment Date
	(ii) Interest Payment Date(s):	15 October in each year up to and including the Maturity Date with the first Interest Payment Date falling on 15 October 2014 (short first coupon), not adjusted
	(iii) Fixed Coupon Amount:	GBP35.00 per Calculation Amount
	(iv) Broken Amount(s):	GBP23.59 per Calculation Amount payable on the Interest Payment Date falling on 15 October 2014
	(v) Day Count Fraction:	Actual/Actual (ICMA)
	(vi) Determination Dates:	15 October in each year
	(vii) Other terms relating to the method of calculating interest for Fixed Rate Notes:	Not Applicable
16.	Floating Rate Note Provisions:	Not Applicable
17.	Zero Coupon Note Provisions:	Not Applicable

PROVISIONS RELATING TO REDEMPTION

18.	Call Option:	Applicable
	(i) Optional Redemption Date(s):	Any date from and including 15 July 2021 to but excluding the Maturity Date
	(ii) Optional Redemption Amount(s) of each Note and method, if any, of calculation of such amount(s):	GBP1,000 per Calculation Amount
	(iii) If redeemable in part:	Not Applicable
	(iv) Notice period:	As set out in Condition 6.3
19.	Make-Whole Redemption:	Applicable from and including the Issue Date to but excluding 15 July 2021
	(i) Notice period:	As set out in Condition 6.4

(ii)	Make-Whole Redemption Rate:	<p>The gross redemption yield on the Reference Bond as at 11 a.m. (London time) on the Reference Date, as calculated by the relevant independent financial adviser on the basis set out by the United Kingdom Debt Management Office in the paper “Formulae for Calculating Gilt Prices from Yields”, page 4, Section One: Price/Yield Formulae “Conventional Gilts; Double dated and Undated Gilts with Assumed (or Actual) Redemption on a Quasi Coupon Date” (published 8 June 1988, as amended or updated from time to time) on a semi-annual compounding basis (converted to an annualised yield and rounded up (if necessary) to four decimal places).</p> <p>Reference Bond means the 3.75 per cent. Treasury Stock due September 2021 (or, where the relevant independent financial adviser advises the Issuer and the Trustee that, for reasons of illiquidity or otherwise, such stock is not appropriate for such purpose, such other United Kingdom government stock as the relevant independent financial adviser may, with the advice of the Relevant Market Makers, recommend);</p> <p>Reference Date means the date which is the third Business Day in London prior to the Make-Whole Redemption Date; and</p> <p>Reference Market Makers means three brokers of gilts and/or gilt-edged market makers selected by the relevant independent financial adviser in consultation with the Issuer.</p>
	(i) Make-Whole Redemption Margin:	0.18 per cent.
20.	Put Option:	Not Applicable
21.	Investor Put upon Change of Control:	Applicable
22.	Final Redemption Amount of each Note:	GBP1,000 per Calculation Amount
23.	<p>Early Redemption Amount:</p> <p>Early Redemption Amount(s) per Calculation Amount payable on redemption for taxation reasons or on event of default or other early redemption and/or the method of calculating the same (if required or if different from that set out in the Conditions):</p>	As set out in Condition 6.7

GENERAL PROVISIONS APPLICABLE TO THE NOTES

- | | | |
|-----|---|---|
| 24. | Form of Notes: | Temporary Global Note exchangeable for a Permanent Global Note which is exchangeable for Definitive Notes in the limited circumstances specified in the Permanent Global Note |
| 25. | New Global Note: | Yes |
| 26. | Additional Financial Centre(s) or other special provisions relating to payment dates: | Not Applicable |
| 27. | Talons for future Coupons to be attached to Definitive Notes (and dates on which such Talons mature): | No |
| 28. | Other supplemental terms: | Not Applicable |

DISTRIBUTION

- | | | | |
|-----|------|------------------------------------|--|
| 29. | (i) | If syndicated, names of Managers: | Banco Santander, S.A.
Barclays Bank PLC
BNP Paribas
Crédit Agricole Corporate and Investment Bank
ING Bank N.V.
(the Joint Lead Managers)

Banco Bradesco BBI S.A.
Bank of China Limited, London Branch
Danske Bank A/S
HSBC Bank plc
Lloyds Bank plc
Mizuho International plc
UBS Limited
Wells Fargo Securities International Limited
(the Co-Managers and, together with the Joint Lead Managers, the Managers) |
| | (ii) | Stabilising Manager(s) (if any): | Barclays Bank PLC |
| 30. | | If non-syndicated, name of Dealer: | Not Applicable |
| 31. | | U.S. Selling Restrictions: | Reg. S Compliance Category 2; TEFRA D |
| 32. | | Additional selling restrictions: | Not Applicable |

PURPOSE OF PRICING SUPPLEMENT

This Pricing Supplement comprises the pricing supplement required for issue and admission to trading on the Irish Stock Exchange's Global Exchange Market of the Notes described herein pursuant to the U.S.\$3,000,000,000 Euro Medium Term Note Programme of Experian Finance plc.

RESPONSIBILITY

The Issuer and the Guarantor accept responsibility for the information contained in this Pricing Supplement.

Signed on behalf of Experian Finance plc:

By: ANTONY BARNES

Duly authorised

Signed on behalf of Experian plc:

By: RONAN HANNA

Duly authorised

PART B – OTHER INFORMATION

1. LISTING

- (i) Admission to trading: Application is expected to be made by the Issuer (or on its behalf) for the Notes to be admitted to trading on the Official List of the Irish Stock Exchange and to trading on the Global Exchange Market of the Irish Stock Exchange with effect from 11 February 2014.
- (ii) Estimate of total expenses related to admission to trading: EUR500

2. RATINGS

- Ratings: The Notes to be issued have been rated: Standard & Poor's Credit Market Services Europe Limited: A-
Moody's Investors Service Ltd: Baa1
- Standard & Poor's Credit Market Services Europe Limited and Moody's Investors Service Ltd are each established in the EU and registered under Regulation (EC) No 1060/2009, as amended (the "CRA Regulation").

3. INTERESTS OF NATURAL AND LEGAL PERSONS INVOLVED IN THE ISSUE/OFFER

Save as discussed in "Subscription and Sale", so far as the Issuer is aware, no person involved in the offer of the Notes has an interest material to the offer. The Managers and their affiliates have engaged, and may in the future engage, in investment banking and/or commercial banking transactions with, and may perform other services for, the Issuer and the Guarantor and their affiliates in the ordinary course of business.

4. YIELD

- 3.581 per cent. per annum.
- Indication of yield: The yield is calculated at the Issue Date on the basis of the Issue Price. It is not an indication of future yield.

5. OPERATIONAL INFORMATION

- ISIN Code: XS1030998469
- Common Code: 103099846
- Any clearing system(s) other than Euroclear Bank S.A./N.V. and Clearstream Banking, *société anonyme* and the relevant identification number(s): Not Applicable
- Delivery: Delivery against payment
- Names and addresses of initial Paying Agent(s): HSBC Bank plc
Level 27, 8 Canada Square
London E14 5HQ

Names and addresses of additional Paying Agent(s) (if any):	Not Applicable
Intended to be held in a manner which would allow Eurosystem eligibility	Yes. Note that the designation “yes” simply means: that the Notes are intended upon issue to be deposited with one of the ICSDs as common safekeeper and does not necessarily mean that the Notes will be recognised as eligible collateral for Eurosystem monetary policy and intra day credit operations by the Eurosystem either upon issue or at any or all times during their life. Such recognition will depend upon the ECB being satisfied that Eurosystem eligibility criteria have been met.