



CORPORATE RESPONSIBILITY REPORT 2015



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Our 2015 Corporate Responsibility Report explores how we help people gain access to essential, everyday services while we safeguard their privacy and data, engage our people and manage our environmental footprint.



Information in this report covers activities during the 2015 financial year (FY15: 1 April 2014 to 31 March 2015), shown as 2014/15.

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ANNUAL REPORT 2015

www.experianplc.com/annualreport

DISCOVER EXPERIAN

www.experianplc.com/discoverexperian

COMPANY WEBSITE

www.experianplc.com

HELPING PEOPLE MAKE THE MOST OF THEIR DATA

As the world's leading information services company, we play an important role in society and make a real difference to people's lives.



WE HELP BRIDGE THE INFORMATION GAP BETWEEN PEOPLE AND ORGANISATIONS TO CREATE A FAIRER PLAYING FIELD



I am excited by the opportunity we have to build on our long history of supporting people and communities around the world. Our new corporate responsibility (CR) purpose captures this opportunity: to help millions of people get fair and affordable access to essential, everyday services by helping them to make the most of their data.

There are too many people around the world who find themselves unable to access essential services simply because they cannot prove to organisations who they are or demonstrate to lenders that they are able to repay credit. We help bridge the information gap between people and organisations to create a fairer playing field.

Our pioneering use of data and analytics enables people to establish a financial identity so clients can quickly and efficiently verify who they are, assess their ability to pay and make informed decisions in offering them services.

We use our core services and expertise to help people and small businesses build, manage and protect their financial status. At the same

\$2m

US\$2m GENERATED FOR OUR BUSINESS BY SOCIAL INNOVATION PRODUCTS

time, we are investing in exciting new products that offer strong social benefits and support business growth through our Social Innovation programme, with the aim of helping five million more people by 2018.

In 2014/15, we worked with our partners to develop and scale new Social Innovation products that have already benefited around 2.6 million people – and generated US\$2 million for our business. Our online Recovery Portal



◀ Brian Cassin, CEO



THE DIFFERENCE WE MAKE IN SOCIETY IS MADE POSSIBLE THROUGH THE CONTINUED DEDICATION AND ENTHUSIASM OF OUR PEOPLE



39,000+ HOURS VOLUNTEERED BY OUR PEOPLE THIS YEAR

in Brazil, for example, is transforming lives by helping people quickly regain control of unmanageable debts. More than 1.1 million debts have been repaid, worth a total of over US\$1.6 billion since the Recovery Portal launched.

None of this would be possible without the continued dedication and enthusiasm of our people, who volunteered more than 39,000 hours this year to support our community and financial education programmes. By taking the time to help people understand how to manage their finances, their support can be life-changing, enabling people to build their credit profile, access services and take control of their future.

Throughout this report, we give our people, our partners and those we've helped an opportunity to share their stories in their own words.

I look forward to updating you on our progress next year.

MORE THAN 1.1 MILLION DEBTS HAVE BEEN REPAYED, WORTH A TOTAL OF OVER US\$1.6 BILLION SINCE OUR RECOVERY PORTAL LAUNCHED IN BRAZIL

MEASURING OUR IMPACT

SOCIAL REACH OF OUR PRODUCTS

13.6m

PEOPLE ARE POSITIVELY AFFECTED BY EIGHT OF OUR PRODUCTS

In 2014, we reported that just eight of our products provide a social benefit to around 10 million people. This has now increased to 13.6 million.

SOCIAL INNOVATION PROGRAMME

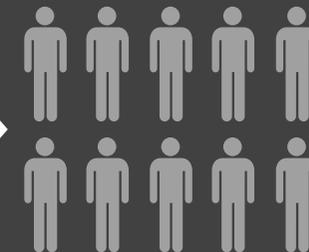
2015



2.6m

PEOPLE HELPED IN 2014

2018



5m

MORE PEOPLE WILL BE HELPED BY 2018

CREATING LONG-TERM SHARED VALUE



39
COUNTRIES
WITH OFFICES

HOW we create value...

DATA

1 We hold and securely manage powerful, high-quality data. Our data assets are very extensive, coming from many unique data sources, and include consumer and business credit, utilities, insurance, rental, healthcare payments and automotive data.

890m

DATA ON 890m PEOPLE AND 103m BUSINESSES



ANALYTICS, SOFTWARE AND PLATFORMS

2 Our analytics and software processes, define and interpret data, joining together multiple data sets, automating our clients' decisions and producing insights they can use. Our secure platforms enable our clients to manage and tailor these complex activities, according to their specific needs and delivery requirements.

500k

WE HELP CLIENTS PROCESS 500,000 ORIGINATION DECISIONS DAILY



EXPERTS

3 Our analytical, technical and industry experts work collaboratively with our clients. They combine data and analytical expertise with business acumen, to support and empower clients to solve strategic problems and turn insights into valuable decisions.

400

WE EMPLOY 400 DATA ANALYSTS AMONG OUR 16,900 EMPLOYEES



WHERE we create value...

▶ PEOPLE

Giving people access and support to manage their credit reports, so they can get fair and affordable access to essential services.

▶ BUSINESS

Helping businesses get to know their customers better, so they can reach them more efficiently and provide even better service.

▶ SOCIETY

Supporting a more inclusive society by improving access to services for the underserved and underbanked.

OPERATING WITHIN A STRICT DATA SECURITY AND REGULATORY COMPLIANCE FRAMEWORK

▶ OUR COMPETITIVE ADVANTAGES

Underpinning our business model is a set of powerful competitive advantages, which enable us to create value for our shareholders. Our strategy builds on and reinforces these advantages, so we can continue to create value for the long term.



INTEGRATION



GLOBAL REACH



SCALE



OPTIMISATION



ADDRESSING FINANCIAL HEALTH

Our CR purpose: helping millions of people gain access to essential, everyday services by helping them make the most of their data

🔍 STAKEHOLDER VOICE

PROTECT DATA AND PRIVACY

We enable people to monitor their identity through their credit reports, see page 24. 🔍
We support victims of fraud like we did for **Sarah Stead**, see page 25. 🔍

NO FINANCIAL IDENTITIES

Many people struggle to prove who they say they are because they haven't been able to develop a financial identity

BUILD FINANCIAL IDENTITIES AND CREDIT PROFILES

We seek alternative and positive data like rental and utility data to help people prove who they say they are, see page 8. 🔍
We also develop solutions like Prove-ID Link that enable organisations to use new forms of identity, see page 9. 🔍
On page 14, **Mr Barry** describes how our Credit Educator 🔍 helped him with his credit report. 🔍

BARRIERS TO PROSPERITY

LOW FINANCIAL LITERACY

Large parts of society don't know how to interpret their financial situations or credit reports, and therefore struggle to take action

PROVIDE FINANCIAL EDUCATION

We deliver credit and financial education directly to people, small businesses and organisations serving their own customers. We also work with schools.
🔍 See page 16 for how **Sheri** benefited from our work with the Credit Builders Alliance. 🔍
🔍 Our Real Dreams sessions helped **Adriana**, see page 17, 🔍 and **Tânia**, see page 15. 🔍
🔍 See page 18 for **Pascale's** story of our work to incorporate financial education into Culloden Primary School in East London. 🔍

FACILITATE DEBT REPAYMENT

We develop innovative ways to help people manage their debt.
We connected **Lucia** and others with their lenders to renegotiate their debts, see page 19. 🔍

FINANCIAL HEALTH

INEQUALITY

Twice as many adults in developed countries have formal financial accounts compared to those in developing countries

POVERTY PREMIUM

People in the UK without a bank account pay an additional £1,000 each year because 'cash' costs

INDEBTEDNESS

Many people find themselves saddled with unmanageable levels of debt

FINANCIAL EXCLUSION

½ the world's population is unbanked

FRAUD

Billions of dollars are lost through credit card, online banking and healthcare fraud



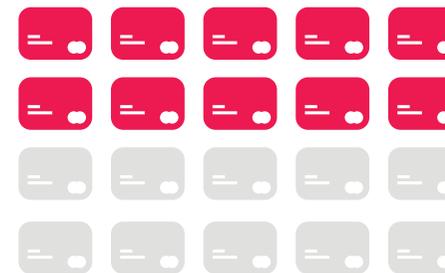
HELPING PEOPLE BUILD THEIR FINANCIAL IDENTITY

09 Proving identity

10 Building financial identity through alternative data

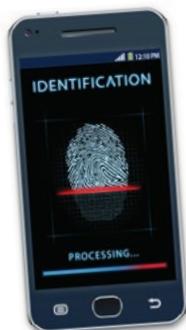
10 Stakeholder voice: Ahead Housing Association

HELPING PEOPLE BUILD THEIR FINANCIAL IDENTITY



AROUND HALF THE WORLD'S POPULATION DON'T HAVE A BANK ACCOUNT

Having a financial identity can be life-changing. It is the critical first step to building a good credit profile, enabling people to gain fairer and more affordable access to services such as housing, utilities, mortgages, credit cards, overdrafts, mobile phone contracts and small business loans. Yet around half the world's population don't have a bank account¹, making it difficult for them to access these services.



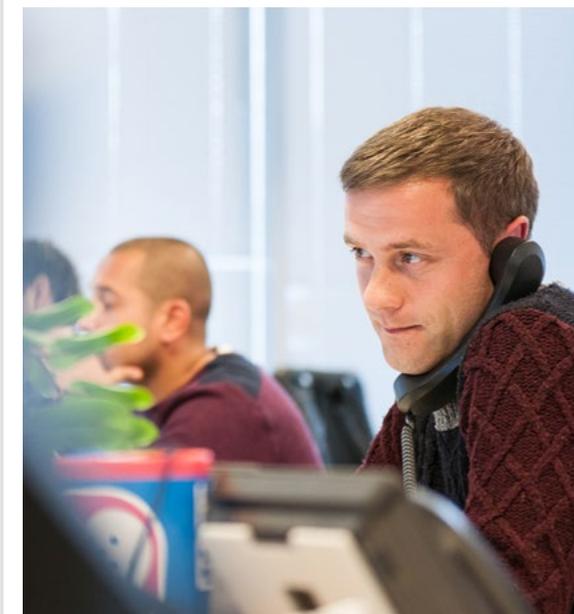
WE HELP PEOPLE TO ESTABLISH A CREDIT PROFILE BY ENABLING ORGANISATIONS TO PROVE THEY ARE WHO THEY SAY THEY ARE

One of the biggest stumbling blocks for many is simply not being able to prove who they are to banks or other companies. In some parts of the world, official records on basic information like names and addresses do not exist for much of the population, making it difficult for people to confirm their personal identity, let alone build up a financial identity or be able to show a track record of previous transactions.

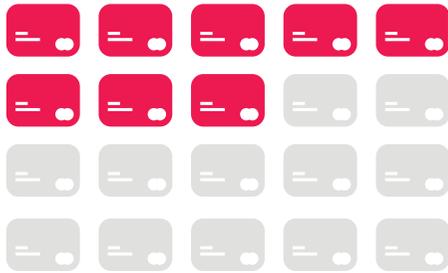
As the world's largest credit bureau, we have a tremendous opportunity to help millions of people around the world gain access to services by building their financial identities.

We help people establish a credit profile by enabling organisations to prove who they are. Their profile might start 'thin', with just a handful of different transaction records. But by drawing in data from various sources, we can help them build up a robust, 'thick' profile that demonstrates that they are able to manage multiple monthly payments.

We are doing this through core services and targeted social innovation products that enable organisations to easily check people's identities and financial histories; and through our innovative use of alternative data sources – beyond credit information – to help people build their financial identity.



1. World Bank. 2011. *Financial Inclusion Data*. <http://datatopics.worldbank.org/financialinclusion>



IN INDIA, JUST 40% OF THE POPULATION HAVE BANK ACCOUNTS

100,000

PEOPLE WHO ARE LIKELY TO BENEFIT FROM OUR PROVE-ID PRODUCT WITHIN THE FIRST THREE MONTHS



PROVING IDENTITY

Helping organisations to verify people's identities is a core part of our business. Instant identity checks using Experian solutions like Identity Authenticate and Prove-ID give our clients the confidence to accept new customers quickly, while meeting regulatory requirements and minimising risk to their business. This in turn gives people faster access to services from banks, insurers, retailers and other providers. It is also vital for efficient service, especially as more and more business is conducted online and over the phone.

For many people, their identity can be confirmed relatively easily by checking publicly available information they have provided to organisations, including basics like their name, address and date of birth. But in some developing countries, the lack of public records on these basics makes it more difficult to confirm who you are.

In India, where just 40% of the population have bank accounts, we have trialled a new solution that will make it easier for everyone

PROVE-ID CONNECTS WITH THE INDIAN GOVERNMENT'S IDENTIFICATION DATABASE WHICH USES BIOMETRIC AND OTHER DATA

to prove their identity. Prove-ID Link connects our existing Prove-ID product with the Indian government's new Unique Identification Database (UID) that is establishing an official identity for every citizen using biometric and other data. This will enable our clients to verify who people are so they can access essential services, such as bank accounts, quickly without the need for paper records or local investigator visits to check their identity.

Potential clients have trialled Prove-ID Link and are eager to begin using the full version once the use of this data is approved. We expect this project to benefit around 100,000 people within three months of its launch during 2015 – lifting many out of poverty by helping them create their own, unique financial identity for the very first time.



THROUGH OUR PIONEERING USE OF ALTERNATIVE, POSITIVE DATA SOURCES, WE ARE HELPING PEOPLE WITHOUT A BANK ACCOUNT OR BORROWING HISTORY TO CREATE A FINANCIAL IDENTITY



77%
PEOPLE IN OUR USA CREDIT DATABASE COULD IMPROVE THEIR CREDIT SCORES THROUGH THEIR UTILITY BILLS

BUILDING FINANCIAL IDENTITY THROUGH ALTERNATIVE DATA

Even in countries with well-established public records, many people are not named on electoral rolls or household bills which service providers normally use to verify identity and financial history.

Through our pioneering use of alternative, positive data sources, we are helping people without a bank account or borrowing history



to create a financial identity. Positive data provides a record of when people have made payments on time. This often comes from mortgage or credit card payments, but we are adding other sources such as rent payments, and utility and mobile phone bills to our credit bureaux where we can. Including this information in our credit bureaux can change people's lives by showing lenders that they can be relied upon to pay on time.

A recent study of nearly 20,000 subsidised housing leases in the USA showed that including positive rental payment history would help all 11% of residents that did not have a credit profile to get one for the first time, and a further 23% of residents with a 'thin' profile to build up their profile to a 'thick' one with three or more different transaction records feeding into it.

Similarly, the inclusion of positive utility payments could also help people build their financial identity. Based on a sample of positive data on energy payments included in our USA credit database, 77% of these people could improve their credit scores.

SEARCH AFFORDABLE HOUSING, EDUCATION & DEVELOPMENT (AHEAD)

MATTHEW MANNING, DIRECTOR OF THE HOME OWNERSHIP CENTER, AHEAD, NEW HAMPSHIRE, USA



Life is hard enough as it is, but it's even more difficult if you're poor and have a bad credit score.



We deal with people living in affordable housing who often are struggling to establish themselves or get back on their feet following financial hardship. We help them do this by sharing data with Experian RentBureau. Sharing data is a great way to help people living in affordable housing build their credit history in the same way a homeowner does by paying his or her mortgage every month.

A credit score is one of the most important assets a person can have because it can determine the cost of utilities and insurance, and provide access to credit. For our residents, it's an important first step to move forward with their lives."

9m

RENTAL DATA HAS THE POTENTIAL TO HELP AROUND NINE MILLION PEOPLE IN THE UK FILL A GAP IN THEIR CREDIT PROFILE



We are in the process of introducing rental data into our UK credit bureau through the Rental Exchange, which we developed in partnership with Big Issue Invest, the social investment arm of the Big Issue homelessness charity. Rental data has the potential to help around nine million people in the UK fill a gap in their credit profile and access a wider range of essential products and services. Our research found that more than two-thirds of social housing tenants in the UK could see an increase in their credit scores as a result. Using rental data can also increase the proportion of these tenants who pass electronic identity checks from 39% to 87%.

We are now expanding the use of rental payment data in South Africa, where we are partnering with the Tenant Profile Network – the country’s largest specialist in vetting tenants for rental properties.

WE PREDICT PSYCHOMETRIC TESTING COULD BENEFIT THE FINANCIAL IDENTITIES OF MILLIONS OF PEOPLE IN SOUTH AFRICA AND TURKEY



In parts of the world where there is a lack of conventional data that lenders can use to assess risk, we are exploring the use of psychometric data to help them evaluate how likely people are to repay loans based on personalities. Working with VisualDNA, a provider of psychometric testing for the credit and risk sector, we are trialling this service for unbanked or underserved people in emerging markets who don't have a financial history. Based on our initial tests, we predict that millions of people could benefit from this in South Africa and Turkey alone.

Promoting the use of alternative data sources is a core part of our business strategy. It offers the ability to help millions of people build their financial identities, while giving our clients more complete profiles which

they can use to determine eligibility for services. Not all countries currently allow the use of positive data in credit bureaux, so we engage with policymakers globally to encourage the use of positive data reporting in credit bureaux so people can be rewarded for their on-time payments.



HELPING PEOPLE UNDERSTAND AND MANAGE THEIR FINANCES

13 Advising people how to manage their credit

14 Stakeholder voice: Mr Barry, beneficiary of Credit Educator in the USA

14 Supporting small businesses

15 Stakeholder voices: Real Dreams financial health, Brazil

16 Partnering to improve financial education

16 Stakeholder voice: Credit Builders Alliance, USA

17 Stakeholder voice: Real Dreams budget workshop, Brazil

18 Stakeholder voice: pfeg partnership, UK

19 Tackling unmanageable debt

19 Stakeholder voices: Limpa Nome credit fairs, Brazil

HELPING PEOPLE UNDERSTAND AND MANAGE THEIR FINANCES

165,000

TWITTER ACCOUNTS REACHED WEEKLY THROUGH #CREDITCHAT



@Experian US

Once people have built up a financial identity, we help them understand and manage their finances and credit to maintain a good credit profile.

To lenders, people with a poor credit profile are high risk. As a result, they are often turned down for credit or only offered loans at a higher interest rate. The sad consequence is that the essentials in life cost more for those who can least afford it. In the USA, for example, people with poor credit can pay nearly double for homeowner insurance, compared with those with excellent credit scores.²

BY HELPING PEOPLE STAY IN CONTROL OF THEIR FINANCES, WE ARE ENABLING THEM TO GAIN FAIRER AND MORE AFFORDABLE ACCESS TO SERVICES

Without a good credit rating, people in need may have no option but to turn to home credit, sometimes from unlicensed doorstep lenders, with interest rates as high as 1,500% APR³. This only makes matters worse for those who are already in debt.

We help people understand and manage their finances to equip them with the knowledge and skills they need to make informed financial decisions, maintain the best possible credit rating and borrow within their means. We do this through our core consumer services, our long-standing financial education programmes, and support for those who are struggling to manage their debts.

By helping people stay in control of their finances, we are enabling them to gain fairer and more affordable access to services, improve their quality of life and take control of their future. This isn't just good for them, it's also good for our business because more informed customers need less support and are more likely to see the benefits of our products and services.

ADVISING PEOPLE ON HOW TO MANAGE THEIR CREDIT

Our consumer services provide millions of people with secure online access to their credit history and score. Through services like Credit Tracker in the USA and CreditExpert in the UK, our experts help people understand their credit profile, what affects it and how to use it to get what they need.

In North America, our Credit Educator product helps people understand their credit report and how credit works so they can identify and address any areas that might be holding them back. You can see the next page for how our Credit Educators helped Mr Barry.

We also share information and tips on managing credit through our consumer-facing websites, blogs and social media channels. #CreditChat reaches more than 165,000 Twitter accounts a week with advice on personal finance. In the UK, we share useful tips about a range of money management scenarios in our weekly Credit Café [videos](#), viewed 112,000 times in 2014/15.

2. Insurance Quotes. 2014. *If you have poor credit, you may pay nearly double for home insurance.* <http://www.insurancequotes.com>

3. Money Advice Service. 2015. *Home credit or doorstep lending.* <https://www.moneyadviceservice.org.uk>





◀ In the UK, we share useful tips about a range of money management scenarios in our weekly Credit Café videos

My Business Profile HELPS SMALL BUSINESSES IN THE UK UNDERSTAND WHAT'S AFFECTING THEIR COMPANY CREDIT SCORE



STAKEHOLDER VOICE

MR BARRY, BENEFICIARY OF CREDIT EDUCATOR IN THE USA

“ When I was younger, I used lots of credit cards and didn't pay my bills on time. I didn't understand how credit worked, or that it would impact me now.

Almost 10 years later, I realised the importance of a good credit profile and I requested my profile from Experian. I found a number of erroneous entries from creditors and when I searched for a way to resolve these, I found Experian's credit education programme.

I booked an appointment with a Credit Educator, Micaiah, who was excellent. Together, we worked through my credit profile and he told me how to deal with creditors to correct the errors on my report. It wasn't easy to get the relevant

documents from the creditors, but once I had them Micaiah helped me work through the dispute process to correct my report. We've had three or four sessions and he's been on hand to offer advice in between.

I've now wiped most of the negative data from my profile. Since I first contacted Experian at the end of 2013, my credit score's increased from 565 to 716! And I've learnt how to manage and use my credit cards responsibly so I can continue to build my profile.

This has been a life-changing experience. I've started a small business and, with an improved credit rating, I'm looking forward to buying a house.”



SUPPORTING SMALL BUSINESSES

We don't just help people manage their personal credit profile, we also help small business entrepreneurs manage their business credit profile. Small businesses often pay more for credit than larger firms⁴ and a strong credit rating can help them get more affordable access to loans to grow their businesses. Our services, such as My Business Profile in the UK, is helping small businesses in the UK understand what's affecting their company credit score. In Brazil, micro and small businesses use MeProteja Empresas to manage their credit information and prevent fraud.

Challenges like late payments or unreliable deliveries from suppliers can bankrupt small start-ups. Our services enable small business owners to check the credit reports of their customers or suppliers to reduce these risks.

Entrepreneurs also face difficult decisions on how to grow their businesses. They may be learning about business credit or wondering how different decisions affect their financial position. To encourage the growth

4. Bank of England. 2015. *Trends in Lending*. <http://www.bankofengland.co.uk/publications>



WE PILOTED AN EXTENSION OF OUR SUCCESSFUL FINANCIAL EDUCATION PROGRAMME, REAL DREAMS, TO SUPPORT MICRO-ENTREPRENEURS IN SÃO PAULO

64%

OF THE ENTREPRENEURS INCREASED THEIR INCOME



of small businesses in the USA, we launched Commercial Credit Score Simulator, which is an interactive tool that enables entrepreneurs to select different scenarios and business decisions and see the effect on their business' credit score. This new product was created through our Social Innovation programme, where our employees develop new services that seek to address important social issues while also generating commercial returns.

Sometimes entrepreneurs have the knowledge and ability to develop their product, but need help with business basics that can enable them to turn their skill into an opportunity to earn money for their family. In 2014/15, we piloted an extension of our successful financial education programme, Real Dreams, to support micro-entrepreneurs in São Paulo, Brazil. To do this, we partnered with Brazilian non-profit, Aliança Empreendedora (Entrepreneurs Alliance), to develop an entirely new way – focusing on behaviours and emotions – to empower entrepreneurs with the knowledge and tools to confidently and successfully grow their business (see quotes to the right).

REAL DREAMS FINANCIAL HEALTH, BRAZIL

TÂNIA GLEDES DA SILVA PEREIRA, OWNER OF A SMALL CLOTHES STORE

“ Participating in the Real Dreams programme made a real difference to me and my business. Before, I used to mix everything up and I didn't know the exact amount I sold each month.

Now I've got myself organised. By separating money for the business and money for home, I know what I have and I can put some money aside for me in a savings account every month. I couldn't do that before because I used to think there was no money left!

I have also saved some money for a small makeover of my store and I'm using what I learned on the Real Dreams programme to improve the way I run the shop and present the clothes. People who live nearby but used to just walk past now come into the store, and my sales have increased.”

CAROLINE MARIA APPEL, RESEARCH & DEVELOPMENT DIRECTOR, ALIANÇA EMPREENDEDORA

“ We were really impressed with the success of the pilot programme we ran with Serasa



Experian for micro-entrepreneurs. We applied our Entrepreneurial Inclusion Index tool, which measures micro-entrepreneurs' learning, and found that 64% of the individual entrepreneurs had an increase in their income and 55% reported they better understood their financial situation by the end of the programme. Normally, it takes much longer for such results to be achieved because the entrepreneurs need to apply the skills they learned in the classroom in real life situations. But this programme achieved these results much faster. It's a real achievement.”



WE HELP OVER A MILLION PEOPLE EVERY YEAR IN THE USA THROUGH OUR FINANCIAL EDUCATION PARTNERSHIPS

PARTNERING TO IMPROVE FINANCIAL EDUCATION

We partner with others to find new ways to build financial knowledge and provide extra support for those who need it most. Many of our employees get involved too, volunteering their time, expertise and enthusiasm to promote financial education.

We help millions of people every year through our financial education partnerships. Our well-established and growing programmes are tailored to local needs, reaching more than 1 million people a year in the USA alone.

For example, we work with the Credit Builders Alliance (CBA) to train service providers in the USA such as financial educators, asset builders, housing and social service providers to educate their customers about managing finances. (see to the right, Sheri, from Cleveland Neighborhood Project, describe her CBA training). Last year our work with the CBA helped 30,000 people.

30,000

PEOPLE HELPED THROUGH OUR WORK WITH THE CBA

THE CREDIT BUILDERS ALLIANCE (CBA), USA

SHERI DOZIER, DIRECTOR OF ECONOMIC OPPORTUNITY AND COMMUNITY FINANCIAL CENTERS

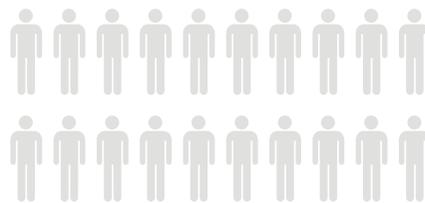
“ We realised that credit education is crucial if we are to help the most vulnerable people in our communities lift themselves out of poverty and have a better, more stable life. The Credit Builders Alliance helped us, and staff from 50 other local community organisations, to improve our understanding of credit through an intensive day’s training. We are now far better equipped to help clients build credit, deal with debt disputes and negotiate with lenders. We have redesigned existing programmes to ensure we are doing everything we can to help clients build their credit profiles and the training has given us the confidence to launch Community Financial Centers, a

citywide initiative that offers one-on-one, customized financial planning and management services.

Next, we are planning a programme to empower adults leaving foster care to take control of their credit profiles. Many of them have bad credit scores because their parent or guardian have taken out credit in their name. We want to help them fix this early and make sure it doesn’t stop them from leading full and successful lives.”



▶ Sheri Dozier



40,000

PEOPLE SUPPORTED IN SÃO PAULO SINCE THE START OF OUR REAL DREAMS PROGRAMME

In Brazil, we have supported more than 40,000 people in São Paulo since the start of our Real Dreams financial education programme. Our employee volunteers provide courses in schools and community centres, which target groups that typically can't access credit, including female micro-entrepreneurs, students and young families in disadvantaged areas (see quote to the right). In 2014/15, we expanded the programme to reach people in Bogotá, Colombia.

IN 2014/15, WE EXPANDED THE PROGRAMME TO REACH PEOPLE IN BOGOTÁ, COLOMBIA



▶ Adriana Rodrigues Dias (right)

REAL DREAMS BUDGET WORKSHOP, BRAZIL

ADRIANA RODRIGUES DIAS, PARTICIPANT IN REAL DREAMS BUDGET WORKSHOP



“ Before I came across the Real Dreams programme, I had no idea about my spending. I used to spend too much without realising.

budget to achieve our goals. It was great to participate in the Real Dreams course and, with everything I heard, I'm sure that I will stay more in control of my finances.”

It was very good for me to take this finance course. It's helping me keep better track of my spending and think about what is truly needed and what is not. Today, when I plan my budget, I know how much money is coming in and how much is going out. I still can't save enough for my emergency fund, but that's my goal for this year.

I have two daughters and I'm teaching them to realise that things cost money and that we all need to plan and





“VOLUNTEERS FROM EXPERIAN CAME IN TO TALK ABOUT BUDGETING AND SAVING UP TO BUY THINGS YOU REALLY WANT”

We also support financial awareness among children to help them gain the skills, knowledge and confidence they need to manage their money when they grow up. In the UK, 14 schools in some of the country's most disadvantaged areas have become recognised Centres of Excellence in financial education through our partnership with pfege, a leading money education charity (see quote to the right).

Many of our clients are lenders and service providers who discuss credit with millions of people every day. We provide training to help their employees give better advice. Demand is growing for this kind of support and we are developing financial education consulting services to enable us to support more of our clients in this way.



PFEGE PARTNERSHIP, UK

PASCAL VANWYNSDERGE, TEACHER AT CULLODEN PRIMARY SCHOOL IN EAST LONDON

“Banking, borrowing and saving money can be confusing for all of us. Even adults need help with this so why not start preparing our pupils for the future?”

As a school, we feel we have a big responsibility to ensure our pupils understand money, especially when times are tough economically. That's why we decided to get involved in pfege's programme for financial education.

Now we are teaching children about finance as part of their regular lessons, even in art or music lessons. And we have hosted workshops to help their parents learn about managing money too.

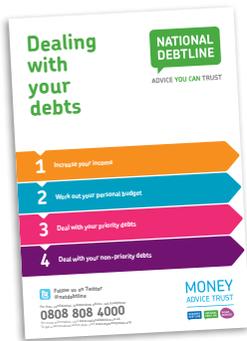
As a pfege Centre of Excellence, I'm very proud that our primary school in east London is now one of the leading schools in the UK for financial education.

The brilliant support from pfege and Experian has helped us achieve a lot. If I had tried to do this alone, I wouldn't have had a clue where to start!

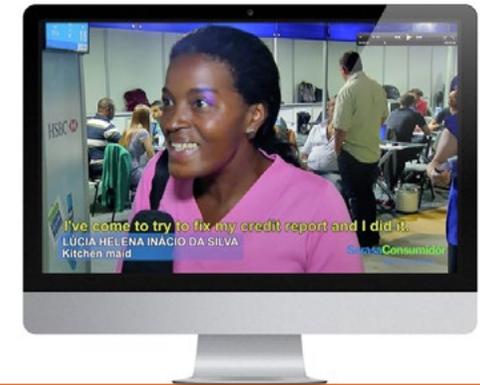


Volunteers from Experian came in to talk about budgeting and saving up to buy things you really want. The children were very engaged in their story-telling and hearing from business professionals had a big impact on them.

We are keen to keep working with Experian and we have invited their volunteers back to deliver more workshops, this time for the teachers.”



OUR WORK WITH THE MONEY ADVICE TRUST IN THE UK HAS HELPED THE ORGANISATION SUPPORT THOUSANDS OF PEOPLE AND SMALL BUSINESSES



▶ Lúcia Helena Inácio da Silva

TACKLING UNMANAGEABLE DEBT

By educating and supporting people to understand and stay in control of their finances, we aim to help them avoid unmanageable debts. But if they do get into debt that they can't afford, we help them take action to get back on track.

Unpaid debt or excessive debt can ruin lives, not just credit scores. Research by a debt counselling charity in the UK found that more than eight out of 10 people with debt problems say their financial difficulties are having a negative effect on their lives, jeopardising their personal relationships, health and ability to carry out their jobs⁵.

We partner with debt advisory charities around the world to help people manage and repay their debt by providing them with free credit reports and advice. Since 2001, our work with the Money Advice Trust in the UK has helped the organisation support thousands of people and small businesses with free, independent advice on how to take control of their debt.

2.4m
PEOPLE USING THE RECOVERY PORTAL TO FIX THEIR DEBTS

5. <http://www.theguardian.com/money/2010/jul/21/debt-problems-impact-health>



Financial management

In Brazil, more people are getting into debt they can't afford and over half the population claim not to know about their unpaid debts. Our 'Limpa Nome' ('Clean my name') debt fairs have brought together around 300,000 people and 80 lenders to discuss and renegotiate debts face-to-face since 2012 (see quotes to the right).

Building on this initiative, we moved the debt fairs online with the development of the Recovery Portal. The Portal provides an online forum for people and lenders to reach a compromise to stop unmanageable debts from spiralling out of control. Since the start of the Portal in July 2013, more than 4 million people have registered to use the site. Over 2.4 million people are actively using it to negotiate debt settlements, and it has helped more than 515,000 people resolve at least one debt in 2014/15. In September 2014, we also expanded this online portal to help small businesses manage their debt, with around 1,500 benefiting in the early stages of the programme.

LIMPA NOME (CLEAN MY NAME) IN BRAZIL

LÚCIA HELENA INÁCIO DA SILVA, KITCHEN MAID

“ I've come to try to fix my credit report and I did it.



I got a 90% discount and I'm very happy. It's really worth coming here. I congratulate Serasa for giving this opportunity to everyone and doing an excellent job.”

ANONYMOUS BENEFICIARY

“ I found Limpa Nome Online and enrolled to know which debts I had and to be able to negotiate them. I negotiated good conditions and thanks to Serasa Experian I paid my debts. I advise everybody use Limpa Nome!”



SAFEGUARDING PRIVACY AND DATA

[22 Protecting data](#)

[22 Our compliance principles](#)

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SAFEGUARDING PRIVACY AND DATA

We manage vast amounts of data on people and businesses around the world. The continued success of our business depends on our ability not just to access and analyse that data, but to protect it.



WE INVEST HEAVILY IN OUR EXTENSIVE AND ROBUST SECURITY SYSTEMS

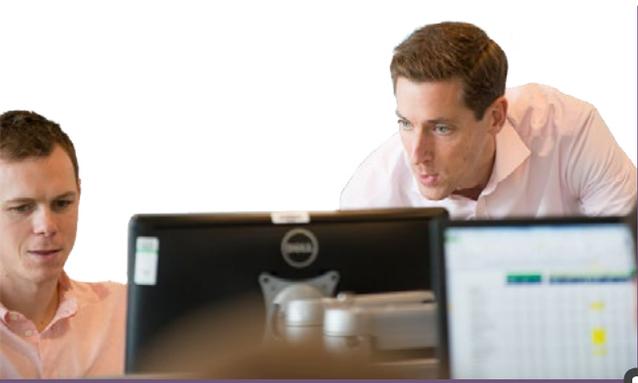
Public concern about privacy is growing. We need people to trust us to keep their data secure and use it appropriately. It's critical that we find the right balance between protecting personal privacy and gaining insights from data that can benefit people, business and society.

How data is handled, managed, accessed and shared is heavily regulated, with requirements varying between countries. In order to protect data wherever we operate, our Global Information Values set clear expectations about how we use data across the business (see graphic). We invest heavily in our extensive and robust security systems, with built-in safeguards against physical threats and continually evolving cyber attacks.

We work with data providers to ensure the data we are using is as up-to-date and accurate as possible. We also advise people on steps they can take to protect their data and guard against fraud, and we help victims of identity theft resolve issues that could harm their credit history.

OUR GLOBAL INFORMATION VALUES SET CLEAR EXPECTATIONS ABOUT HOW WE USE DATA ACROSS THE BUSINESS





OUR SECURITY POLICIES ARE BASED ON THE ISO27002 INTERNATIONAL STANDARD



OUR STRONG COMPLIANCE CULTURE IS SUPPORTED BY EXTENSIVE AND ROBUST SECURITY SYSTEMS

PROTECTING DATA

Everyone at Experian is personally responsible for data protection and we take this very seriously. Maintaining consumer and client confidence through high standards of data protection and security is integral to our business.

Our Compliance Principles provide a clear framework to ensure we comply with the complex regulations that govern how data can be used across our operating countries. We have a robust governance structure that provides three lines of defence:

- 1. our front line employees and managers identify risks and promote a compliance culture
- 2. dedicated security, compliance, business continuity, risk and governance teams establish policies and monitor their implementation
- 3. Global Internal Audit evaluates our standards of practice.

OUR COMPLIANCE PRINCIPLES

- 1 **ACCOUNTABILITY:** sets the leadership 'tone at the top' to enable the other six elements to be embedded in Experian's culture
- 2 **REGULATORY OVERSIGHT:** manages interactions with regulators and monitors changes in the regulatory environment
- 3 **POLICIES AND PROCEDURES:** defines and reinforces the compliance framework
- 4 **TRAINING AND AWARENESS:** communicates requirements and conducts relevant trainings
- 5 **MONITORING AND TESTING CONTROLS:** ensures relevant controls are in place to enable effective compliance monitoring
- 6 **ISSUE MANAGEMENT:** identifies, manages and remediates issues associated with compliance related policies and procedures
- 7 **REPORTING:** communicates issues or risks to Experian's business management, executive management and the Board

We also extend data protection requirements to third-party suppliers and partners through our contracts.

Our strong compliance culture is supported by extensive and robust security systems and controls for monitoring compliance. These are critical to operating efficiently and ensuring the integrity of the data we hold – from its collection, use and storage through to its eventual destruction when we no longer need it. Our security policies are based on the ISO27002 international standard and we continually assess our data security strategy to anticipate and mitigate emerging threats. Ensuring data security is fundamental to protect people's privacy, which is a key concern as people share more and more information about themselves.

GETTING THE BALANCE RIGHT

People want to protect their privacy, but they also want access to credit and services that they can only get by sharing their personal information with lenders and other organisations.



WE BALANCE THE DESIRE FOR PRIVACY WITH THE NEED TO SHARE DATA WITH CLIENTS SO THEY CAN MAKE RESPONSIBLE LENDING DECISIONS



DATA QUALITY IS ESSENTIAL TO PRODUCING ACCURATE CREDIT REPORTS FOR PEOPLE AND FOR PROVIDING CORRECT ANALYSIS TO CLIENTS

We balance the desire for privacy with the need to share data with clients so they can make responsible lending decisions, provide fair and affordable access to services, or tailor their marketing to what people want.

We also work with policymakers to support the development of appropriate regulations that respond to growing public concerns about data privacy, while enabling accurate and efficient credit checking processes that support responsible lending and borrowing and deliver social and economic benefits.

IMPROVING DATA QUALITY

As we work with policymakers to achieve the right regulation, we also work with data providers, like banks and credit card companies, to ensure that the data they give us is high quality. Data quality is essential to producing accurate credit reports for people and for providing correct analysis to clients.

We use sophisticated tools that check data, flag potential inaccuracies and point to areas that have a potential impact on consumers. We have a suite of products and partnerships

with our data providers to prevent poor data entering our systems and potentially affecting people's credit reports.

The tools help us identify and deal with mismatch issues, where new data doesn't match our existing records. In cases like these, we ask the data provider to check that what they've provided is correct, and advise them on how to fix mistakes. Our tools also monitor the time intervals of when we should be receiving new data, and notify data providers when they haven't provided us with updates as expected. This helps to ensure the data we hold remains valid.

If data providers persistently fail to meet our expectations on data quality and frequency, we escalate our feedback to secure formal remediation, which can ultimately lead to termination of a contract with the provider.

In addition to these efforts, our credit bureau agents work with people directly to help them understand their credit reports, spot mistakes and work with us to resolve inaccuracies.

HOW I HELP OUR CUSTOMERS

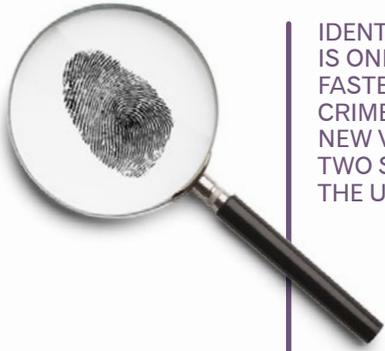
MICAH AHAPOW, EXPERIAN CREDIT EDUCATOR IN THE USA



“ We're offering an invaluable service. We help people achieve their goals and dreams by showing them how to improve their credit situation.

As a Credit Educator, my main job is to help people better understand how their credit works, and how to read and understand a credit report. That ability allows them to check if there are any inaccuracies in their report that could affect their credit score. I help people correct any inaccuracies and together we review how they could improve their situation.

We treat each consumer as a person, not a number. No matter what a person's credit situation is, it's my job to be empathetic and provide the information they need so they can make the necessary improvements. One of the biggest compliments I can receive is when someone comes back to me for a follow-up session. The thank you calls, survey results and referrals I receive show I'm making a difference to people's lives.”



IDENTITY THEFT IS ONE OF THE FASTEST GROWING CRIMES WITH A NEW VICTIM EVERY TWO SECONDS IN THE USA



12,000
VICTIMS OF FRAUD IN THE UK WERE SUPPORTED BY US IN 2014/15

HELPING PEOPLE PROTECT THEIR DATA

Despite the precautions that people and businesses can take to protect their data and privacy, unfortunately, identity theft remains one of the fastest growing crimes, with a new victim every two seconds in the USA.⁶

We can help people who have become victims of fraud using the information we hold in our credit reports. Our identity protection services help people detect attempted fraud or identity theft and deal with problems before they escalate. People using CreditExpert and Credit Tracker get regular alerts on certain changes to their profile. We also advise people on how to protect their personal data through our consumer-facing websites and social media channels, such as #CreditChat on Twitter.

We also work behind the scenes. Our products like FraudNet and TrustInsight work to stop thieves using stolen information by helping clients identify transactions that are likely to be fraudulent. Our 41st Parameter platform is the leading provider of dedicated fraud

WE CAN HELP PEOPLE WHO HAVE BECOME VICTIMS OF FRAUD USING THE INFORMATION WE HOLD IN OUR CREDIT REPORTS

prevention solutions, supporting some of the world's largest e-commerce, financial and travel services companies.

Having your identity stolen can have a devastating impact on lives. Victims of fraud don't just lose money, they lose control of their credit profile and can find it difficult to

take out a mortgage or apply for a credit card. Undoing this damage can be time consuming, stressful and emotionally draining.

We have dedicated teams to provide advice and support to help people resolve issues with their credit profile and protect themselves from fraud in the future.



6. Javelin Strategy and Research, 2014. *A New Identity Fraud Victim Every Two Seconds in 2013*, www.javelinstrategy.com/news.

171,000

PEOPLE IN THE USA
HELPED BY OUR FRAUD
RESOLUTION AGENTS

“EXPERIAN
WERE REALLY
EMPATHETIC
AND WILLING TO
LISTEN, AND IT WAS
REASSURING TO
KNOW I COULD CALL
THEM WHENEVER
I NEEDED SUPPORT”

In the UK, for example, our Victims of Fraud team assigns caseworkers that help victims prove their identity and rebuild their credit profile. To reduce hassle for the victims, our team then contacts other relevant companies to prevent this affecting their access to services. We share relevant information with other credit reference agencies to prevent further fraud attempts. In 2014/15, the UK team supported around 12,000 victims of fraud (see quote to the right).

Our trained Fraud Resolution Agents in the USA provide similar support and helped 171,000 people in 2014/15.



VICTIM OF FRAUD IN THE UK

SARAH STEAD, EXPERIAN CUSTOMER

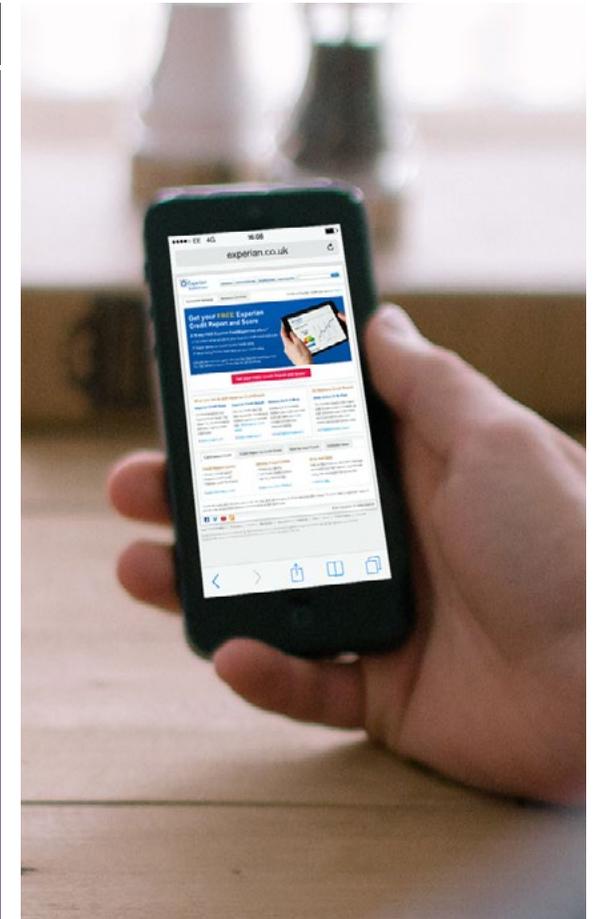
“ When I found out that someone had been stealing my post and applying for £10,000 loans in my name, it was pretty stressful.



I immediately renewed my CreditExpert membership to check the activity on my credit profile and asked Experian for help. They were really empathetic and willing to listen, and it was reassuring to know I could call them whenever I needed support.

The Experian team helped me remove the fraudulent activity from my credit profile, and advised me on how to get issues resolved quickly with the banks. I would never have thought to check my blogs and social media profiles to remove personal information that could be used by fraudsters, but they gave me lots of tips about how to protect myself from further fraud.

I've been checking CreditExpert regularly and it's all sorted now, but I know that if anything like this happens again, Experian's Victims of Fraud team will be there to help me.”





ENGAGING OUR PEOPLE

27 Strengthening our culture and engagement

28 Nurturing talent and diversity

28 Getting involved

29 Stakeholder voices: Manage Your Future Now

30 Stakeholder voices: supporting McClelland College

31 Map: Global reach, local volunteering

ENGAGING OUR PEOPLE

We aim to make Experian a great place to work so we can attract and retain talented people who will help our business grow. To do this, we focus on culture, engagement and talent. Our 16,900 people across 39 countries know that their work is making a difference. We are extremely proud of the contribution they make to our business and our communities, and the support they provide to millions of people around the world.

500

EMPLOYEE
AMBASSADORS
ORGANISE
LOCAL
ACTIVITIES
TO BRING
THE HEART
OF EXPERIAN
TO LIFE

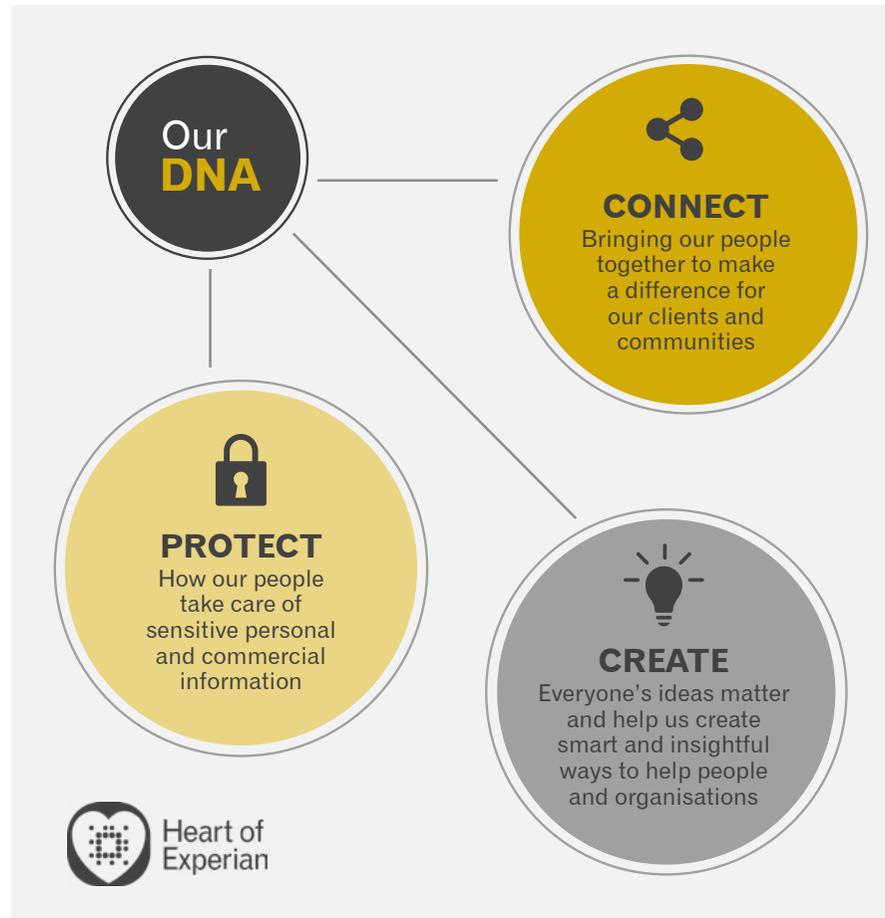


We all have our own unique stories, skills and talents, and we value the fresh ideas that a diverse workforce can bring. Together, our collective intelligence and passion supports our core DNA, which can be summarised in three key words: connect, protect and create (see graphic).

Heart of Experian, our global culture programme, is the way we define our culture and acknowledge, honour and celebrate the things that make us special as a business and an employer. It clearly defines who we are and emphasises the central role of our employees in everything we do.

STRENGTHENING OUR CULTURE AND ENGAGEMENT

The Heart of Experian enhances our focus on connecting our people and raising awareness of activities across the business. Our global Discover Experian programme plays a critical role. Central to this is an internal knowledge guide, hosted on our intranet, which aims to improve employees' understanding of what we do for clients and consumers so they can



see how their role contributes to the business as a whole. Sales teams can also use this knowledge to broaden their relationships with clients and create new business opportunities.

Worldwide, over 500 of our employees act as ambassadors and organise local activities to bring the Heart of Experian to life. In North America, our Career Connections website helps people explore what it's like to work in different parts of the business and create a career plan that suits their personal aspirations and interests.

Listening to our people helps us to create an even better place to work. Around 89% of our people responded to our latest Global People Survey in May 2013 – the highest ever participation rate. Their feedback is helping us understand and respond to challenges. The next survey in May 2015 will show us how we're doing.

One of the challenges highlighted by the last survey was that line managers need more support in engaging their teams. We responded by creating a new learning and

OVER 2,100 MANAGERS
HAVE PARTICIPATED IN
THE ENGAGING MINDS
WORKSHOPS SINCE
SEPTEMBER 2014

MANY OF OUR
PEOPLE ARE KEEN
TO SUPPORT
THEIR LOCAL
COMMUNITIES AND
HELP TO DEVELOP
NEW PRODUCTS
AND SERVICES



development programme, rolled out through a series of two-hour workshops. Over 2,100 managers have participated in the Engaging Minds workshops since September 2014 – 96% of them rated the workshops good, very good or excellent. All 3,500 of our leaders and line managers will complete a workshop by the end of December 2015.

Part of building a successful culture is maintaining a safe and healthy workplace. We have safety policies and systems in all our regions and provide training to health and safety co-ordinators. In 2014/15, our lost-time incident frequency rate decreased to 1.95 per 1 million hours worked (1.97 in 2014).

NURTURING TALENT AND DIVERSITY

A talented and diverse workforce is essential to grow our business successfully. We need a broad range of skills, outlooks and experience to innovate and support customers and business clients around the world. Having the right culture helps us attract talented people and we are committed to supporting their development once they have joined Experian.

44%

OF OUR WORKFORCE
ARE WOMEN

25%

OF OUR SENIOR
LEADERSHIP
ARE WOMEN

We help our people set and achieve their personal goals through the Performance for Growth global performance management system. We also offer a range of training, mentoring and coaching programmes to equip them with the skills they need and support a strong leadership pipeline for the business. Programmes such as our CEO Forum, Executive Success and the Experian Business Network encourage people to network with others around the business and give them the opportunity to engage and learn from senior leaders. This internal networking helps people develop their careers with us. Of the 177 people who attended the Experian Business Network in 2012/13 and 2013/14, 23% achieved a promotion.

To recruit the most talented people from all walks of life, we need to provide a workplace where everyone can flourish. Our Diversity & Inclusion Network raises awareness and promotes diversity, and we track progress as part of our global talent review. Women represent 44% of our workforce and 25% of our senior leadership.

Recruiting the best young talent is an important focus to promote innovation and future-proof our business. The average age of our workforce is now 38, and 45% of our people were born in the 1980s and 1990s.

GETTING INVOLVED

Many of our people are keen to support their local communities and help to develop new products and services through our social innovation programme. In 2014/15, employees around the world volunteered a total of 39,139 hours to support financial education and community initiatives. This includes 27,567 hours during work hours and 11,572 hours outside of work hours where our people went above and beyond to support our initiatives in their own time.

Our people provide their support in a range of ways, for example by using their expertise to offer financial education to communities (see Altan's perspective on the next page). In 2014/15, some of our senior UK employees worked with entrepreneurs as part of the Big Issue Invest's Corporate Social Venture

SENIOR EMPLOYEES
IN THE UK HELPED
ENTREPRENEURS
GROW THEIR
BUSINESSES
THROUGH BIG
ISSUE INVEST'S
PROGRAMME

▶ Altan
Atabarut,
Business
Development
Manager



Challenge – a programme to help give new entrepreneurs the skills and resources to make their social businesses a reality. The map on page 31 showcases just a few of the many contributions our people make around the world.

In 2014/15, for the second year running, we asked our people to share their ideas about how Experian could enhance its contribution to society. Five contributors were selected to become Social Responsibility Ambassadors and put their ideas into action as regional champions. They also had the honour of representing Experian at the One Young World summit in Dublin, Ireland, joining 1,300 delegates from 190 countries to share ideas on sustainable development. See the next page to find out how Sarah's idea is being put into practice and the impact this is having on a school in Australia.

“ WITH THE
SUPPORT
OF EXPERIAN,
WE PROVIDE
TRAINING TO
YOUNG PEOPLE IN
DIFFERENT CITIES
ACROSS TURKEY.”

🔍 MANAGE YOUR FUTURE NOW, TURKEY

ALTAN ATABARUT, BUSINESS
DEVELOPMENT MANAGER
AT EXPERIAN, TURKEY

“ When you think about university students, you realise that in two to four years' time they will graduate, get a job and start managing their finances. Yet, they're totally unaware of what the future may bring. As a volunteer for Manage Your Future Now, our presentations show university students in Turkey how to keep track of their spending and prepare for the essentials in life. This helps them to avoid getting into unmanageable debt. I've loved seeing the impact of the programme grow. It's also given me an opportunity to become a better public speaker and connect with another generation.”

SAIT ÇETIN, PROJECT
COORDINATOR OF
HABITAT CENTER
FOR DEVELOPMENT
AND GOVERNANCE



“ Financial management is a life skill that every single person should have. With the support of Experian, we provide training to young people in different cities across Turkey. For three years our passionate volunteers have shared their knowledge and experience with disadvantaged young people. It's great to hear feedback that they've enjoyed being part of a positive change and feel fulfilled that if you can manage your pocket, then you can manage your life.”

“ WE ARE HELPING THE TEACHERS WITH LEADERSHIP AND GOVERNANCE, AS WELL AS GIVING STUDENTS WORK EXPERIENCE AT EXPERIAN AND OFFERING THEM CAREER ADVICE”



▶ Sarah Hughes

“ EXPERIAN VOLUNTEERS HAVE SPENT LOTS OF TIME WITH OUR STUDENTS AND BUILT UP REALLY STRONG RELATIONSHIPS WITH THE KIDS”



▶ Students from McClelland College

🔍 SUPPORTING McCLELLAND COLLEGE, AUSTRALIA

SARAH HUGHES, EXPERIAN SOCIAL RESPONSIBILITY AMBASSADOR

“ Being a Social Responsibility Ambassador is the most unforgettable, enjoyable and gratifying experience.

I wanted to enhance learning and opportunities for young people and their parents. So I worked with the Business Class initiative, which links schools and businesses through Schools Connect. I set up a relationship between Experian and McClelland College in Melbourne, Australia. We are helping the teachers with leadership and governance, as well as giving students work experience at Experian and offering them career advice. And this is increasing awareness of Experian’s brand in the community too.

Helping young people, teachers and parents develop and enhance their lives has been a really rewarding experience. I feel highly privileged and honoured to have had the ability to create significant and sustainable changes in McClelland College and the wider community.”

AMADEO FERRA, SCHOOL PRINCIPAL AT McCLELLAND COLLEGE

“ We’re working in a community where people don’t have a lot of opportunities so most of the kids don’t have very aspirational career goals. Experian has given our students the chance to engage with young tertiary-educated professionals who they can relate to.

The interactions have been fantastic. Experian volunteers have spent lots of time with our students and built up really strong relationships with the kids. Kids studying for exams sit up and listen to them more than the teachers!

Last year, we ran a business challenge where Experian volunteers mentored pupils. The final presentation was in the board room at Experian’s offices. The students were treated like professionals and they came back glowing!

The support from Experian has helped me and the other teachers develop too. I’ve got 900 students and only 80 staff so strong leadership is really important. Having the opportunity to shadow Experian’s Australian Managing Director was really useful for me and I think he got a lot out of it too. Now three of my teachers are matched with individuals at Experian who can help them too.”



GLOBAL REACH, LOCAL VOLUNTEERING

USA

Employees acted as judges at literacy competitions designed to help young people understand their finances.



UK

Employees offered their skills and experience to mentor young entrepreneurs through the Prince's Trust and the Big Issue Invest's Corporate Social Venture Challenge.



TURKEY

Our people continued to volunteer their time to support students through the Manage Your Future Now programme, which promotes financial awareness in schools and universities.

14,665

PEOPLE REACHED THROUGH OUR REAL DREAMS PROGRAMME IN BRAZIL IN 2014/15

16,818

HOURS CONTRIBUTED BY OUR VOLUNTEERS IN THE UK DURING 2014/15

19

OUR HEART OF THE HOLIDAYS CAMPAIGN IN ASIA PACIFIC SUPPORTED 19 PARTNERS

BRAZIL

More than 120 volunteers provided training on money management at community centres and schools through our long-running Real Dreams programme, reaching 14,665 people in 2014/15.



INDIA

Our employees are paired with school students to provide regular coaching to support their studies and help them get into higher education through the Each One, Teach One programme.

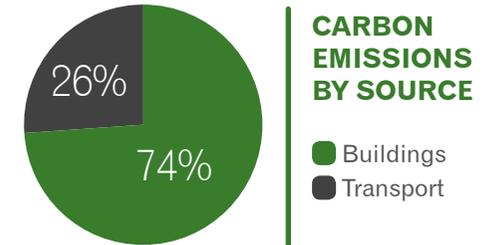




MANAGING OUR ENVIRONMENTAL FOOTPRINT

33 Carbon emissions

MANAGING OUR ENVIRONMENTAL FOOTPRINT



Our environmental impacts are relatively small since we are a knowledge-based business. Despite this, managing our footprint is a core part of our corporate responsibility.

The biggest impact we have on the environment is through our carbon footprint – from the energy we use in our offices and data centres to the emissions related to business travel. We work to reduce our carbon emissions by improving efficiency across our operations, whether that’s through installing energy-efficient technology in our buildings or using video conferencing instead of travelling to meetings.

We set a target in 2013 to reduce CO₂e emissions per US\$1,000 of revenue by 5% by 2016. This year our CO₂e per US\$1,000 of revenue significantly decreased by 19% compared to 2012/13, achieving our target ahead of schedule. The reduction was due predominantly to consolidating our offices and cutting our business travel. Our total carbon footprint in 2014/15 decreased by 17% to 57.9 thousand tonnes of CO₂e.

Environmental champions in each region support these efforts and we train employees to help them understand and share best practice on environmental

THIS YEAR OUR CO₂E PER US\$1,000 OF REVENUE SIGNIFICANTLY DECREASED BY 19%, ACHIEVING OUR TARGET AHEAD OF SCHEDULE

management. Many of our sites are certified to, or follow the principles set out in, the ISO14001 environmental management system.

The largest proportion of our emissions is from our buildings, which includes offices in 39 countries and our data centres. We work to cut our carbon footprint and costs by reducing the energy use in these buildings.

At our offices, we have implemented energy-efficient technologies, such as LED lighting, and optimised heating and air conditioning. We encourage employees to save energy in their daily work, through awareness campaigns in our workplaces across the world. Where we do not own our buildings, we work with building providers to encourage them to reduce energy consumption.

Storing, analysing and presenting data is critical to our business, and our data centres in the UK, USA and Brazil play a critical role. Data centres are energy intensive, using electricity to power and cool them, and are in constant operation. We are installing more efficient equipment to maintain

optimum performance. New monitoring systems in two of our USA data centres will enable us to better track energy consumption and identify opportunities to improve efficiency.

Regulating temperature is critical to ensure equipment runs efficiently. In our main data centre in the UK, free cooling – using fresh air rather than air conditioning – and more efficient equipment has cut energy use by 4.4% since 2013/14. In Brazil, we have also installed new technology to improve air conditioning performance, which will contribute to a 5% reduction in energy use.

Overall, efficiency measures contributed to a 3.2% reduction in energy use at our data centre sites in 2014/15, compared to the previous year.

Transport, particularly air travel, is another key source of our carbon footprint. Our people work closely with colleagues and clients around the world, so some travel is essential to grow our business. We aim to minimise travel by encouraging people to use video conferencing as an alternative. We cut our global travel emissions by 28% in 2014/15.



HOW WE PERFORMED

We measure progress against these key performance indicators

1. Social reach measures the number of unique individuals positively impacted by eight of our products. We started measuring this in 2013/14.

2. Comprises all contributions that fall within the London Benchmarking Group framework.

3. Comprises contributions that fall outside of the London Benchmarking Group framework, in particular

investments in social innovation and monetary commitments to relevant local charities or not-for-profit organisation via an Experian subsidiary.

4. For a full breakdown of our community contributions, see our website at www.experianplc.com/CRdata

5. Assured by PwC for 2013/14. See www.experianplc.com/CRassurance to view the 2014

Reporting Principles and Methodologies and PwC's 2014 Assurance Report.

6. Assured by PwC for 2012/13. See 2013 CR Report for the Reporting Principles and Methodologies and Assurance Report, available at: <https://www.experianplc.com/media/1228/experian-cr-2013apdf.pdf>

7. This is based on 11,572 out of work volunteering hours

multiplied by the average employee cost in the region where the volunteering took place. This is a proxy for the value contributed by our volunteers to the community.

8. We measure employee engagement every 18–24 months. See the 2014 CR Report for more information on the 2014 figure, available at www.experianplc.com/crreport

EXTERNAL ASSURANCE

PwC performed limited assurance on the metrics marked with the **A** symbol in the table below. The Reporting Principles and Methodologies and PwC's full Assurance Report can be found at www.experianplc.com/CRassurance

FOCUS AREA	METRIC	UNIT	2015	2014	2013
HELPING SOCIETY	Social reach metric ¹	No. of people	13.6 million	10 million	n/a
COMMUNITY INVESTMENT	Charitable contributions ²	US\$ '000s	6,347	5,318	4,231
	Voluntary contributions ³	US\$ '000s	1,141	1,594	1,057
	Total from Experian⁴	US\$ '000s	7,488	6,911⁵	5,288⁶
	% Benchmark PBT	%	0.61	0.56	0.44
	Employee fundraising	US\$ '000s	1,109	1,270	785
	Value of out of work volunteering enabled by Experian ⁷	US\$ '000s	643	873	489
	Total from all giving	US\$ '000s	9,240	9,054	6,562
	% Benchmark PBT	%	0.75	0.73	0.55
ENVIRONMENTAL MANAGEMENT	Total carbon footprint	Thousand tonnes	57.9 A	70.0	70.0
	Total carbon footprint per US\$1,000 of revenue	Kilogrammes	12.0 A	14.5	14.8
	Total carbon footprint per full time equivalent employee	Tonnes	3.5 A	4.2	4.1
CARING FOR OUR PEOPLE	Employee engagement ⁸	No.	n/a	74	n/a
	Gender diversity among senior management	%	Women: 25 Men: 75 A	Women: 22 Men: 78	Women: 20 Men: 80
	Gender diversity among all employees	%	Women: 44 Men: 56 A	Women: 45 Men: 55	Women: 46 Men: 54
	Lost time injuries frequency rate	Per 1,000,000 hrs worked	1.95	1.97	2.67

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Corporate Responsibility Report 2015

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Annual Report 2015

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Company website

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