

Our Code of Conduct

A guide to our responsibilities for ethical behaviour



A message from Brian Cassin, Chief Executive Officer



How We Do Business

At Experian, we place the utmost importance on operating with honesty, integrity and high ethical standards. And we are committed to maintaining the highest level of professionalism in the conduct of our business. People and organisations trust us and we've earned this trust over a long period of time. And each of us has a responsibility to ensure we maintain that trust for years to come.

This Global Code of Conduct has been designed to give everyone a clear understanding of our approach to professional and ethical standards as well as to make sure that we all know exactly what's expected of us individually and the role we play in helping Experian live up to those standards. This Code has been approved by the Experian plc Board and we're fully committed to implementing it across our business.

Please read this Code carefully to make sure that you fully understand our responsibilities as well as the consequences of not fulfilling them.

If you have any questions about this Code, please contact your manager or your regional Compliance team. Each of us has an important role to play in maintaining the trust and confidence of our clients, shareholders, business partners and colleagues. So please embrace and follow our Global Code of Conduct.

Best wishes,

A handwritten signature in blue ink, appearing to be 'Brian Cassin', written in a cursive style.

Brian Cassin
Chief Executive Officer

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The Experian Way

What We Do

We have a unique and consistent way of working globally; we call it The Experian Way. It informs how our people act and behave, which shapes our culture. It helps us express the performance ambition we have for our business, empowers our people, and enables them to drive innovative solutions for customers.



How We Do It

The Experian Way: Gives a globally consistent set of expectations across five areas of strategic importance



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



Innovate To Grow Innovation is essential to drive our ambitious growth plans. We are each responsible for finding opportunities and improving the way we do things to help our business and our customers grow.



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



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



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

What We Need to Remember

Our Principles: **Integrity, Fairness, Data Security and Value** are the foundation of who we are.

The combination of The Experian Way with Our Principles will guide the way we work with each other, our consumers, clients and business partners. Our principles - integrity, fairness, and a strong focus on data security and on creating value for our shareholders – have helped to create a vibrant, ethical performance culture.

We believe in dignity, inclusiveness, and compassion. We respect people of all backgrounds, capabilities, and opinions. We encourage a supportive, culturally diverse work environment. This means we are committed to providing a work environment that is free of harassment, intimidation, bias, and discrimination of any kind where everyone has an opportunity to contribute and achieve their ambitions.

We take our responsibility to safeguard information seriously. We handle confidential information with great care. We protect the privacy and confidentiality of businesses and individuals' data everywhere at all times, including outside of the workplace and working hours, and even after employment ends.

We are all accountable for managing operational risk across our business effectively to Safeguard our Future. All employees are required to adhere to the policies and procedures that apply to their role, every day, and acknowledge their understanding and confirm their commitment to these policies and procedures every year.

We have an obligation to perform work responsibly for our shareholders. We deliver high quality work, products, and services to build a sustainable, long-lasting business and get the maximum return on our investments. When we do these things, we are able to maintain the trust our shareholders have placed in us.

Our People

What We Do

At Experian, we understand the fundamental value diversity and inclusion brings to our business. Many people across the company are working diligently to create a work environment where everyone is treated with fairness and respect, have equal access to opportunities and resources, and can contribute fully to our success.



How We Do It

Equal Employment and Prevent Discrimination and Harassment

We do not discriminate against anyone on the basis of race, colour, religion, gender, sexual orientation, gender identity or expression, national origin, disability, age, covered veteran status, or any other characteristic protected by law.

Maintaining a Safe and Healthy Environment

We are dedicated to providing a safe, healthy and productive work environment for all employees. Acts of workplace violence are not tolerated. We operate an alcohol and drug-free workplace.

Human Rights

We are committed to respecting and promoting human rights and we do not tolerate any infringement of these rights in our business or our supply chain.

Corporate Responsibility

We carefully consider our impact on consumers, employees, suppliers, and local communities as well as customers and investors. It is by considering all our stakeholders that we ensure our growth is both strong and sustainable. We do this by investing in products and services that generate shared value for Experian and society and by empowering our colleagues to volunteer within our communities.

What We Need to Remember

Freedom of Association - As a fundamental right to a free society, Experian respects and supports the rights of all employees to freedom of association and complies with all laws and regulations regarding such rights.

Diversity, Equity, and Inclusion - This core philosophy is essential to Experian's purpose of creating a better tomorrow by making positive change in the world and actively supporting efforts to close the financial wealth gap of under-served communities. We support diversity – in thought, style, sexual orientation, gender identity, race, ethnicity, disability, culture and experience.

Never behave in a disrespectful, hostile, violent, intimidating, threatening, or harassing manner.

Work safely and abide by established safety practices and procedures. Any work-related injuries should be reported to your manager or the Human Resources Department.

While on the job, Experian will not tolerate:

- Impairment from the use of legal drugs
- The use or after-effects of alcohol or illegal drugs

The Experian Way:



We support and **invest in each other** to help everyone achieve their potential and aspirations. We are prepared to speak up and take a leadership role. We work together to make a **positive impact on the lives of others** through our commitment to Corporate Social Responsibility and community involvement.

Helpline

What We Do

When we have concerns about a possible violation, we take action.

Start by talking to your manager if you have concerns about a possible violation of our Code.

Your manager can assist you with answering questions or helping with resolution.



How We Do It

Confidential Helpline

The **Confidential Helpline is available 24 hours a day, seven days a week** for anyone who needs to raise a concern about a potential violation. The information a colleague discloses will be shared only with those who have a need to know, such as those involved in answering questions or investigating and correcting issues raised. The Helpline manages anonymous calls when requested and to the extent possible by law.

Topics may include but are not limited to:

- Activities not in the best interest of our consumers or clients
- Serious breaches of Experian policies and regulations
- Information security threats
- Victimization, harassment or bullying
- Criminal activity
- Modern slavery
- Fraud

If you do not feel comfortable contacting your manager, you may raise your concerns with any of the following:

- Any Experian manager
- Compliance
- Human Resources
- Experian's Confidential Helpline

What We Need to Remember

Retaliation is Not Tolerated

Experian will take all reported concerns seriously, address them promptly and provide them with an appropriate resolution. Anyone who knows about a potential violation and doesn't report it, could be subject to disciplinary action.

Experian will not retaliate against anyone for making a good-faith report of actual or suspected violations of our Code, applicable laws or regulations. Anyone who is found to have engaged in retaliation will be subject to disciplinary action up to and including termination of employment.

The anonymous Helpline provides support in all languages used by Experian employees.

The Experian Way:



Each one of us takes responsibility to **understand the risk and compliance obligations** of our role. We plan for what might go wrong as we innovate and collaborate and make decisions in the right way.



We promote a culture of inclusivity and **value diversity** of all kinds including in thinking, knowledge, and experience.

Customers & Third Parties

What We Do

At Experian, we take extreme pride in the products and services we provide to our customers. Our goal is to deliver what we promise, while maintaining a value chain that complies with local laws and regulations and meets Experian's standards. We are committed to conducting business in an ethical manner.



How We Do It

Customers and Third Party Information

Our responsibility to safeguard proprietary information extends to the proprietary data of our clients, suppliers and others with whom we do business.

Due Diligence We must follow established processes for evaluating potential third-party agents, partners or suppliers to ensure that they are the type of companies that we want to do business with.

Truth in Advertising and Marketing Practices

We strive to provide useful advertising information that raises awareness about our products and services. We are committed to ensuring that the information provided is transparent and truthful.

Communication with External Parties

All public speaking engagements that relate to Experian's business or products must first be pre-approved by your manager; followed by the senior manager responsible for the area or department you work for, and your regional Public Relations/Public Affairs team.

Promoting Fair Competition We will not engage in any form of agreement with competitors to fix prices, rig bids, allocate customers and/or restrict supply in the marketplace.

What We Need to Remember

We are all responsible for protecting and maintaining the confidentiality of any client and third-party information we have access to.

Third parties and suppliers must adhere to Experian's ethical standards, especially those pertaining to bribery and corruption.

We shall refer any media request to our local public relations and communications team.

We will not make false or illegal claims about competitors or their products and services.

The Experian Way:



Delight Customers

All of us take **accountability** and continue to **improve our service**, making it simple and easy. If things do go wrong, we focus on finding the solution and fixing the issues in a quick and professional manner, rather than assigning blame.



Innovate To Grow

For us innovation is both **transformative thinking** and a **continuous process of incremental improvements**. It's not just for products and services, we're innovative in the way we approach and continue to do things better.

Gifts & Hospitality

What We Do

Our approach is designed to ensure that providing and receiving gifts and hospitality is made in an open and proportionate manner, in good faith, lawfully and helps enhance and protect Experian's reputation.



How We Do It

We exchange gifts and entertainment that foster goodwill in business relationships, but never provide or accept gifts, favours, or entertainment that may create undue influence, or even the appearance of undue influence. All gifts or entertainment we give or receive must adhere to the Experian guidelines

Minimum Standards We must report to our Compliance contact any gifts or hospitality, given or received, that exceed the established thresholds.

Political Contributions We are not allowed to make political contributions on behalf of Experian without approval of the Experian plc Board of Directors (request submitted via Compliance).

Monitoring of Expense Reporting

We must observe policies and procedures regarding business expenses, such as meal and travel expenses and submit accurate expense reimbursement requests.

What We Need to Remember

Customary – An item is a customary business gift if its public disclosure would not embarrass Experian. Cash is never an acceptable gift. Giving or receiving cash is viewed as a bribe or kickback and is always against our policy.

No favoured treatment – The purpose of the gift is not to obtain special or favoured treatment.

Legal – Make sure that giving or accepting the gift is legal in the location and under the circumstances it's given.

Recipient is not a government official – Never provide a gift, including meals or entertainment, or other items of value, to a government official without prior management approval and notification to your Compliance contact.

We are required to comply with Experian's travel and expense reporting policies, to submit expenditures in a timely manner and to accurately categorise expenses.

The Experian Way:



Safeguard Our Future

We understand and apply the **highest standards and rigour** and make sure the data we access and work with is secure. We make sure our partners apply the same standards and rigorous approach.

Compliance

What We Do

We must comply with all applicable laws, rules, and regulations in every jurisdiction in which we operate, including but not limited to relevant data privacy and antitrust/competition laws.



How We Do It

Anti-Bribery and Anti-Corruption We create a culture of integrity which empowers our employees to make the right choices. We prohibit anyone acting on behalf of Experian from offering and/or accepting a bribe in connection with our business.

Conflicts of Interest We must avoid situations where judgement could be influenced by the possibility of an unfair advantage or personal benefit. Colleagues may not be in positions where a family member reports to them or where they will report to a member of their family. We must not trade, disclose, or tip others while in possession of material non-public information obtained as the result of your employment.

Working with Governments Anyone responsible for managing any type of government relationship should be familiar with applicable rules. There are special considerations that must be taken into account, such as compliance with any laws or regulation related to contractual obligations, procurement, or billing practices.

Fraud Management We are all expected to refrain from engaging in fraudulent activities. Managers are required to proactively assess fraud risks, maintain anti-fraud controls to discourage and prevent potential fraudulent activities, monitor and test processes within their area(s) of responsibility and support or conduct fraud investigations, as requested by Compliance.

Tax Evasion We do not tolerate tax evasion or assisting any third party to carry out tax evasion.

What We Need to Remember

Experian complies with anti-money laundering laws by using procedures to avoid receiving cash or cash equivalents that are the proceeds of illegal activity.

We should always disclose potential conflicts of interest, such as outside employment and avoid the appearance of conflicts between personal interests and those of Experian.

We cannot promise, offer, or give anything of value to a customer or government official for the purpose of:

- Influencing a decision
- Securing an advantage
- Obtaining or retaining business

In addition, we strictly prohibit facilitation payments. Facilitation payments are those made to officials to speed up or secure a business decision.

Before bidding for business with the government, consult our Legal or Compliance department to be certain that our rules and applicable laws are adhered to.

We are expected to be open and cooperative with all regulators in all regions.

The Experian Way:



Each one of us takes responsibility to **understand the risk and compliance obligations** of our role. We plan for what might go wrong as we innovate and collaborate and make decisions in the right way.

Security

What We Do

We are all responsible for information security and must take an active role in mitigating security risks, reporting risks, and implementing protective measures in a manner consistent with Experian Information Security Policies and Standards.



How We Do It

Data Security Our businesses are responsible for identifying high risk data that requires protection. We must assign one of the following information classifications to all information assets: Public, Internal, Confidential or Restricted.

Equipment and Physical Security facilities establish physical security processes to prevent unauthorized access and ensure employee safety at the workplace.

Privacy We are not allowed to access, use, or disclose confidential or restricted data, except to the extent necessary to fulfill assigned job responsibilities. Job responsibilities must be carried out in accordance with our privacy policies as well as with any applicable privacy laws and regulations.

Access Control Management Access to Experian's information assets will be provided in accordance with a need to know basis.

Record Management Every document we create at Experian is considered a company record. All records, electronic or hard copy, are information assets that should be appropriately safeguarded.

What We Need to Remember

We are all responsible for maintaining security over Experian's information assets within the context of our defined roles.

We must execute security controls (e.g., encryption, authentication) based on the assigned information classification.

We must secure laptops and other equipment assets taken offsite to prevent loss or misuse.

We can make personal use of Experian's assets, as long as the personal use is occasional and within reason. We will not use Experian's resources in such a way that is perceived to be illegal, unethical or will contribute harm to Experian

We must conform to requirements for retention and disposal of equipment and data (e.g., shredding) in accordance with our Information Security and Legal policies.

Experian is only required to retain certain documents for specified periods of time. We should dispose of or destroy any documents that don't need to be retained.

The Experian Way:



We ensure that **everyday security measures are always in place** to protect ourselves and our assets – screens locked, secured printing, organised and clutter free environment, sharing on social media.

What is expected of Colleagues and Managers

What is expected of all Experian colleagues?

We are all expected to understand and comply with our Code of Conduct and to the law. To do this, we should:

- Read and understand the information contained in this Code
- Certify that you will behave in accordance with our Code
- Use good judgement and avoid even the appearance of improper conduct
- Raise questions and concerns about possible violations of our Code or the law
- Cooperate fully when responding to an investigation or audit

What is expected of managers?

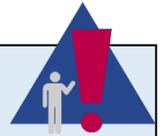
Managers have additional responsibilities. They are expected to:

- Be positive role models for ethical behaviour
- Ensure their teams understand their responsibilities under our Code
- Create an environment that is respectful and inclusive
- Encourage open communication and serve as a resource for questions and concerns
- Take immediate action to stop potential or actual violations that they are made aware of
- Monitor conduct and support employees who seek guidance or report misconduct or concerns

What is expected of contractors, suppliers and third parties at Experian?

The Code applies to everyone at Experian, including contractors, suppliers and others who do business with us. Contractors and suppliers performing work on behalf of Experian are expected to comply with the law and the portions of the Code that apply to them. We will take appropriate action if our expectations have not been met.

What we do



If you see something going wrong, you must speak up. When you speak up, the company will listen and act. It is important that any misconduct, wrongdoing, bribery or fraud is reported – either to your line manager or to the Confidential Helpline.

Administration of the Code of Conduct



Consequences of not following the Standards

Violations of the Standards are not tolerated. Violations of this Code, any of Experian's policies or a relevant regulation or law, may be subject to corrective action up to and including an unpaid suspension, termination of employment or possible civil or criminal liability. Individuals who have willingly failed to report known violations of others may also be subject to disciplinary action.

Administration and enforcement

Our Code of Conduct is approved by the Experian plc Board of Directors. Compliance is responsible for administration of the Global Code of Conduct. It also oversees business ethics and compliance with applicable laws, regulations, and relevant policies across Experian.

Complaints, resolution, and communication

When we are made aware that a possible breach of the Code of Conduct has occurred, Experian will act quickly, fairly, and confidentially. We conduct fair and prompt investigations. If required, we will inform the appropriate authorities of any breach of the law. We cooperate fully with law enforcement and governmental agencies. Where practical, we will respond to the individual who reported the issue.

Applicability, waivers & exceptions

Our Code of Conduct is mandatory and applies to all our colleagues and anyone doing business on our behalf. Waivers or exceptions will be extremely rare and require the approval of the regional or global risk management committee, as applicable.

Annual Employee Acknowledgement

All employees including part time and contractors, upon hire and on an annual basis must acknowledge the Global Code of Conduct.

The Code of Conduct cannot cover every business situation or ethical dilemma where the right decision is unclear. However, it is a guide to help us make the right ethical decisions and resolve issues that may arise.

Global Experian Locations

Corporate headquarters

Experian plc
Newenham House
Northern Cross
Malahide Road
Dublin 17
D17 AY61
Ireland

Operational headquarters

Experian
The Sir John Peace Building
Experian Way
NG2 Business Park
Nottingham
NG80 1ZZ
United Kingdom

Experian
475 Anton Boulevard
Costa Mesa
CA 92626
United States

Serasa Experian
Av. Doutor Heitor
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