



TRANSFORMING FINANCIAL LIVES





EXPERIAN SUSTAINABLE BUSINESS REPORT 2020

OUR APPROACH AND PERFORMANCE



We're creating a better tomorrow by improving financial lives, acting responsibly and adopting a sustainable business approach.

Our Sustainable Business Report has two parts this year. The Highlights document tells the story of how we're helping people improve their financial lives, and this accompanying document provides more information on our approach and performance for readers looking for more detail. Additional information on governance of sustainable business topics is available in our Annual Report.

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OUR APPROACH TO SUSTAINABLE BUSINESS

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.

OUR STRATEGY

As the world's largest credit bureau, Experian has a vital role to play in providing lenders with the information they need to offer more loans at fairer rates. Extending access to credit helps to drive social and economic development by enabling businesses to grow and families to pay for the essentials they need to transform their lives – from homes to healthcare and education.

Not only are we extending access to financial services, we're also helping people to better understand, manage and improve their financial situation, and protect themselves and their data. In doing so, we're supporting the financial health of individuals, businesses and economies – and of our own business as we foster new and existing customer relationships.

We help people improve their financial lives through our core business products for clients and consumers, our social innovation products and our community investment. Our employees get involved by volunteering their time and skills to support our financial education and community programmes.

This year, we updated our Corporate Responsibility (CR) strategy to incorporate a new Impact Framework that supports our purpose to create a better tomorrow by improving financial lives through our people, products and profit.

As a responsible business, we also manage other ethical, social and environmental risks that could affect our reputation or undermine trust in our brand. We are committed to treating people, their data and the environment with respect, and always working with integrity.

OUR PURPOSE

Create 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

01 Data is central to how we all live. It has the potential to transform all our lives.

02 We can unlock the power of data to realise opportunities for people and organisations.

03 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.

04 We can make a difference to society and our communities by helping people make the most of their data.

05 How we work is as important as what we do: we treat everyone fairly and their data with respect; we work with integrity, always.



OUR APPROACH TO SUSTAINABLE BUSINESS CONTINUED

IDENTIFYING OUR MATERIAL ISSUES

This year, we conducted extensive consultation with senior leaders representing different functions and regions across the business, as well as an analysis of external stakeholder needs, to refresh our understanding of the most material sustainability issues for our business and stakeholders.

Through this materiality process, we confirmed that improving financial lives is the greatest opportunity we have to deliver positive societal impact and contribute to business growth through our people, products and profits.

This focus on improving financial lives clearly aligns with our strategic business focus area to empower consumers to improve their financial lives, gain access to credit, safeguard their identity, save money, negotiate debt and improve their financial knowledge (see page 25 of our Annual Report). These areas are also where we are best placed to make a difference to society and support the UN's global Sustainable Development Goals (SDGs) (see box).

Our data and analytics expertise are key to delivering these societal and business benefits. The information we hold about people's financial situation and track record enables lenders – our clients – to make informed decisions when offering credit. We also help people get better access to credit by strengthening their financial profiles with additional data streams, including positive data about bills paid on time rather than just missed payments.

We are entrusted with data about 1.3 billion consumers and 163 million businesses worldwide. Loss or misuse of data is the most material risk for our business and our stakeholders. That's why information security will always be of the highest priority for us.

CORPORATE RESPONSIBILITY GOVERNANCE

Our global CR function oversees Social Innovation, community investment, environment, health and safety. The function consists of a central team and a network of regional corporate responsibility leads, specialists and steering groups across the business that manage our programmes and report on their impact.

We record data on our CR performance locally at office or country level, and monitor it regularly. Aggregated global data is reported publicly on an annual basis (see page 16).

Our CR programme is overseen by the Company Secretary, who sits on the Group Operating Committee (OpCo) and Executive Risk Management Committee, and provides the Board with an annual update on environment, health and safety. Our Head of Global Corporate Responsibility reports to our Company Secretary and provides an update at least annually to the Board on CR-related matters (such as our Social Innovation programme, environmental performance, and community investment and partnerships), as well as updates to our OpCo during the year.

The Board also receives reports of our CR activities and performance from the CEO at every Board meeting.

Governing Social Innovation

Our Social Innovation programme supports the development of products that aim to bring societal benefits by tackling financial exclusion. The application process for funding is aligned with the global innovation framework we use to develop products in our core business.

The Social Innovation programme is governed by a global steering committee. Facilitated by the Global Head of Social Innovation, the steering committee is chaired by the Managing Director of Global Decision Analytics and includes our Group Chief Investment Officer, Company Secretary and Head of Group Internal Audit as well as senior representatives from each region. A sub-committee is also in place to govern funding of early stage ideas to explore their feasibility.

Establishing our Impact Framework

During the last year, we have been working with external specialists to develop our Impact Framework. This Framework is supported by a global vision, principles, methods and metrics; and it takes into account potential internal and external challenges that we could face as a business.

Our Impact Framework is being rolled out at global and regional levels of the business. Each region can tailor the Framework to local social challenges, culture and employee engagement. Over the next twelve months, we plan to review our community investment, partnerships and local programmes to make sure they align with the new Framework's focus on improving financial lives.

CONTRIBUTING TO THE UN SUSTAINABLE DEVELOPMENT GOALS (SDGs)

We have identified three of the UN SDGs where we can make a meaningful contribution:



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.



Target 8.10:

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



Target 9.3:

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


OUR APPROACH TO SUSTAINABLE BUSINESS CONTINUED

Our vision is to create a better tomorrow by improving financial lives in our communities through our people, products and profit. Our goal is to be able to measure the number of people who have improved their financial lives as a result of Experian's people, product and profit, and understand how many were unbanked or underbanked. We're currently developing new metrics to more effectively measure the impact of our products and programmes on financial lives and our contribution towards the UN SDGs.

ENGAGING WITH STAKEHOLDERS


Listening to our stakeholders helps us understand what matters most to them. This engagement informs our process to identify the sustainability-related topics that are most relevant – or material – to our stakeholders and our business.

HOW WE ENGAGE WITH STAKEHOLDERS

Stakeholder group	How we engage	Topics of interest	Our response
Clients	<ul style="list-style-type: none"> Day-to-day interactions with Sales, Product and Support teams Client relationship and satisfaction surveys, customer loyalty monitoring Responding to client requests for information Engaging with clients through webinars, advisory boards and conferences 	<p>Clients want to understand how we can support them, for example by helping them better serve their customers, protect their business from fraud and meet regulatory requirements. They also expect us to meet their supplier requirements on data security and other sustainability topics.</p>	<p>We provide clients with the information they need, including on sustainability topics. We monitor their expectations through customer experience programmes and we use their feedback to help us improve their experience with Experian.</p> <p>We collaborate with clients on solutions to key challenges at our DataLabs around the world and this year, we created a new Customer Innovation Experience in London to enable clients to explore how data and technology can help them address market trends.</p> <p> See our Annual Report for more information.</p>
Consumers	<ul style="list-style-type: none"> Marketing campaigns Social media channels, such as AskExperian, #CreditChat and Experian News Consumer experience programmes Consumer Council 	<p>Consumers want to know how we can help them understand their credit score, access credit and other financial services, manage debts, tackle fraud and identity theft – all topics related to improving their financial lives. They also want to know that the data in their credit profiles is accurate and their privacy is protected.</p>	<p>We help consumers understand and improve their credit scores, and protect themselves against fraud through our core products, our Social Innovation and our community investment programmes. We provide regular advice through social media channels – including offering guidance through the COVID-19 crisis. We also raise awareness of relevant issues through our marketing campaigns.</p> <p>We listen and respond to consumer feedback on our products and services. Our Consumer Council in North America has helped us strengthen consumer relationships by engaging on credit issues.</p> <p>We also adopt robust policies and due diligence to ensure the security, privacy and accuracy of consumer data.</p>

OUR APPROACH TO SUSTAINABLE BUSINESS CONTINUED

ENGAGING WITH STAKEHOLDERS CONTINUED

Stakeholder group	How we engage	Topics of interest	Our response
Communities	<ul style="list-style-type: none"> • Community investment, charity partnerships and sponsorship • Employee volunteering • Gifts in kind and pro-bono work • Advice and support • Social Innovation programme • Campaigns to raise awareness of topics relevant to communities 	Communities want to know how we can support them by addressing topics such as financial inclusion and financial education, as well as other local or regional social problems. They are also interested in the jobs and economic support we offer as a major business.	<p>Community investment is central to our CR programme, with a strong focus on initiatives that support financial education and management.</p> <p>Our employees get involved through volunteering and we offer technical support for charities.</p> <p>Many of our core products and social innovation products help improve financial lives, including for vulnerable members of communities which has been particularly important through the COVID-19 crisis.</p> <p>We published a series of powerful personal stories that raise awareness of the impact of financial exclusion on vulnerable communities through our 'Identities of the World' campaign with independent journalists.</p> <p>We also support local economies through employment and paying taxes.</p>
Employees	<ul style="list-style-type: none"> • Internal communications • Regular dialogue and performance discussions with managers • Annual People Survey, surveys for new joiners and leavers • Board Remuneration Committee engagement • Employee Resource Groups and other networking opportunities • Feedback via online feedback.me tool • Confidential Helpline. 	Our employees want to feel valued for the work they do, have opportunities to develop themselves and their careers at Experian, be appropriately rewarded and part of an engaging, positive culture where they feel like they make a difference to society.	<p>We listen to our people, celebrate great performance and give them support to learn new skills and progress their careers.</p> <p>This year, the Chairman of the Board Remuneration Committee attended our Experian People Forum in the UK to gain first-hand feedback from our employees. Reward offering and executive pay alignment with wider Group pay policy were amongst the topics discussed.</p> <p>We use feedback from the Annual People Survey to help us make Experian a great place to work. This year, our overall engagement score increased to 76%.</p> <p>We also offered support to ensure the wellbeing of our people through the COVID-19 pandemic (see page 15 of this report for more information)</p> <p> See our Annual Report for more information.</p>

OUR APPROACH TO SUSTAINABLE BUSINESS CONTINUED

ENGAGING WITH STAKEHOLDERS CONTINUED

Stakeholder group	How we engage	Topics of interest	Our response
Suppliers	<ul style="list-style-type: none"> • Procurement process • Supplier website • Third Party Supplier Risk Assessment process 	Our suppliers want to understand our needs to create business opportunities and develop long-term relationships with Experian. This includes understanding our requirements on data security and other responsibility topics.	<p>We aim to form collaborative relationships with key suppliers to improve efficiency and ensure performance. We have a dedicated website to help suppliers understand our expectations and ethical requirements, and we conduct due diligence to ensure compliance on critical issues such as data security and modern slavery.</p> <p> See our Annual Report for more information.</p>
Governments	<ul style="list-style-type: none"> • Constructive relationships with policymakers and regulators, including regular interaction with members of senior management • Responding to public consultations on issues relevant to our business 	Policymakers, regulators and other stakeholders want to ensure we comply with regulations, and we want to ensure policymakers understand how policy impacts our business, consumers and clients. We do this by demonstrating the role we play in supporting the effective functioning of the digital and financial services ecosystems.	<p>We monitor regulations and put in place policies and processes to ensure compliance. Audit Committee Risk Management reporting includes legislative/regulatory matters. Any relevant Government Affairs matters are also considered by the Audit Committee and the Board.</p> <p>We take part in public events to communicate the role we play in helping facilitate fair and affordable credit to consumers and small businesses. We also engage with policymakers and regulators to inform the development of appropriate legislation.</p> <p>This year, we supported the adoption of a new regulation that will enable use of positive data in Brazil and we responded to a consultation on proposed legislation in the USA by submitting a position statement on the accuracy of credit information.</p> <p>We engage with policymakers in a transparent and ethical manner.</p>

OUR APPROACH TO SUSTAINABLE BUSINESS CONTINUED

ENGAGING WITH STAKEHOLDERS CONTINUED

Stakeholder group	How we engage	Topics of interest	Our response
Investors	<ul style="list-style-type: none"> Investor relations programme Annual Report and quarterly financial updates Face-to-face meetings and dedicated sessions to advise investors about our products and services. Regular investor surveys 	Investors want to understand our corporate strategy and financial results in the context of market trends. They ask for information about our management and incentive structures, how we create value for society and our approach to environmental, social and governance topics.	<p>We aim to create long-term shareholder value, by investing to grow our position in our chosen markets, while driving strong financial performance and delivering returns for shareholders through share repurchases or dividends.</p> <p>We communicate and build relationships with shareholders through our investor relations programme. We respond to feedback and take corrective action if necessary.</p> <p> See our Annual Report for more information.</p>
ESG investors and sustainability experts	<ul style="list-style-type: none"> Responding to investors' queries on environmental, social and governance (ESG) topics Regular meetings with subject matter experts from academia, institutes, public organisations, non-governmental organisations and peers from other organisations Participation in multi-stakeholder initiatives 	<p>ESG investors and sustainability experts want to understand our social and environmental impacts, and the risks posed to the business from ESG issues.</p> <p>They expect us to report our performance on ESG topics transparently, and in line with recognised frameworks.</p> <p>They also want to understand how Experian can contribute to meeting societal challenges.</p>	<p>We met with a number of large shareholders this year to better understand how we can improve our ESG disclosure to meet their needs.</p> <p>We respond to questionnaires such as the CDP, Sustainalytics and MSCI, which investors use to inform their views.</p> <p>We engage with various organisations to address societal challenges, including through the UK Government's Financial Inclusion Forum.</p> <p>We use external frameworks, such as the London Benchmarking Group, ISO 14001 and the Greenhouse Gas Protocol, for managing and reporting our community contributions and environmental impacts. This year, we joined the Carbon Common Core Scientific Committee that designs standards for reporting on greenhouse gas emissions.</p> <p>We engage external auditors to assure key performance indicators and we are engaging with experts on developing new climate targets and our approach to the SDGs.</p>

TRANSFORMING FINANCIAL LIVES

THROUGH OUR CORE BUSINESS

We use our data and analytics expertise to offer a wide range of core products and services that promote financial wellbeing. Through our core business, we help people:

Get advice and guidance

We share useful tips on managing financial profiles through our websites and social media channels, such as AskExperian, #CreditChat and Experian News. This year, we continued our Serasa Itinerant outreach programme to offer face-to-face advice and access to our online services in remote parts of Brazil. It's reached 215,000 people over the last two years.

Understand financial profiles

Online services like **Credit Tracker** in the USA, **CreditExpert** in the UK and **Serasa Free Score** in Brazil offer millions of people access to their credit profiles and expert advice on how to improve it. In the UK, our new **Credit Limits** service enables consumers to check the limit they are likely to be offered before applying for a new credit card without leaving a mark on their credit report.

Improve credit visibility

Many of our products are supporting the millions of 'credit invisibles' who are excluded from mainstream finance because their financial profiles are too thin. **Experian Lift**, our new service in the USA, draws on extensive data sources to enhance predictions of creditworthiness and our new **Atlas** platform has the potential to improve access to credit for 1 billion underbanked people in Asia Pacific.

Get fairer, faster credit offers

Business-to-business products, such as our **Ascend Analytical Sandbox**, enable lenders to make fairer, faster decisions by giving them the information they need to offer consumers loans. Ascend helped over 32 million consumers in Brazil. **Experian Commercial Acumen**, our new Open Data solution in the UK makes it faster and simpler for small businesses to apply for finance.

Boost credit scores

This year, **Experian Boost** has helped 1.5 million people in the USA instantly improve their credit scores by adding positive data about on-time payments of utility bills to their financial profiles. We plan to introduce a similar product to help people improve their credit scores in the UK.



TRANSFORMING FINANCIAL LIVES

CONTINUED

THROUGH SOCIAL INNOVATION

Our Social Innovation programme has reached 35 million people and generated US\$40m for our business since 2013. It provides seed funding to explore solutions designed to offer societal benefits and new revenue streams. Each promotes financial wellbeing in some way, by helping people to:



Prove identity

In India, **Prove-ID Link** connects our **Prove-ID** core product with the government's Unique Identification Database, enabling lenders to verify people's identity for loan applications even without formal documentation. Since 2014, it's reached more than 15 million people.

Improve financial confidence

In South Africa, our **GeleZAR app**, now available on app stores, enables people to improve their financial education through fun courses on their mobile phone – and build their credit profiles at the same time, even if they don't have a bank account or traditional credit history.

Build businesses

In the USA, we launched a product last year that uses alternative data sources, including from social media, to improve prediction of commercial credit risk for small businesses and enable them to get better access to loans. This product has already reached more than 1.5 million small businesses.

Manage debts

In Brazil, the **Limpa Nome** online recovery portal, our most successful social innovation product to date, has helped more than 14 million people take control of unmanageable debt since its launch in 2013. Last year, we redesigned the portal to make it easier to use and it now covers debts from other credit bureaux, not just Experian's. It's reached 5 million people and helped renegotiate US\$422m worth of debts this year alone.

Pay for healthcare

In the USA, our **Payment Plan Advisor**, introduced in 2014, provides personalised payment plans for patients and our new **Patient Financial Navigator** connects them with organisations that can provide support with medical bills. Together, these two products have reached over 400,000 people so far.

Strengthen credit profiles

In the UK, our **Rental Exchange** captures positive data about on-time rental payments to strengthen tenants' financial profiles. Launched in the social housing sector in 2015 and extended to the private rental market in 2018, it has now reached more than 1.2 million tenants. We're also sharing data on positive rental payments via Open Banking solutions.

TRANSFORMING FINANCIAL LIVES CONTINUED

THROUGH COMMUNITY INVESTMENT

Our colleagues have collectively volunteered 54,500 hours during and outside their work time to help deliver our financial education programmes and support the communities where we operate.



UK

Employees volunteered 1,470 hours during our 12 Days of Giving campaign in December 2019, providing gifts and writing cards to 850 children in crisis as well as people in a local care home.

USA

We ran a pilot programme with the Financial Literacy Coalition of Central Texas to offer financial literacy training in lieu of a fine for traffic violations, such as driving without a licence or insurance, among low-income people who often incur such offences due to the lack of financial resources.

Colombia

Experian people volunteered 600 hours to provide financial education and tailored business management support for 84 women micro-entrepreneurs in urban areas on the outskirts of Bogota.

Bulgaria

Building on our support to help refugees integrate in Bulgarian society, we sponsored the publication of a collection of 'Travelling Stories', fairy tales shared by refugee children who have been forced to flee their homes.

India

We partnered with Grameen Foundation to train 310 youth champions, who have in turn supported 31,000 people to improve their financial literacy and access digital financial services.

South Africa

We worked with partners to launch the Spana programme to provide small business loans to local entrepreneurs in Gauteng townships, drawing on insights about their credit behaviour gathered through our GeleZAR app (see page 10).

Asia Pacific

As the first region to be hit by COVID-19, our Asia Pacific team came up with a way to support communities remotely. More than 60 Experian volunteers from seven countries across the region took part in a Mapathon to help our partner, Missing Maps, support disaster relief efforts by digitally mapping the Philippines, where many disaster-prone locations are literally missing from any map. Together, they put nearly 3,700 buildings and more than 16,600 people on the map.

Hong Kong

We held workshops for 200 vulnerable migrant domestic workers and reached a further 2,000 online with training on how to protect their financial identities – 96% say they now feel confident doing so.

WORKING WITH INTEGRITY

At Experian, how we do business is as important as what we do. Our commitment to integrity – acting ethically and treating people, their data and the environment with respect – is at the heart of our business.

Here we provide a summary of our approach and performance on these topics in 2019/20.



MORE INFORMATION CAN BE FOUND IN OUR ANNUAL REPORT. POLICIES AND ADDITIONAL PERFORMANCE DATA CAN BE FOUND ON OUR WEBSITE.

SAFEGUARDING DATA SECURITY

We hold vast amounts of data about people and businesses, and we take our responsibility as stewards of that data very seriously. Information security will always be of the highest priority at Experian.

We invest heavily in cybersecurity and have dedicated teams, state-of-the-art technology and robust due diligence procedures to deal with potential threats. Our three-tiered security approach is designed to prevent, detect and mitigate cyberattacks. The Security and Continuity Steering Committee oversees our approach and the Global Security Office sets our comprehensive security policies and controls.

We monitor suspicious or malicious activity around the clock and our incident response team and in-house forensic data experts respond to threats. Regular risk assessments, vulnerability checks and external audits help us maintain data security.

Security concerns are integrated into every project from start to finish and we have stringent information security standards for suppliers and partners too. Everyone at Experian is responsible for keeping data safe and we educate employees through our SecurityFirst programme. Our people are required to complete mandatory annual training on information security and monthly internal awareness campaigns reinforce the message that security comes first in everything we do.



MORE DETAIL ON DATA SECURITY GOVERNANCE AND OUR INFORMATION SECURITY CULTURE CAN BE FOUND IN OUR ANNUAL REPORT.



WORKING WITH INTEGRITY CONTINUED



PROTECTING DATA PRIVACY

Consumers and clients trust us to handle their data and protect their privacy. We only ever share data with authorised and trusted organisations. When we do so, we follow strict guidelines and comply with all relevant laws. We have a comprehensive data protection policy in place and our [Global Information Values](#) define how data must be secured, managed and used.

This year, we continued to improve and strengthen our internal privacy controls, documentation and evidence to ensure our data processing is transparent to customers. Consumers can find out more about how we handle their data on our [website](#). In the UK, we have introduced a new public [Consumer Information Portal](#) to explain in detail how we process data and enable people to opt out of marketing campaigns.



MORE DETAIL ON HOW WE PROTECT DATA PRIVACY CAN BE FOUND IN OUR ANNUAL REPORT.

IMPROVING DATA ACCURACY

Ensuring the data we collect and use is correct – and that information we provide to clients is used fairly – is fundamental to our reputation and business success. We have taken significant steps over the last few years to improve the accuracy of consumer credit reports.

Our platforms enable us to monitor and measure data accuracy on a continuous basis. We only use data from reputable sources and we have quality control procedures to improve accuracy, along with tools to help data providers improve the data they supply to us. Our data disputes processes enable consumers to correct credit information where appropriate.



MORE DETAIL ON STEPS WE TAKE TO IMPROVE DATA ACCURACY CAN BE FOUND IN OUR ANNUAL REPORT.

UPHOLDING HIGH ETHICAL STANDARDS

Our Global Code of Conduct sets out clear ethical standards to help everyone at Experian make the right decisions. We have additional detailed policies on specific topics and we apply our Three Lines of Defence model to manage risks.

Our Anti-Corruption Framework sets out our zero tolerance policy on bribery and corruption in any form, and this message is reinforced through mandatory annual training for employees. We encourage people to report any suspected breaches of our Code of Conduct or any other unethical activities, through our 24-hour confidential helpline, anonymously if they choose.

We expect suppliers to uphold high ethical standards (see below), and our robust due diligence procedures ensure mergers, acquisitions and joint ventures are conducted ethically.



READ MORE ABOUT HOW WE UPHOLD ETHICAL STANDARDS IN OUR ANNUAL REPORT.

RESPECTING HUMAN RIGHTS

We are committed to respecting human rights and we do not tolerate any infringement of these rights in our business or our supply chain. Our Global Code of Conduct and related policies align with the United Nations Universal Declaration of Human Rights. Employees are trained to understand and recognise human rights and modern slavery risks, and to report concerns.

We monitor modern slavery risks in our supply chain, conducting risk assessments and further due diligence of suppliers if needed. We are a founding member of the Slave-Free Alliance and we partner with charities, such as Hope for Justice, to use data to contribute to wider efforts to tackle modern slavery and support survivors rebuild their financial lives.

Our [Slavery and Human Trafficking Statement](#) provides further information about our commitment, policies and actions on this topic.

WORKING WITH INTEGRITY CONTINUED

PARTNERING WITH SUPPLIERS

All suppliers must comply with our [Supply Chain Principles](#). Our contracts require suppliers to confirm that they accept our minimum requirements for ethical, labour and environmental standards or have their own equivalent standards in place.

We conduct due diligence on suppliers and third parties before we work with them. Our Third Party Risk Management team and Compliance team assess risks and monitor compliance for those we do work with. We conduct further due diligence on suppliers identified as high-risk for issues such as bribery and corruption or data security. We will not work with – and routinely reject – third parties that do not uphold our standards on critical issues.



OUR SUPPLIER RISK MANAGEMENT PROCESSES ARE DESCRIBED IN MORE DETAIL IN OUR ANNUAL REPORT.

VALUING DIVERSITY

We aim to attract and develop the very best diverse talent and create an inclusive culture where everyone feels valued. This year, 89% of our people told us they believe Experian is committed to creating a diverse and inclusive workplace, up from 86% last year in the Annual People Survey (and 23% above the industry norm¹).

Our inclusion councils drive the agenda in each region along with a programme of more than 60 local events that tie in with global celebrations such as International Women's Day. We have 28 employee resource groups that celebrate and support diversity across the company.

Globally, 44% of our employees and 30% of our senior leaders are women. We run training and talent development programmes to support women in the business. We're using artificial intelligence to scan job specifications for gender-biased language and we've increased our presence at female-focused events to attract more women to join the business.

This year, we won the Fortune Best Workplace for Diversity award in North America and we were included in the Financial Times 2020 Diversity Leaders list and Top 10 Employer for Working Families 2019 in the UK and Ireland and EMEA.



READ MORE ABOUT HOW WE PROMOTE DIVERSITY AND INCLUSION IN OUR ANNUAL REPORT.

INSPIRING OUR PEOPLE

We listen to our people to understand how we can make Experian an even better place to work. This year, 88% of employees shared their views in our Annual People Survey and our overall engagement score increased slightly to 76%. The percentage of employees who believe action has been taken based on the results of the last survey was 3% above the industry norm.

Every year, we run Creating A Better Tomorrow Awards to celebrate innovation and inspire everyone to deliver our purpose. We also improved our onboarding process to help people feel inspired from day one at Experian.

We invested US\$9.6m in training this year and 75% of employees said we provide good opportunities for learning and development (7% above the industry norm¹). Programmes include High Performance Masterclasses for senior leaders and managers, our newly launched Accelerate Ambition leadership programme, and our Ambition programme for middle and junior level leaders. We also launched a new online platform with more bite-sized and on-demand training options and online forums for people to share knowledge.



READ MORE ABOUT OUR INVESTMENTS TO ENGAGE, INSPIRE AND TRAIN OUR PEOPLE IN OUR ANNUAL REPORT.

¹ KornFerry Group's Global High Performing Companies Norm (HPN) is a stretch benchmark based on both financial results over a five-year period and above-average Engagement and Enablement scores.

SUPPORTING OUR PEOPLE THROUGH THE COVID-19 CRISIS

As the COVID-19 pandemic took hold, we took steps to protect our people. This has included closing offices and making adjustments to enable homeworking where possible, while continuing to prioritise the security of our data and systems.

Senior leaders in each region were closely involved in decisions about crisis management and support for employees during the pandemic. We kept our people informed and our CEO and other leaders provided updates by email and conference calls, sharing personal insights into the challenges of working at home during lock down.

We understand that homeworking and isolation for a protracted period can affect wellbeing. We're offering resources and tips to help our people make this transition, including guidance on being productive as well as setting boundaries between work and personal life. Across our regions, we've intensified employee support, including providing emergency paid leave, virtual doctor services and flexible working hours.

We've increased our focus on managing stress, mindfulness and meditation in our wellbeing programmes, as well as mental health support. We're encouraging colleagues to stay connected to combat feelings of isolation and employees can access free counselling for professional help to manage anxiety and worry. We're also checking in through regular employee pulse surveys.

Throughout the crisis, we've kept track of evolving guidance from national governments and the World Health Organisation, and ensured we follow this as it applies to employees in each of our regions.

WORKING WITH INTEGRITY CONTINUED

SUPPORTING SAFETY AND WELLBEING

We run local campaigns at each of our sites to keep health and safety top of mind and we prioritise wellbeing so employees feel supported in their personal and work lives.

Wellness campaigns across Latin America this year highlighted topics such as healthy food, mindfulness and relaxation. For example, in Brazil we encouraged employees to get flu vaccines, supported new parents and shared information on early detection of cancers.

Our Mental Health First Aiders and employee resource groups provide local wellbeing support. This year, we ran a campaign to offer instant mini health checks a health kiosks in the UK. We also launched tools in Asia Pacific and in the UK and Ireland that enable employees to access reward, health and emotional wellbeing resources online whenever and wherever they need support.

PROTECTING THE ENVIRONMENT

As an information services business, we have a relatively small environmental footprint compared with many other industries. Our biggest impact relates to greenhouse gas emissions from energy used to power, heat and cool our buildings and data centres, and from business travel.

In the last year, we reduced our absolute carbon footprint by 8% – from 47.7 to 43.7 thousand tonnes of CO₂e – and cut the carbon intensity of our business by 14% per US\$1,000 of revenue compared with the previous year. We did this by improving energy efficiency in our buildings and consolidating offices. This year we also sourced 29% of our worldwide energy from renewable sources.

Due to the impacts of COVID-19, we have adjusted the calculation for our March 2020 data. Detailed information on our calculations can be found in our 2020 Reporting Principles and Methodologies document, available on our [website](#).

We recognise the urgent need for businesses to accelerate their response to the climate change emergency and we must do our part. That is why we are committing to:

- Become carbon neutral in our own operations by 2030
 - This year we will undertake a project to assess whether we can achieve carbon neutrality sooner than this and will put in place a robust timeline (including science-based targets) based on the results.
- Gradually carbon offset our scope 1 and 2 emissions over the next 5 years.

We're committing to become carbon neutral in our own operations by 2030.



To become carbon neutral, we will need to increase our efforts to reduce the footprint of our buildings and data centres, switch to using more renewable energy, cut the carbon impact of business travel and invest in high-quality carbon offsetting projects to offset any remaining emissions.

We have brought together a multidisciplinary taskforce to lead this project, with support from Eco Act, an accredited carbon neutral specialist consultancy. We already monitor Scope 1 and 2 emissions from our operations and Scope 3 emissions from business travel. This year, we began work to get a better understanding of our full value chain carbon footprint, including emissions associated with employees commuting and working from home, our supply chain and customer use of our products and services.

This mapping of our carbon footprint across the value chain will inform the development of plans to achieve carbon neutrality. To do this, we will explore options to reduce carbon emissions, switch to more renewable energy and carbon offsetting or sequestration for the emissions that can't be eliminated.

Climate change presents both risks and opportunities for our business in the short, medium and long term. We follow the recommendations of the Task Force on Climate-Related Financial Disclosures and report in more detail against the taskforce's guidance in our Annual Report.

Managing our impact

We're improving energy efficiency, sourcing renewable energy and using our robust environmental management systems to help us manage these impacts.

We also engage employees around the world to take steps to help us reduce our environmental impact, from turning off lights to switching to greener transport options. This year, employees in the USA launched the "Creating a greener tomorrow" club to encourage colleagues to make greener choices. In the UK, we partnered with Nottingham City Council to respond to employee demand for more cycling facilities at work and arranged for employees to access electric vehicle charging points at a nearby council-owned site.

In Brazil, 85% of our employees took part in a campaign to recycle office waste and reduce use of single-use plastics. Everyone who took part received a reusable bamboo cup.

The environmental impact of single-use plastics has become a hot topic for stakeholders and we're committed to eliminating as much single-use plastic in Experian-controlled facilities as possible over the next two years.

OUR PERFORMANCE

We measure progress using these key performance indicators.

EXTERNAL ASSURANCE

PwC performed limited assurance in 2019/20 on the metrics marked with the A symbol in the table to the right. This year, due to the impacts of COVID-19, we have adjusted our carbon emissions calculation for March 2020 data. Detailed information on our calculations can be found in the 2020 Reporting Principles and Methodologies document together with PwC's assurance report and a separate document with our CR Performance data at www.experianplc.com/responsibility/data-and-assurance.

Footnotes to the table

1. Social reach measures the number of unique individuals positively impacted by our core products in the UK and the US. We re-baselined the products we report on back in 2019.
2. Comprises all contributions that fall within the LBG Framework managed by Corporate Citizenship.
3. Comprises contributions as outlined in our 2020 Reporting Principles and Methodologies document.
4. For a full breakdown of our community contributions, see our website at www.experianplc.com/responsibility/data-and-assurance
5. The FY18 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.
6. The FY18 intensity metric based on revenue has 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. Metric reported in our 2018 Annual Report: 10.8 Kilograms of CO₂e per US\$1,000.
7. Full-time equivalent employees as at 31 March 2020.
8. Proportion of total energy consumption sourced from renewable sources.
9. We measure employee engagement every 12 months. See our 2020 Reporting Principles and Methodologies document for more information, available at www.experianplc.com/responsibility/data-and-assurance
10. The 2018 results were restated from 71% to 76% due to a change in how we calculate the answer on 'Intention to stay' questions in the 2019 survey.

Focus area	Metric	Unit	2020	2019	2018	2017
Core business	Social reach metric ¹	No. of people (million)	13.4	7.1	–	–
	Social reach metric	No. of people (million)	13.9	7.2	9.3	1.8
Social Innovation	Revenue generated	US\$ '000s	22,324	6,508	3,655	1,912
	Charitable contributions ²	US\$ '000s	8,424	8,536	7,746	6,959
Community investment	Voluntary contributions ³	US\$ '000s	2,724	2,160	1,625	1,435
	Total from Experian ⁴	US\$ '000s	11,147	10,696	9,371	8,394
	% Benchmark PBT (Profit Before Tax)	%	0.89	0.89	0.81 ⁵	0.75
Environmental management	Total carbon footprint	Thousand tonnes CO ₂ e	43.7 _A	47.7	51.0	54.2
	Total carbon footprint per US\$1,000 of revenue	Kilogrammes CO ₂ e	8.4 _A	9.8	11.0 ⁶	11.7
	Total carbon footprint per full time equivalent employee	Tonnes CO ₂ e	2.5 _A ⁷	2.8	3.1	3.0
	Energy from renewable sources ⁸	%	29%	–	–	–
Caring for our people	Employee engagement ⁹	%	76	75	76 ¹⁰	n/a
	Gender diversity among senior management	%	Women: 30 _A Male: 70 _A	Women: 31 Male: 69	Women: 32 Male: 68	Women: 30 Male: 70
	Board diversity	%	Women: 33 Male: 67	–	–	–
	Gender diversity among all employees	%	Women: 44 _A Male: 56 _A	Women: 44 Male: 56	Women: 45 Male: 55	Women: 45 Male: 55
	Lost time injuries frequency rate	Per 1,000,000 hrs worked	0.49	0.34	0.52	0.52



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