

GLOBAL APPROACH TO MENTAL HEALTH AND WELLBEING

1. Our Commitment

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

This statement should be read alongside our [DEI Key Principles](#) and accompanies several different people policies across our regions to ensure all individuals are provided with a safe place to work which meets their specific needs to enable them to work productively and safely. We are committed to 'good work' principles, to support better work and working lives for our people including: diversity, equity and inclusion; professional development; fair pay and financial wellbeing; flexible work arrangements; and the absence of bullying and harassment. Through this approach, we can help to prevent ill-mental health, and support those living with a pre-existing condition to succeed.

Our commitment is set by our Chief Executive Officer (CEO) and driven by our global mental health sponsor, the Chief Financial Officer (CFO), and our Global Chief Diversity & Talent Acquisition Officer. Our commitment is underpinned by Experian's sustainable business strategy which includes the focus area of 'Inspiring and supporting our people'.

The wellbeing of our people is essential to our success as a company, and we recognise that good wellbeing is key to employee personal growth and business performance. We acknowledge the importance of fostering a psychologically safe workplace, both for our people and the communities we serve. Not only is there an ethical case for improving workplace mental health, but it is also clear that investing in the mental health of employees is a financial imperative. Deloitte found a 430% return on invested capital, while the World Health Organisation (WHO) estimates that depression and anxiety alone cost the global economy \$1 trillion per year in lost productivity.

For employees to feel that their mental health is important and respected, it is vital that all employees are treated equally and with dignity and respect. This is the responsibility of all those who work at Experian.

2. Our Approach

Our strategic approach to mental health and wellbeing is aligned with our global Diversity, Equity, and Inclusion framework and provides a consistent company-wide mental health support offering.

We foster a psychologically safe culture through proactive and inclusive support, training, and employee resource groups. Our global mental health strategy informs our regional strategies, recognising cultural nuances and local contexts; allowing regions to directly contribute to both design and development of mental health programmes.

We drive high impact through a global holistic framework, with local relevance and a common goal to making wellbeing a priority for all. Our holistic approach is centred around psychological safety, support and flexibility, and set out below is how we aim to achieve our KPIs and objectives:

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

3. Our Offering

Experian is committed to prioritising mental health as a core part of our global DEI efforts, creating safe spaces for our people. We offer a range of supportive tools and resources designed for success both inside and outside of work. Our mental health support is easily accessible, user-friendly, and available remotely, with flexible scheduling and multilingual services. This commitment is reflected in our initiatives, programmes, training, and continuous access to support. We provide employees with services throughout their career journey, from recruitment and onboarding to career development, review cycles, and, where applicable, location-specific return-to-work processes for those recovering from mental health problems:

Overview:

Global Wellbeing Programmes & Initiatives

- Global Wellbeing Hub with regional support signposting and crisis pathway: *Provides all employees access to the complete suite of health and wellbeing resources in an easily accessible manner. Enables people to quickly and easily understand what wellbeing services are available to them in their area. Services can include telemedicine, video counselling and employee assistance programs.*
- Global Mental Health First Aid Training Programme: *A training programme designed to equip employees globally with the skills to recognise and respond to mental health challenges.*
- 'Your Mind Matters': *We observe World Mental Health Day every 10th October with our own internal global wellbeing month-long campaign where all employees are encouraged to discuss and share ideas about mental health & wellbeing. We produce both global and regional mental health communications and organise events and webinars on a wide range of wellbeing related topics, e.g. psychological safety or bringing one's whole self to work*
- Global Working Well Toolkits – Experian's Wellness Action Plans: *Guides for employees and managers on building a high-trust, psychologically safe culture to prevent burnout.*
- Recharge and Revitalise Resources: *A Leader's Guide and Handbook to Preventing Burnout and Building Stronger Teams. Includes recognising burnout symptoms and proactive support measures such as workload adjustments, deadline reviews, and flexible work arrangements.*
- Regular employee skill builds on wellbeing topics: *Ongoing learning resources on various wellbeing topics e.g. mental health, mindfulness, resilience, nutrition, menopause, and financial health.*

Support Programmes & Resources

- Regional Wellbeing Hubs and EAPs: *Localised wellbeing support hubs and Employee Assistance Programmes (EAPs) tailored to each region.*
- Global community of Mental Health First Aiders (MHFA): *A global network of employees trained in mental health first aid to support colleagues.*
- Searchable Global Mental Health First Aider Database: *A database for employees to find certified Mental Health First Aiders globally.*
- Empower Your Journey - Tips for Enhancing Wellbeing and Resilience: *Resources and practical tips aimed at helping employees improve their resilience and overall wellbeing.*
- Work Stress Risk Assessment (UK&I): *Used for colleagues with stress-related absences to identify additional support or adjustments before or after returning to work.*
- Global Experian Cares Fund - *global fund to support employees in distress due to serious illness, injury, or other critical life events.*

Training & Development

- Manager training & support packs: *Training & resources to help managers effectively support their teams' wellbeing.*
- Imposter syndrome training for new joiners and early careers: *A programme designed to help new and early-career employees overcome imposter syndrome and build confidence.*
- Mindfulness Programmes: *Structured programmes to promote mindfulness, focusing on mental clarity and stress*

Employee Benefits & Health Support

- Life Events Benefits map - *Support map for employees during significant life events, e.g. personal loss*
- Private medical insurance: *Health coverage provided to employees through private medical insurance schemes.*
- Assisting employees and communities with their financial health through our products and education initiatives: *Financial wellbeing support, including products and educational initiatives to promote financial literacy.*

Further detail on our Mental Health First Aid programme

We have a global community of Mental Health First Aiders (MHFA) who are equipped to support our colleagues who are experiencing mental ill-health or distress and connect them with support and relevant resources. Our MHFA volunteers are first responders, much like medical first aiders; their role is not to be therapists or counsellors, and they do not diagnose mental health conditions or provide ongoing support. We have a target of maintaining 1% of our employees as trained Mental Health First Aiders. Our MHFAs are trained to:

- Spot the early signs and symptoms of mental ill health
- Start a supportive conversation with a colleague who may be experiencing a mental health issue or emotional distress
- Listen to the person non-judgementally
- Assess the risk of suicide or self-harm
- Encourage the person to access appropriate professional support or self-help strategies
- Escalate to the appropriate regional emergency services, if necessary
- Maintain confidentiality as appropriate
- Protect themselves while performing their role

We have a global Experian Mental Health First Aider pledge that is communicated to all employees: *"We will never think that your issue is too small or insignificant. And no mental health first aider will think that you are 'bothering them'. So, if you want to talk, please reach out. We are here for you. Because if it's important to you, it's important to us."*

4. Governance

Our commitment extends to every employee, whether permanent or temporary, full time or part time, in every country we operate in. Our CEO sets the company's commitment for ensuring the health and wellbeing of employees. We have defined responsibilities for the day-to-day management of workplace mental health, as well as strategic oversight of our approach:

- CEO: sets the company's commitment to promoting mental health in the workplace.
- Board of Directors: the Global Chief Diversity & Talent Acquisition Officer provides an update to the Operating Committee (OpCo) and the Board of Directors annually and the Board holds the Global Chief Diversity & Talent Acquisition Officer accountable on delivery of the strategy. As part of our ongoing commitment to fostering a positive working environment where our people can thrive, we have strengthened our communication channels between the Board and our workforce which encourages engagement on topics such as culture, wellbeing, and business growth. Activities in FY24 include:
 - People and sentiment survey and Pulse survey updates to the Board.
 - Board reporting at every scheduled Board meeting (People section of Board report).
 - People Strategy, Talent & Culture update to the Nomination and Corporate Governance Committee.
 - Direct feedback to the Board from Remuneration Committee Chair, who met with the UK and Ireland Experian People Forum in March 2024.
 - Confidential Helpline updates to the Audit Committee.
- Global Mental Health Sponsor (CFO): is responsible for driving global commitment to psychological safety in the workplace and encouraging a culture of openness on mental health.
- Chief People Officer: owns the overall people strategy with oversight for the global wellbeing strategy.
- Global Chief Diversity & Talent Acquisition Officer: owns the global wellbeing strategy. Within their team the Global Head of Employee Resource Groups & Wellbeing and the Global Wellbeing Lead are accountable for delivering the strategic implementation of solutions, training, and tools to drive company-wide awareness of wellbeing. The Global DEI team are accountable for ensuring the strategy is effectively implemented and monitored and take corrective action if it's not. The strategy is aligned to standards including [ISO 45003:2021](#) (Psychological Health in the Workplace) and the World Health Organisation (WHO) [guidelines on mental health at work](#).
- OpCo DEI Committee (comprised of the five DEI Sponsors): meet to discuss employee mental health twice a year and share intersectional insights to help shape the strategy.
- Global Wellbeing Community: is made up of regional leads across the globe and meets monthly with quarterly updates shared with the Global Mental Health Sponsor (CFO) to collaborate on strategy and report on performance against key deliverables.
- Global Mental Health First Aiders (MHFAs): are global mental health champions with representation from every region, business unit and function. Their role is to support their colleagues, as well as champion positive mental health across Experian.
- Human Resources (HR): takes responsibility for providing advice and support to managers and employees. HR engage with employees throughout the career lifecycle, in particular as new joiners. They also lead on reviewing employee wellbeing and monitoring sickness absence regionally. Wellbeing is part of the quarterly HR updates with OpCo.
- Line Managers: are responsible for assessing and supporting their teams' mental health, using and signposting to Experian's global wellbeing resources. Line managers should encourage open, two-way communication to foster a psychologically safe environment with each member of their team to ensure team meetings, one-to-ones or ad-hoc catch ups are safe spaces where employees can talk openly about issues which may be affecting them. All line managers are invited to participate in MHFA training.
- Employees: all colleagues are encouraged to access support when they need it and raise any concerns with their line manager, HR and/or a Mental Health First Aider. All employees, irrespective of their seniority in the organisation, are encouraged to have a healthy work/life balance.

5. Measuring our progress

We are committed to monitoring and reporting on employee mental health and wellbeing using global KPIs to inform our strategy. As part of our global Employee Listening Strategy, we run bi-annual company-wide confidential Pulse Surveys that contain questions around mental health and wellbeing for all employees, the results of which are reviewed by the Board. We listen to our people's views and value their feedback in helping us identify areas where improvements could be made, particularly in relation to workplace mental health. Since the launch of the Global Wellbeing strategy in 2021, we have seen significant increases in employee sentiment across all our regions, showing we are having a sustained positive impact on employee wellbeing and building a psychologically safe culture. Our FY24 Pulse Survey saw 78% of employees state that Experian is a psychologically and emotionally healthy place to work, up 8% points since FY22.

In response to our regular engagement surveys (Pulse and Great Place to Work (GPTW)), we share practical suggestions through our enterprise-wide communication platform, Horizon. This platform enables employees to post comments on articles, including those addressing mental health and wellbeing, and the authors of the articles respond to the comments in a timely manner. Our CEO and CFO host quarterly global meetings where all colleagues are invited to ask questions on any topic related to the business, including mental health and wellbeing initiatives. We also operate a [Confidential Helpline](#), facilitated by an external provider, which is available for employees who wish to raise any concerns. Calls to the Confidential Helpline, and any actions required, are reviewed by the Audit Committee, with HR or Compliance, as appropriate, at least every six months.

To underpin our commitment in 2021 we set a target to maintain 1% of our employees as trained MHFAs. To achieve this, we actively promote the MHFA programme, train new volunteers, provide refresher training, and offer ongoing education and support. In FY24, we expanded the programme into Latin America to include Spanish and Portuguese-speaking colleagues, enabling us to continue to exceed our target, with c.2% of employees trained as MHFAs. MHFAs can also join a 12-month Mental Health and Wellbeing Champions Learning and Support programme, updated annually with new content. Over half of MHFAs have participated in this initiative. Progress on our mental health efforts is tracked through our Global Wellbeing Dashboard and reported annually in our [DEI Report](#), ensuring transparency.

We are committed to continuous improvement and conduct third-party assurance of our mental health approach against recognised frameworks. We participate in industry initiatives that promote positive mental health, such as the Mind Workplace Wellbeing Index and the Great Place To Work Wellbeing Index, to benchmark our progress and identify best practice. We have an objective to continue to improve our ranking in Great Place To Work Global Wellbeing Index by executing our global strategy. To date, we have seen a 4%-point increase in our score, from 76% in FY22 to 80% in FY24. We are proud to be named one of the World's Best Workplaces™ 2024 by Great Place to Work® and Fortune.

Highlights of progress measures:

Employee Sentiment:

- This is a psychologically and emotionally healthy place to work: 78% (FY24), FY23 (76%), FY22 (72%)
- Great Place To Work Global Wellbeing Index in FY24 (80%), +4% since FY22 (76%)

Training and resources:

- Around 2% of global population certified in Mental Health First Aid (double 1% target).
- In FY24 we expanded the MHFA programme to include Spanish and Portuguese speakers in Latam
- Over half of MHFAs have taken up additional training.
- 1/3 of those trained as MHFAs are line managers, and c.3% of all line managers globally are MHFAs.
- Your Mind Matters reached over 17,000 employees in FY24
- In Spanish Latin America we conducted a series of wellness sessions attended by over 250 colleagues.

Benchmarking and external recognition:

- #14 in World's Best Workplaces 2024 by Great Place to Work
- Best Sustainable/Ongoing Mental Wellbeing Strategy Award at the This Can Happen Awards 2024
- Wellbeing Team of the Year at the Workplace Wellbeing Awards 2024
- Silver Award for Mind Workplace Wellbeing Index 2023/24, Gold Award in 2021/22
- Best Workplaces for Wellbeing in the UK in 2024, 2023, 2022
- Tier 1 in CCLA Corporate Mental Health Benchmark in UK 100 in 2024 and 2023
- Best Mental Health in the Workplace Strategy: Multinational Implementation - This Can Happen Awards 2022
- Best Wellbeing Programme at the lolc Awards 2022



Signed: Lloyd Pitchford
Chief Financial Officer and Global Mental Health Sponsor

Date: 10 February 2025