



## Experian ESG presentation



# Introduction



Experian helps people make the most of their data to improve their financial health and transform their lives. Our products, people and partnerships are already improving financial health for millions of people around the world and we're innovating to help even more people in the future. Our people are excited by the role they play in helping change people's lives.

Abigail Lovell  
Chief Sustainability Officer



Financial inclusion is the business, it's the heart of the business. It's good for the consumer. It's good for us. And it's good for the businesses that ultimately serve the consumer. In some way, all of our revenue relies on connecting consumers with each other; with businesses, with the state – through trusted relationships. We fundamentally believe that data has a power of good and, used in the right way, can utterly transform lives.

Lloyd Pitchford  
CFO and Executive Sponsor of ESG



We're passionate about sharing our ESG story, and we're on a journey to improve our disclosure. This presentation has been created to try to link you to all the key ESG information you need in one place, we hope it's helpful.

To [give feedback on our ESG progress, commitments, or communication](#), click this link and select the 'ESG feedback' option. You can choose whether the feedback is attributable or anonymous.

Evelyne Bull  
VP Director, Investor Relations

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# Section 1: Executive Summary



# Snapshot of Experian



We have a clear purpose: creating a better tomorrow

We bring the power of data, analytics and technology to transform lives and deliver better outcomes for people, for businesses and for our communities

- We are driven by our ambition to **help people thrive on their financial health journey**
- We transform financial lives by **improving access to credit** and **empowering people to understand their finances**
- This is enabled by **treating data with respect**, **inspiring and supporting our people**, **working with integrity** and **protecting the environment**
- We champion consumers across the business, and currently have over **180<sup>1</sup> million** free members
- We are entrusted with data on **1.1 billion** people and **c.150 million** businesses
- We have a **diverse and growing range** of **clients** across **multiple geographies** and **industries**
- We grow our business through **innovation** and **technology**, and foster an **inclusive, inspiring** and **supportive culture** for our people

We are **large, stable** and highly **cash-generative**:

- £30bn market cap<sup>2</sup> / FTSE top 25<sup>2</sup>
- 22,500<sup>2</sup> employees across 32 countries

For further information on the business, see our [IR Roadshow Presentation](#)

# Experian's sustainable business strategy



OUR PURPOSE:

## Creating a better tomorrow

OUR AMBITION:

## Helping people thrive on their financial health journey

DELIVERED BY

Driving financial inclusion

Enabling our clients to deliver positive outcomes

Building financial health and confidence

Contributing to the UN Sustainable Development Goals



1.4



8.10



9.3

ENABLED BY:

## Treating data with respect

Security | Accuracy | Fairness | Transparency | Inclusion

SUPPORTED BY:

Inspiring and supporting our people

Working with integrity

Protecting the environment

## Our goals

### Financial health:

- Helping people thrive on their financial journey

### Diversity:

- By 2027 increase the proportion of women in our senior leaders to 40%, in our mid-level leaders to 41%, and in our total workforce to 48%.

### Environment:

- Become carbon neutral in our own operations by 2030<sup>1</sup>
- By 2030 reduce Scope 1 and 2 emissions by 50%
- By 2029 suppliers covering 78% of Experian's spend on Purchased Goods and Services, Upstream Leased Assets, Capital Goods, and Investments are to have science-based targets
- Offset 100% of our scope 1 and 2 emissions by 2025



# Experian ESG performance overview



## • Social

- Opportunity to significantly advance global **financial inclusion**, supporting UN Sustainable Development Goals 1.4, 8.10, 9.3
- Data security and privacy is of highest focus, **ISO 27001** standard
- Employees – recruiting and retaining **top talent**; building a high performance, inclusive culture
- Supply chain principles support UN **Universal Declaration of Human Rights**; member of the Slave-Free Alliance; supplier diversity programme

## • Environment

- Committed to **carbon neutral<sup>1</sup> by 2030**, **Science Based Target** set for 2030. Offsetting Scope 1 & 2 emissions over the 5 years to 2025.
- **CDP A- score** (Leadership Band) for 2023, **A for CDP Supplier Engagement Rating** (Leaders Board), follow **TCFD** recommendations

## • Governance:

- Independent board evaluation shows **first class corporate governance** and excellent board performance
- **Board** meets recommendations of both the FTSE Women Leaders Review on gender diversity and the Parker Review on ethnic diversity

**SUSTAINABLE DEVELOPMENT GOALS**



Supporting the UN Sustainable Development Goals



Fortune America's Most Innovative Companies 2023



Experian Smart Money recognised at the 2024 BIG Innovation Awards



Experian Go recognised in Fast Company's 2023 World Changing Ideas



Named as one of the Financial Times' Europe Climate Leaders 2024



Fortune 100 Best Companies To Work For 2024

# Improving Financial Health – at the heart of our purpose

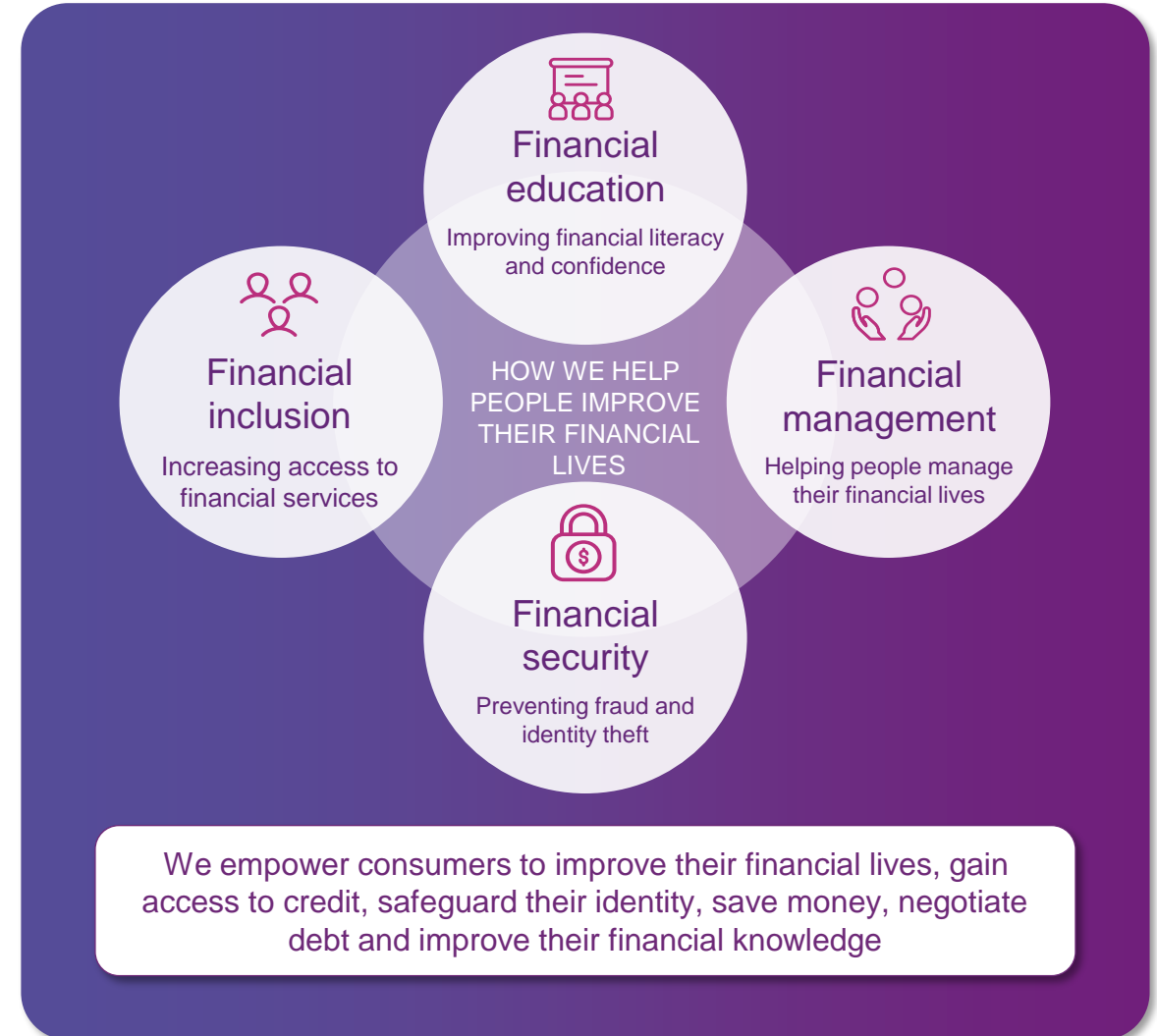


## Vital role as the world's largest credit bureau

- **The World Bank** states that credit bureaux support financial stability, lower interest rates, improve the allocation of new credit and are especially beneficial for small enterprises and new borrowers.
- We provide lenders with information needed to **offer more loans at fairer rates, reducing the cost to borrowers.**
- Extending access to credit helps **drive social and economic development** - businesses grow, families transform their lives.
- We also help people **understand, manage and improve their financial situation** – and protect themselves and their data.

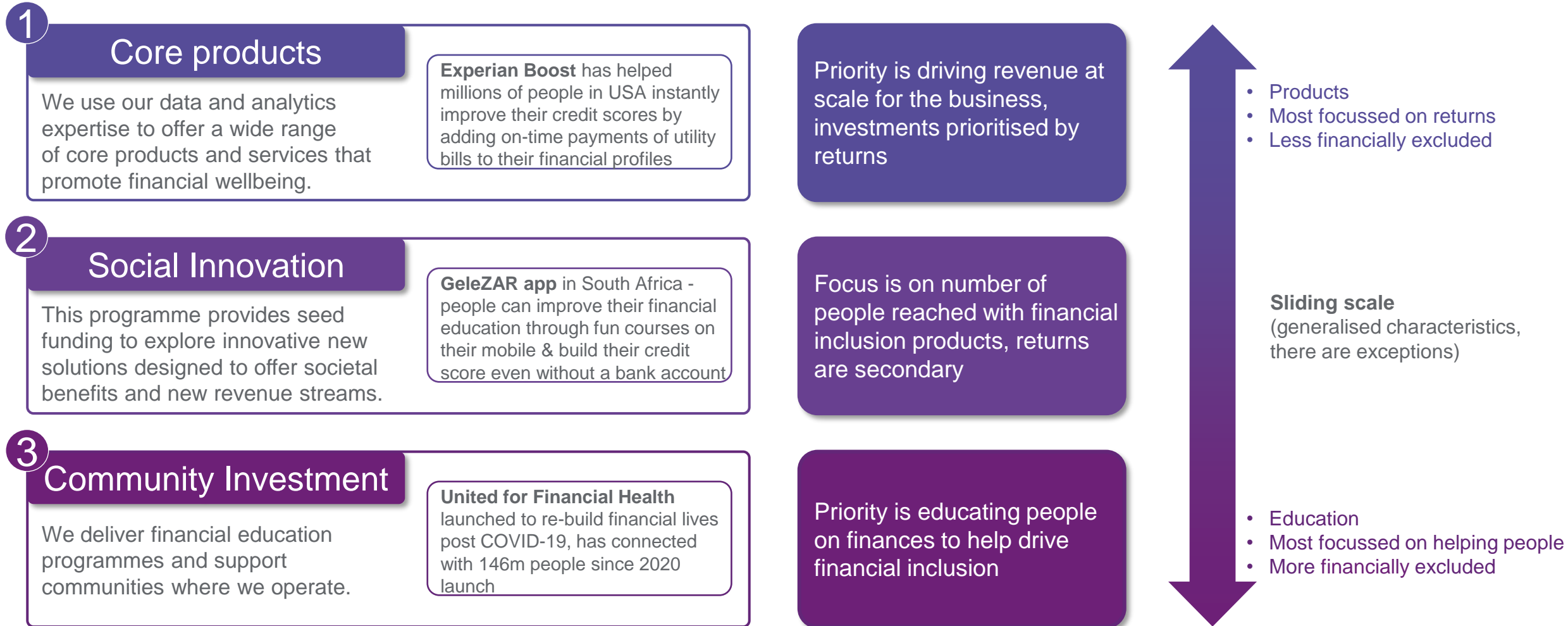
### Outcome:

- ▶ Support **financial health of individuals, businesses and economies**
- ▶ Opens door to **millions of potential new customers** for us and our clients





# Improving Financial Health – the three key ways in which we help

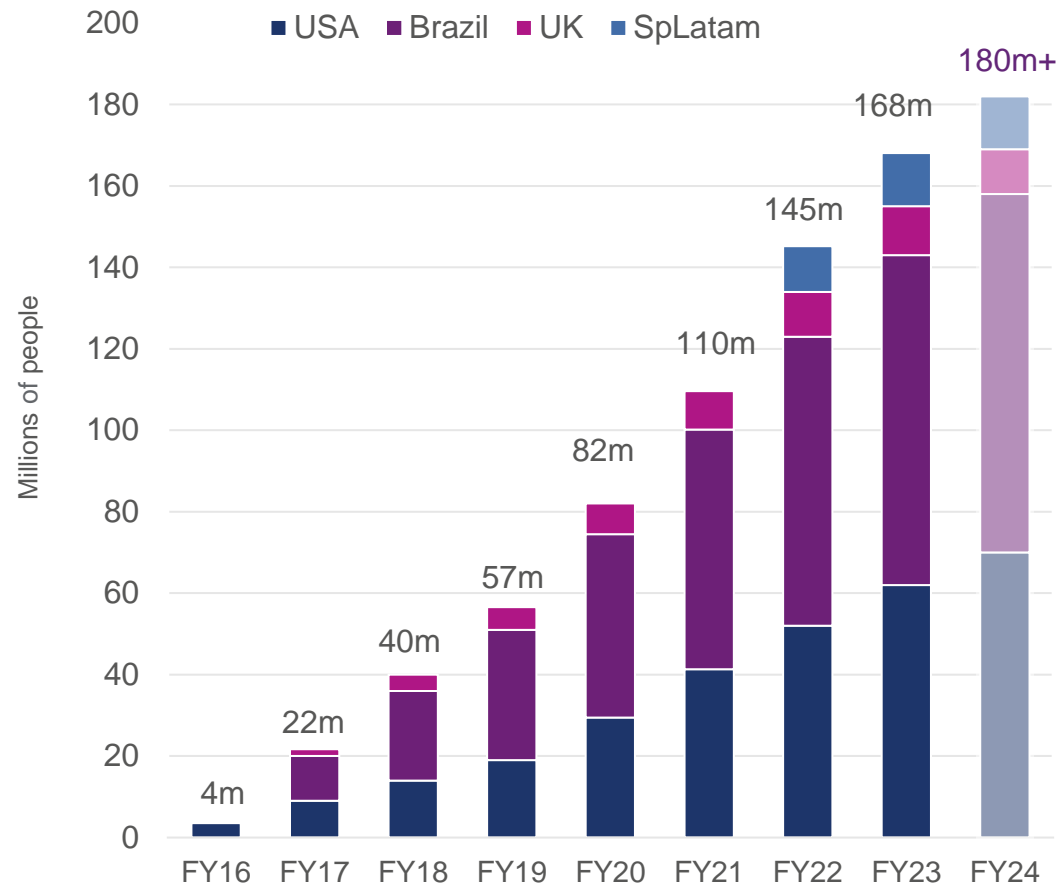


**As we help people move up the ladder of financial inclusion, more people become potential consumers of our core products**

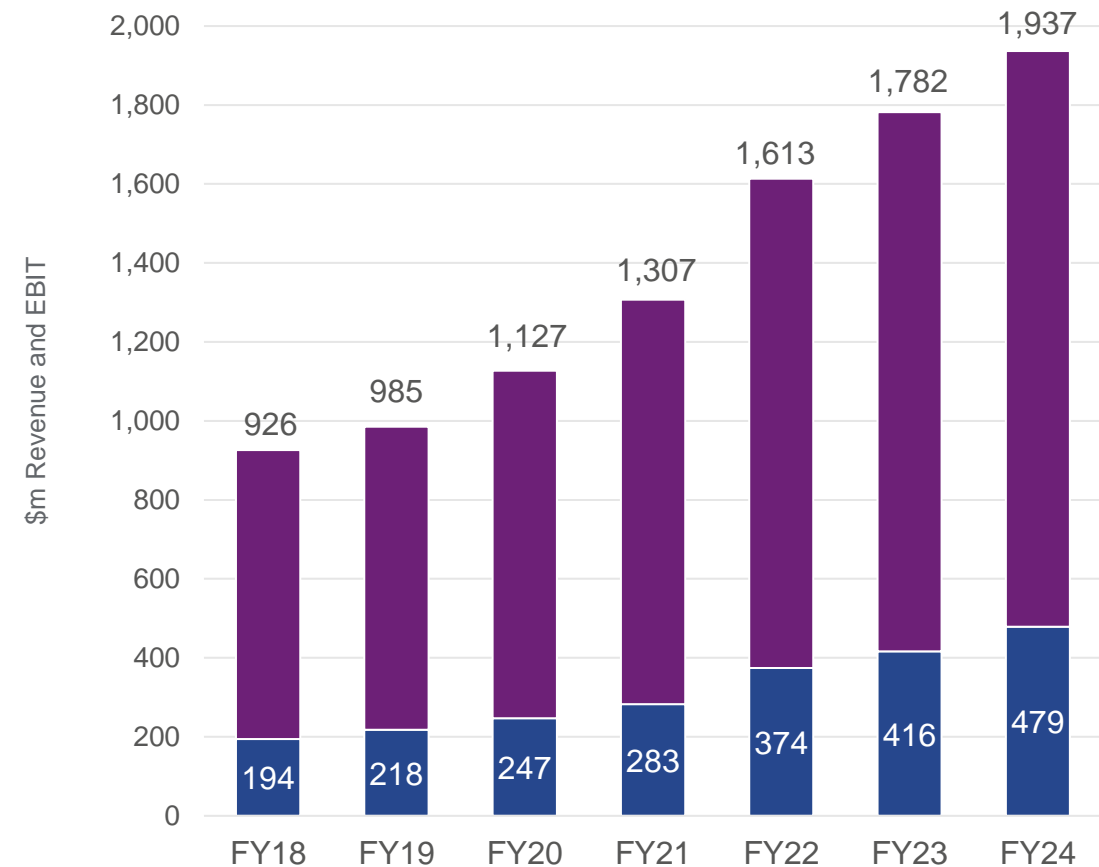
# Improving Financial Health – core product metrics



## Free consumer members



## Consumer Revenue & EBIT



# Improving Financial Health – UN Sustainable Development Goals



Given our sustainable business strategic priority of Improving Financial Health for all, we have identified three of the SDGs where we can make a meaningful contribution:

## 1 NO POVERTY



### 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.**

## 8 DECENT WORK AND ECONOMIC GROWTH



### Target 8.10

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

## 9 INDUSTRY, INNOVATION AND INFRASTRUCTURE



### Target 9.3

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

- These specific SDG targets are related to improving access to credit, microfinance and financial services, and we contribute to these via our core products, social innovation, and community investment.

## Social – Treating data with respect



We aim to be The Consumers' Bureau.

We have built our business on clear commitments to treat data with respect.

### Experian Global Data Principles:

#### Security

Data security is critical. Securing and protecting data against unauthorised access, use, disclosure and loss are key priorities for us.

#### Accuracy

We will make data as accurate, complete and relevant as possible for the way we use it, always in compliance with legal requirements.

#### Fairness

We collect and use data fairly and for legitimate purposes, balancing privacy expectations with the social and economic benefits derived from the responsible use of data for individuals, businesses and clients.

#### Transparency

We are open and transparent about the types of data we collect, where we get it, how it is used and where it is shared. Where appropriate we provide individuals with access to the data we collect about them and the ability to correct, restrict or delete data.

#### Inclusion

We seek to improve financial health and inclusion for all through the innovative use of relevant data to help individuals improve their financial lives.



## Social – Employees



### We're committed to inspiring and supporting our people

- We have a high performance culture with opportunities for training and development for all employees
- We build and celebrate a diverse and inclusive culture, and we've set new gender diversity targets
- We listen to our people's views, support a positive empowering culture and do all we can to make Experian a great place to work.

**4.3**

Glassdoor score<sup>1</sup>

**16**

Employee  
diversity groups

**40%**

target for women  
in senior leaders

#### FY24 Great Place to Work survey

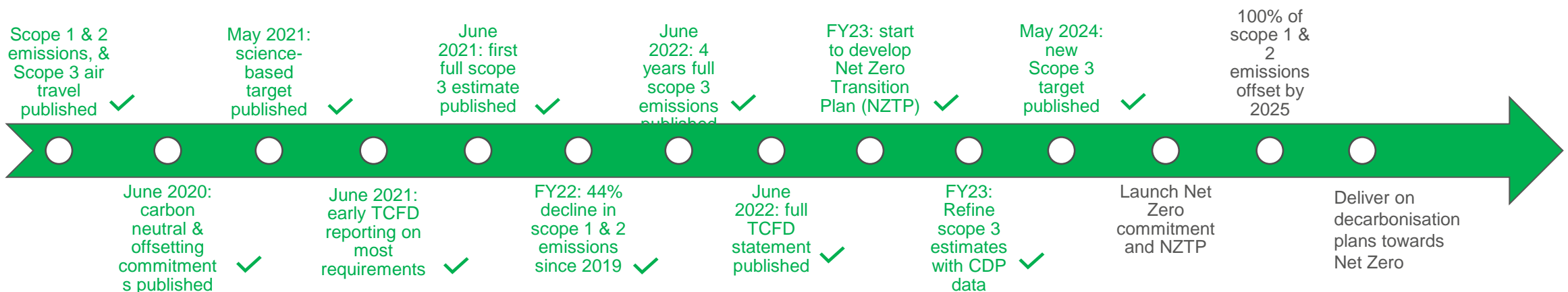
- **89%** are proud to tell others they work at Experian
- **87%** agree they can bet themselves at Experian
- **91%** agree Experian makes the workplace accessible for them
- **92%+** agree that people are treated fairly regardless of their age, sexual orientation, race and gender

# Environment



## We've committed to become carbon neutral in our own operations<sup>1</sup> by 2030

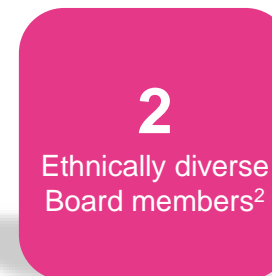
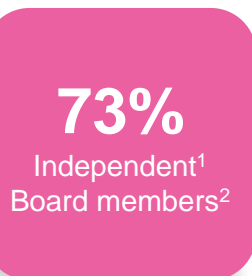
- The SBTi have approved our science-based target that by 2030 we will reduce Scope 1 and 2 emissions by 50%
- Scope 3 target that 78% of suppliers by spend covering Purchased Goods and Services, Upstream Leased Assets, Capital Goods, and Investments to have science-based targets by 2029. To be submitted and validated by SBTi in first half of FY25
- We have developed carbon emission reduction plans which include switching to more renewable energy, consolidating buildings, and switching to a lower carbon fleet.
- We are now developing our strategy to decarbonise our operations even further and transition to Net Zero.
- We've also committed to gradually carbon offset our scope 1 and 2 emissions over the 5 years to 2025.





## We're committed to the highest standards of corporate governance

- We maintain the highest standards as set out in the UK Corporate Governance Code 2018
- Independent Board evaluation shows first class corporate governance and functions extremely well
- Board meets recommendations of both the FTSE Women Leaders Review on gender diversity and the Parker Review on ethnic diversity



# ESG highlights



## Social

Supporting UN SDGs	<b>1.4, 8.10, 9.3</b>
People using our platforms for free education, access to products & services <sup>2</sup>	<b>180m+</b>
Connections with people via United for Financial Health since launch	<b>146m</b>
Revenue from Social Innovation products in FY24	<b>\$114m</b>
Debt renegotiated via Limpa Nome	<b>\$14.5bn</b>
Unbanked people who could benefit through alternative data sources and Experian technology platforms	<b>1.4bn</b>
Data security and privacy is <b>a top priority</b>	
Robust security controls based on <b>ISO 27001</b>	
Founding member of the <b>Slave-Free Alliance</b>	
Suppliers must comply with <b>Supplier Code of Conduct</b>	
Mandatory annual training for all employees: <b>Code of Conduct, Security &amp; data, Anti-Corruption</b>	

## Employees

Employee engagement	<b>83%</b>
Glassdoor rating <sup>3</sup>	<b>4.3</b>
Three-year gender diversity targets set	<b>Yes</b>
Voluntary employee attrition	<b>7.9%</b>
Diversity and inclusion employee groups	<b>16</b>

## Environment

Committed to become carbon neutral by	<b>2030</b>
Science-based target approved by SBTi	<b>Yes</b>
CDP Climate Change score (2023)	<b>A-</b>
CDP Supplier Engagement Rating (2023)	<b>A</b>
Scope 1 & 2 emissions since 2019 <sup>4</sup>	<b>-75%</b>
% FY24 scope 1 & 2 emissions offset	<b>80%</b>
Electricity from renewable sources FY24	<b>75%</b>

## Governance

Independent Board members <sup>5,6</sup>	<b>73%</b>
Female Board members <sup>6</sup>	<b>45%</b>
Ethnically diverse Board members <sup>7</sup>	<b>2</b>
Independence <sup>6</sup> of Audit and Remuneration committees	<b>100%</b>
Clear division of responsibilities between the Chairman and CEO	<b>Yes</b>
Independent external evaluation of the Board's performance <sup>8</sup>	<b>Yes</b>
Executive remuneration linked to Group performance	<b>Yes</b>
Voting rights for shareholders	<b>Equal</b>

A constituent member of FTSE4Good index since 2012







## Section 2: Detailed ESG information

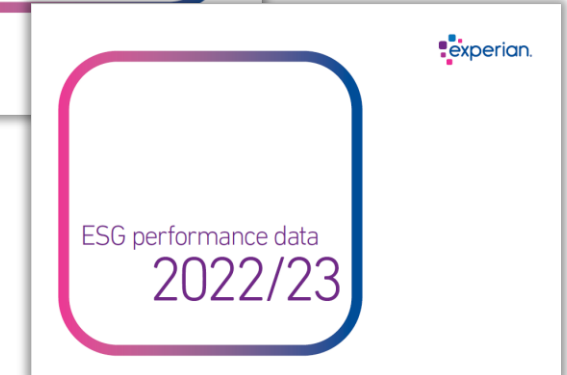


# ESG reporting and frameworks



Links to FY23 reports below, our FY24 reports will be published in June

- We report annually on ESG in our [Annual Report](#) (p36-65).
- In addition, our [Improving Financial Health Report](#) focuses on how we improve financial health, and our [Diversity, Equity and Inclusion Report](#) focuses on DEI.
- We publish a [Tax Report](#)
- We publish detailed [ESG Performance Data](#) and reporting methodologies
- We use the [SASB reporting framework](#)
- We report against the [SFDR PAI indicators](#)
- Our climate reporting is aligned with the [Task Force on Climate-Related Financial Disclosure \(TCFD\)](#)
- We have reported carbon emissions to [CDP](#) for 14 years
- We publish our [Policies](#)
- We have identified three of the [UN Sustainable Development Goals](#) (SDGs) where we can make a meaningful contribution: Target 1.4, Target 8.10 and Target 9.3. We support these through our products and programmes that help improve financial health.
- We use the [B4SI](#) model (Business for Societal Impact, formerly London Benchmarking Group) for measuring our corporate community investment



# Social – our ESG focus is Improving Financial Health for all



## OUR PURPOSE

### Creating 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

- 1** Data is central to how we all live. It has the potential to transform all our lives.
- 2** We can unlock the power of data to realise opportunities for people and organisations.
- 3** 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.
- 4** We can make a difference to society and our communities by helping people make the most of their data.
- 5** How we work is as important as what we do: we treat everyone fairly and their data with respect; we work with integrity, always.

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.



# Social – Improving Financial Health – the investment case



## How does Improving Financial Health for all support long-term revenue growth and the success of our business?

- **Financial inclusion grows our total addressable markets, with the potential to access millions of new consumers for us and our clients around the world**
  - Experian Go has the opportunity to help 28m US consumers who are credit invisible establish a credit report and become visible to lenders
  - More inclusive scores like Lift Premium enable US lenders to score 21m conventionally unscorable people, and lift 6m from subprime to mainstream rates
- **Generates new revenue streams**
  - For example, our Limpa Nome debt renegotiation product significantly contributes to Brazil Consumer Services revenue
- **Drives innovation**
  - Ground-breaking core products like Experian Boost, pioneering Social Innovation products like Prove-ID, and in our annual global hackathons
- **Being a purpose-driven business attracts & retains talent, and motivates employees**
  - 89% of our employees are proud to tell others that they work at Experian
- **Enhances our reputation and strengthens stakeholder relationships**
  - Consumers, clients, employees, investors, regulators and governments





# Social – Improving Financial Health – the value of credit bureaus



## How do credit bureaus benefit consumers, businesses and economies?

### View from the World Bank:

- Transparent credit information is a prerequisite for sound risk management and **financial stability**
- Bureaus **reduce default risk** and improve the efficiency of financial intermediation.
- In a competitive credit market consumers benefit through **lower interest rates**
- Effective credit reporting systems can **mitigate a number of market failures**. They reduce problems of adverse selection and asymmetric information between borrowers and lenders. This reduces default risk and **improves the allocation of new credit**.
- Promotes a **responsible “credit culture”** by discouraging excessive debt and rewarding responsible borrowing and repayment.
- Allows borrowers to build a credit history to access credit. Especially **beneficial for small enterprises and new borrowers** with limited physical collateral.
- Evidence from the financial crisis suggests that positive credit information **helped to safeguard the financial access of creditworthy borrowers** that would have otherwise been cut off from institutional credit.

**42% of our revenue came from our credit bureaus in FY24**

# Social – Improving Financial Health



## Scale of problem

Unbanked adults globally who could benefit from alternative data sources and Experian technology platforms	<b>1.4bn</b>
People without official proof of identity	<b>1bn</b>
<b>Number of people in.....</b>	
Asia Pacific without access to formal financial services	<b>&gt;1bn</b>
USA with no credit profile or unscorable	<b>49m</b>
Brazil with unmanageable debt	<b>63m</b>
UK who have no credit history	<b>4-5m</b>

## Our response

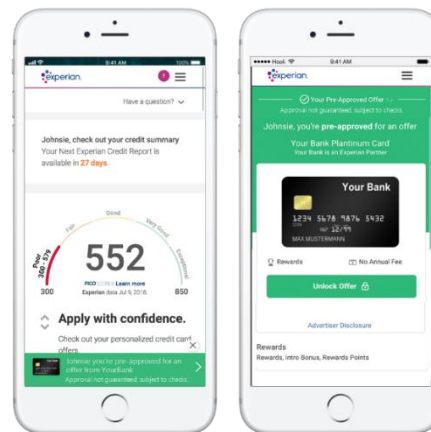
**Core products** – scale products, run for profit, used by large numbers of people to increase access to credit and educate themselves

**Social innovation** – innovative, more niche products that aim to offer societal benefits and generate new revenue streams for our business

**Community investment** – employees volunteer their time and expertise to help deliver financial education programmes and other causes relevant to our business. Also includes United for Financial Health programme working with NGO partners.

## Core products

People with profiles in Experian's consumer bureaus	<b>1.1bn</b>
People using our consumer platforms for free education, access to products and services <sup>2</sup>	<b>180m+</b>
Experian Go consumers connected in the US <sup>3</sup>	<b>c.210,000</b>
% group revenue from ID protection & fraud prevention (B2B and B2C)	<b>12%</b>
Fraud prevented <sup>4</sup>	<b>\$15bn</b>



## Social Innovation

Total revenue from social innovation products in FY24	<b>\$114m</b>
Total people reached in FY24	<b>8m</b>
<u>TARGET</u> : total people reached by 2025 (since re-launch in 2013)	<b>100m</b>
Debt renegotiated via Limpa Nome in FY24	<b>\$14.5bn</b>
Debt written off via Limpa Nome in FY24	<b>\$11.9bn</b>

## Community investment

People & business reached with United for Financial Health (cumulative)	<b>146m</b>
<u>TARGET</u> : people & business reached by FY24 with United for Financial Health	<b>100m</b>
Value of community investment	<b>\$19.7m</b>
As % of Benchmark PBT	<b>&gt;1%</b>
Employee hours volunteered	<b>70,000</b>

# Social – Improving Financial Health – 1 through Core products



We use our data and analytics expertise to offer a wide range of core products and services that promote financial wellbeing.

## Improve credit visibility

**Experian Go**, launched last year, has already enabled around 210,000 US consumers who were ‘credit invisible’ to establish a credit profile in just minutes.

[See case study](#)

Our new **Banking Insights** product in the USA brings together data aggregated from over 6,500 financial institutions and 1,500 alternative lenders to help build a financial history for credit invisible, thin-file and subprime consumers.

## Boost credit scores

**Experian Boost** empowers consumers to instantly boost their scores by adding positive data – such as on-time payments for utility bills or streaming services – directly to their credit profile. Millions of people have used Experian Boost since it launched in 2019 in the USA and 2020 in the UK. [See case study](#)

By applying machine learning and other advanced analytics on additional datasets, **Experian Lift Premium** enables lenders to further enhance the accuracy of credit risk scores for 96% of incoming credit applications and enables scoring of around 21m – 65% – of ‘credit invisibles’ in the USA

## Understand and manage finances

Worldwide, over 180 million people use our free online services – such as **CreditExpert** in the UK, **Credit Tracker** in the USA and **Serasa Free Score** in Brazil – to access products and services that can help them understand and manage their credit profiles.

We provide guidance on how to manage financial profiles through our websites and social media channels, such as **AskExperian**, **#CreditChat** and **Experian News**.

## Get the best offers

In the USA, we’re helping consumers save money on bills with **Experian Insurance Services**, a new way to shop for car insurance, and **Experian BillFixer**, which negotiates on behalf of Experian members to get them better rates on bills such as cable, internet and phone.

Our **credit marketplaces** in USA, UK, Brazil, and Spanish Latin America make it easier for consumers to access credit by connecting them with credit offers from a range of lenders through a central portal.

## Social – Improving Financial Health – ② through Social Innovation



Our Social Innovation programme has reached **8m people** & generated **US\$114m revenue** in FY24

It provides seed funding to explore solutions designed to offer societal benefits and new revenue streams

### Prove identity

**Prove-ID Link**, designed to help financially excluded people in India verify their identity, has been integrated into our mainstream CrossCore identity authentication platform.

### Manage debts

Brazil: **Limpa Nome** online recovery portal helps people take control of unmanageable debt

- Helped millions of people renegotiate **US\$8.9bn** worth of debts in FY23 alone, writing off \$7.1bn of debt

### Pay for healthcare

USA: social innovation healthcare products have reached **31m** people to date (to FY23), many have been integrated with our core Experian Health products.

**Payment Plan Advisor** and **Patient Financial Advisor** help patients in the understand and manage healthcare costs

See [Health](#) slide for more info

### Access affordable loans

UK: Our **Affordable Loans marketplace** connects consumers with affordable loans by including offers from non-profit lenders, such as credit unions, on price comparison websites. **>22,000 loans** totalling £2.1m approved since 2020 launch (to FY23)

### Build credit profiles

Brazil: We launched our **Smallholders Marketplace** in FY23 to help smallholder farmers get better access to financial services by building a scoring system and risk index specifically designed to help lenders assess their creditworthiness

In FY24 we reached a further of **8 million people**

**TARGET EXCEEDED: Reach 100 million people** through our social innovation products and services **by 2025<sup>2</sup>**

# Social – Improving Financial Health – 3 through Community Investment



In FY24 our colleagues collectively volunteered **70,000 hours** during and outside their work time to help deliver our financial education programmes and support the communities where we operate.

## Enhancing financial literacy

USA – a three-part video series with singer Coco Jones and influencer Freddie Ransome offers practical steps to improve financial health, aimed to inform 18-24 year-olds, and BIPOC (Black, Indigenous and people of colour),

## Enhancing financial literacy

UK - social media campaign with footballer Adebayo Akinfenwa and young money expert Iona Bain designed to help young people in the UK improve their financial fitness, just like their physical fitness. [Won SABRE award](#)

## Enhancing financial literacy

UK - continued to support National Numeracy's Number Confidence Week, National Numeracy Day and Checktember, and worked together to launch workshops to build confidence in managing money.

## Enhancing financial literacy

India - a new partnership with Srujna Charitable Trust to equip 50,000 women affected by poverty, many with low levels of financial literacy with the tools and knowhow to manage their finances, budget and save to improve quality of their life.

## Helping small businesses

Brazil - Impulsiona Entrepreneurs launched, a management makeover programme for small businesses at risk of failing. So far 121 small firms with 1,352 staff have joined, in diagnosis phase to identify issues to be addressed.

**United for Financial Health** programme launched to re-build financial lives post COVID-19 crisis

In FY24 we reached a total of **146 million people** & small businesses we have connected with  
**TARGET EXCEEDED: Reach 100 million people** & small businesses by FY24







# Social – Improving Financial Health – 3 United for Financial Health



## What is United for Financial Health?

A financial recovery programme helping communities that have been significantly affected by COVID-19

-  Empower vulnerable consumers to improve their financial health through education and action
-  Reach communities further marginalised by COVID-19, by working with NGOs: low income, indebted, unbanked, thin-file, under 25s, minority populations, SMEs
-  Tap into the full range of Experian assets, relationships and influence to innovate
-  Gather additional insight and data to inform product strategies in the future

## Foundations for success



**TARGET:** Connect with **100m** people & small business by **2024**  
**FY24 RESULT:** **146m** people & small business connected since 2020



Compliment Consumer Services businesses by reaching vulnerable consumers



Measure the impact of our partnerships to inform future projects



Aim to build on our progress to reach more people in the coming year

## Delivering impactful content with NGO partnerships

We have a wide range of consumer education resources

We will select relevant content to build country-specific curriculums

Appropriate channels to reach financially vulnerable



## What's different about United for Financial Health?

- Help those most in need due to COVID-19**
  - Reach consumers or micro-businesses that don't have a strong relationship with Experian
  - Engage with those most vulnerable and empower them to take action around their finances
- Repeatable model which can scale**
  - Existing content and tools will be built into a curriculum that we can replicate with NGO's
  - Focus global Corporate Responsibility resources on financial recovery ensures increased scale
- Drive insights into our business**
  - Access to aggregated data and enhanced insight to help our product and innovation teams better understand vulnerable populations
  - Deeper understanding of vulnerable consumers to inform wider business

# Social – Improving Financial Health through innovation - awards



Experian's Improving Financial Health Report won *the Best Social Impact Report at the Corporate Reporting Awards 2023*. Our report explains how we are helping people around the world at every stage of their financial journey: improving financial inclusion, financial education, financial management and financial security. [Awards page](#)



Experian has been named to *Fortune's America's Most Innovative Companies list*, a ranking of firms at the forefront of innovation today and in the future. This recognition underscores Experian's innovative and inspiring workplace; leading technology and solutions; and operational excellence in delivering new products and services that foster equity and inclusion, while driving growth. [Press release](#) [Awards page](#)



Experian Go won a Product Award at the *Business Intelligence Group (BIG) Innovation Awards 2023*. Experian Go is a free program that empowers credit invisibles to establish their financial identity within minutes. [Awards page](#)



For the second consecutive year, Experian has been recognized with the prestigious *Fast Company 2023 World Changing Ideas Award* for the company's use of innovative technology to promote financial inclusion. Experian Go has been named as one of this year's honorees. [Press release](#) [Blog](#) [Awards page](#)



Experian's United for Financial Health campaign 'Getting Gen Z financially fit!', featuring footballer Bayo Akinfenwa and financial journalist Iona Bain, won at the *SABRE EMEA awards 2023* (Financial Services category). [Awards page](#)



Experian has been ranked #9 in the *IDC FinTech Rankings Top 100*. The FinTech ranking highlights global providers of financial technology. This is testament to Experian's record of innovating solutions that power financial institutions and deliver benefits to consumers. [Awards page](#)



Experian's Improving Financial Health Report won *Bronze in the Best printed CSR or ESG Report* category at the *Corporate and Financial Awards*. [Awards page](#)



Experian was included in *Fortune's 'Change the World list 2021* (ranked #37), recognising the millions of people helped by Experian Boost. The list honours companies addressing society's unmet needs. [Blog](#) [Awards page](#)



Experian was recognised as a *2022 BIG Innovation Award winner* for delivering innovative products, such as Experian Boost, that help consumers thrive financially. [Press Release](#) [Awards page](#)



Experian Boost was recognised at *Fast Company's 2022 World Changing Ideas Awards*, which celebrates the "broadest ideas... that have the potential to affect true systems change." It also reflects our purpose and innovative culture focused on creating products and solutions that help consumers thrive, including Experian Boost in the UK and Serasa's Score Turbo in Brazil. [Press release](#) [Awards page](#)



We won '*Community involvement programme of the year, Americas*' award for our financial literacy social media campaign with Grammy Award-winning rapper Lecrae, part of the United for Financial Health programme, at the Environmental Finance Sustainable Company Awards 2022. [Article](#) [Awards page](#)



Experian Boost won "Consumer Lending Innovation Award" at the *FinTech Breakthrough Awards 2020*. [Awards page](#)

# Social – Improving Financial Health – USA



## How does Experian support financial inclusion in USA?



28 million in the USA have no credit profile, and a further 21m are unscorable, totalling nearly 50m who find it difficult to access mainstream financial services or must pay a premium to do so.

Experian is focussed on improving financial health for all. We're developing innovative solutions using alternative data to help more people access credit, as well as providing education to empower people to improve their financial health.

## Consumer Education and innovative D2C products

**Experian.com** - Offers millions of people free access to their credit profiles, credit score, expert advice on how to improve their scores, and financial education. 70m<sup>1</sup> US members.

**Education & Advocacy** - we engage with the advocacy community, media clients, consumers and employees to enable financial inclusion, promote positive brand awareness and mitigate business risk. We provide education resources, virtual and in-person training, participate in media interviews, partner with members of Experian's Consumer Council, connect through social media and empower employees to engage with the public. Our Education Ambassador Initiative has trained >1500 employees on credit knowledge so they can volunteer in their communities. We connect directly with consumers on social media – our weekly #CreditChat conversations on X (Twitter) reached >5.3m in FY24, and we launched a podcast in Jan 2024. We support clients to make their customer outreach programs more effective to educate their employees so they can provide better customer service and enrich their work experience.

**Experian Boost** – consumers can connect to Experian Boost for free, adding positive data from on-time payments to their credit profiles (e.g. utility, telephone, Netflix, rent). It's helped millions to instantly improve their scores and better access credit since launch in March 2019. See [case study](#)

**Experian Go** - enables first time access to credit and education in minutes. Within 5 minutes credit invisible consumers can achieve an authenticated Experian credit bureau record, tradelines and credit history (with data added via Experian Boost), and instant eligibility to financial offers. See [case study](#)

**Experian Smart Money** – a Digital Checking Account & Debit Card that embeds Experian Boost. When consumers use the account to pay bills that are eligible for Experian Boost, the payments are added to the consumers' Experian credit file to potentially increase consumers' credit scores. See [website](#)

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## B2B - Innovation and alternative data

**RentBureau** - Over 25m<sup>2</sup> people have their rental payments recorded on our RentBureau to help build up their credit history with on-time rental payments. Aiming to include 100m people. [Press release](#)

**Clarity Services** - largest nationwide, FCRA-regulated specialty credit bureau for short term small and installment loans not typically reported to traditional bureaus. Clarity data and analytics offer greater predictive insights that ensure greater, more inclusive access to credit for all consumers. Loans reported to Clarity are more common among underserved segments (Black, Latino, low-income, women) than the population as a whole. 60m+ active consumer records, and nearly 1 in 5 people with traditional loans also have inquiries or loans of this type.

**Lift Premium™** - proprietary credit risk score combining advanced analytics with additional FCRA regulated data sets to score 96% of US adults, including 65% of people previously "credit invisible". Its unique combination of data and machine learning provide far greater reach and accuracy than traditional credit scores that rely on insights from mainstream credit data alone (e.g. mortgages, credit cards, personal loans). It combines:

- Traditional credit data + Trended credit data
- Data beyond traditional credit data – positive public records data including public licenses (e.g. nurse certification, contractor license etc)
- Advanced analytics – explainable AI/ML model improving predictiveness across multiple data assets

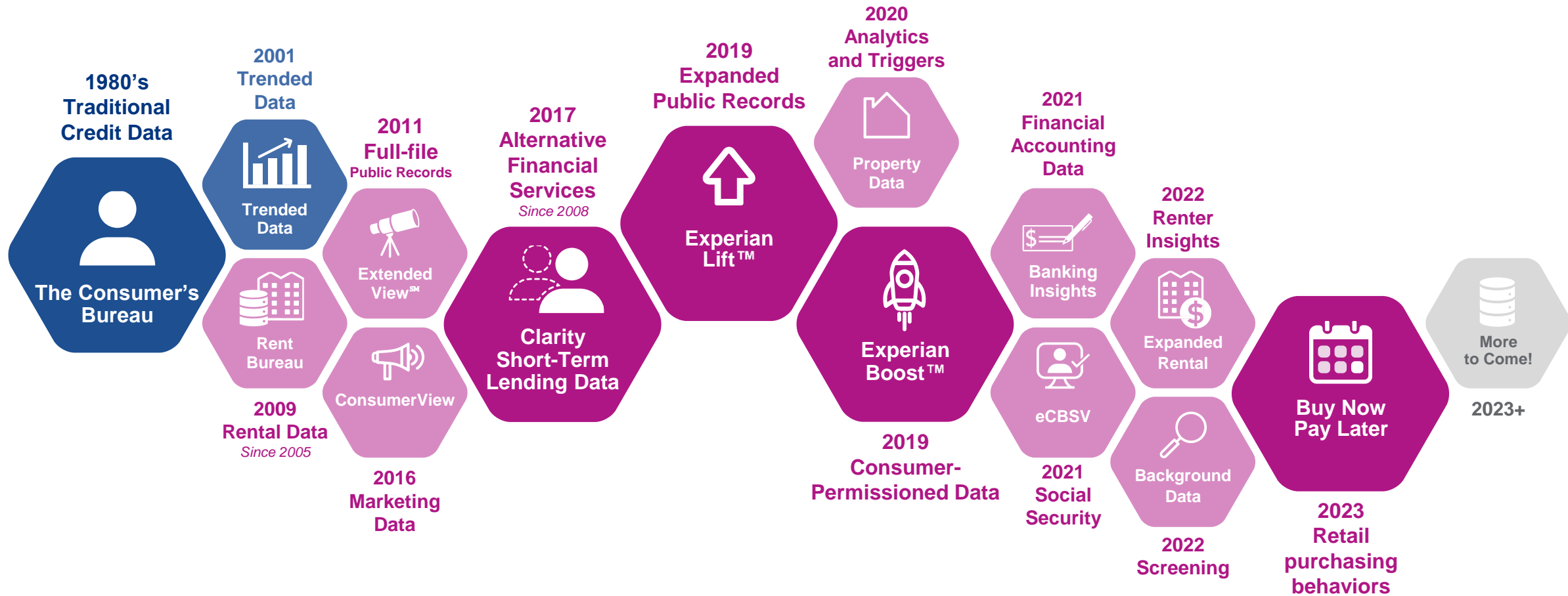
**Project REACH** - Experian is involved in the OCC's project REACH<sup>3</sup>, partnering with lenders to identify new sources of predictive data that can be used to improve access to credit for underserved and marginalised consumers. Lenders will factor in information (e.g. deposit data) from applicants' checking or savings accounts at other financial institutions to increase their chances of being approved for credit cards.

**Inclusion Forward – Experian Empowering Opportunities™** - new initiative that harnesses our data, analytics and technology that can help clients create and provide more affordable credit access. Additionally, Inclusion Forward will provide ongoing resources to help consumers better understand their credit health, particularly in diverse communities.

# Social – Improving Financial Health – expanding USA data sources



We are growing our industry-leading data assets that enable advanced analytics that drive financial inclusion.



Directly sourced • Calculated • Acquired • Third-party partnerships



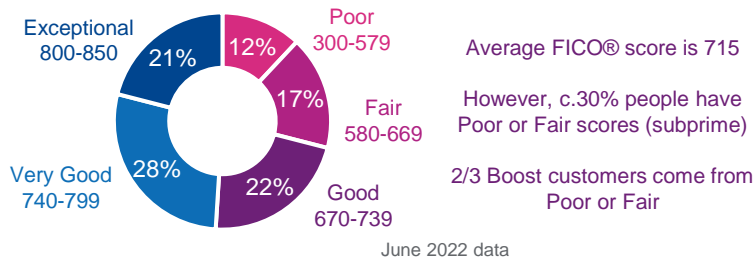
# Social – Experian Boost case study (USA)



## Overview

### Market context

Median US household income is c.\$70k. Around a third of people are sub-prime. A subprime credit score could cost a consumer c.\$200,000 more in interest over their life<sup>1</sup>.



### What is Boost and how does it work?

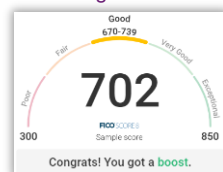
A free consumer product, first launched March 2019 in USA. Consumers give us permission to connect to their online banking accounts; identify rent, car insurance premiums, utility, telecoms & TV streaming payments; then add these to their Experian credit file.

After the consumer verifies the data and confirms they want it added to their Experian credit file, an updated FICO® Score 8 is delivered in real time. A 'boosted' credit score may help lenders to make more informed decisions when examining prospective borrowers.

### Consumer benefits

Boost helps bring more consumers into the credit system, and may also give access to more financial products and at lower interest rates, e.g. credit cards and car loans.

A customer's screen after boosting their score



1. Liz Weston, 'Your Credit Score: How to Improve the 3-Digit Number That Shapes Your Financial Future, 5th edition (2015). payment history on an open trade). Differs from thin file people who already have a score, but have less than 5 accounts.

## Boost results<sup>2</sup>

Over 15m people in the US have connected to Boost<sup>3</sup>.

	All customers	'Poor' score band
Increased score	59%	88%
Mean points increase	13	19
Increased score band	8%	21%

- 6/10 see their score increases
- 8% of customers move up a band
- 66% of score band increases originated in 'Poor' band
- 88% of 'Poor' score customers increase scores
- 41% of Thin file become Thick file
- 44% previously not scoreable who get a score<sup>4</sup>

## Benefit to customers

- Melinda: "It helped me get credit when I thought that was no longer an option for me"
- Mark: "After my score increase using Boost I was able to get my dream credit card with an incredibly low interest rate."
- Christopher: "I used Boost right before I started applying for a mortgage and I believe it helped me to get my mortgage."
- Nonnie: "I got approved for a credit card I wasn't approved for last year with lower rates."
- Shari: "I've been looking to purchase a new car and since using Boost, my interest rates are lower for car payments."
- Michael: "I was able to acquire my first credit card."
- Erica: "It has been helped me buy really good house with my new and improved high score."
- Cassie: "It was able to successfully raise my credit score enough to secure a loan that was much needed."
- Raymond: "I went through a divorce and my credit took a hit. I used Experian to see where I was and what I was able to do to raise my credit. Little by little, it did."
- Ycatz: "I was able to get better rates on a credit card I had been wanting to previously get but couldn't cuz my credit score was just too low. To my surprise it actually worked. I ended up saving 62% of what I would of without it."
- Greg: "It boosted my score so I could get a car."

Recognised in Fast Company's 2022 World Changing Ideas

Recognised in BIG Innovation Awards 2022

Member of Fortune's Change the World list 2021



2. results up to end of Q4 FY24 3. As at Q4 FY24 4. People who go from not having a credit score to having a credit score (requires 6 months of



# Social – Experian Go case study (USA)



## Helping credit invisibles

### What's the problem?

There are large underserved populations both in Gen Z and among minorities in older age groups

**28m**  
credit invisible consumers

**25%**  
of households unbanked or underbanked  
*2017 FDIC survey*

**20m+**  
US consumers aged 18-23 years old

**4m**  
consumers turn 18 each year

**30K**  
credit invisible consumers visit Experian each month

Our research shows there are at least 28m credit invisibles in the US with an additional 21m consumers who are unscorable by the credit score models most used by lenders today. This more frequently impacts communities of colour with 28% of all Black and 26% of all Hispanic consumers currently unscorable or credit invisible.

We believe increasing financial inclusion depends on creating opportunities for underrepresented consumers to succeed. This starts with ensuring all consumers have a financial identity. Read more: [press release](#), [blog](#), [website](#)

## Getting a credit profile

### How does Experian Go help people?

Experian Go is a free service in USA. It enables first time access to credit and education in minutes for credit invisibles and thin file consumers.

Within 5 minutes credit invisible consumers can achieve:

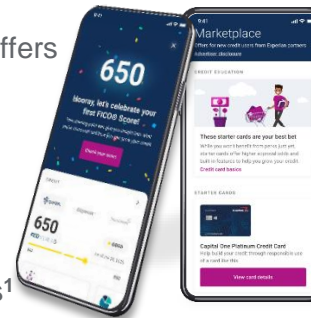
- Authenticated Experian credit bureau record
- Tradelines and credit history (with data added via Experian Boost)
- Instant eligibility to financial offers

Consumers answer a short questionnaire to ensure that their personalised recommended next steps best suit their individual circumstances.

**Since launch c.210k consumers<sup>1</sup> have connected to Experian Go.**

### How do I use Experian Go?

1. Open the Experian app
2. Authenticate yourself using a government-issued ID and a selfie
3. Add tradelines using Experian Boost for bills you already pay;  
Or learn about becoming an authorised user;  
Or accept a specially created card offer from our partners and start building credit

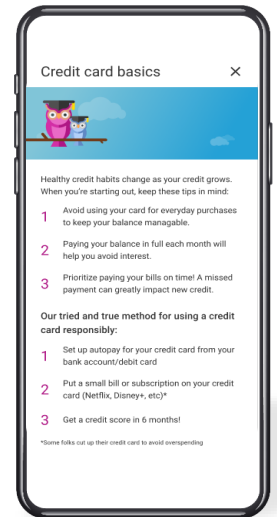


## Financial education

### The start of a great partnership

We'll guide you through your new credit journey...

- Education about how credit works
- Help setting and meeting financial goals
- Personalised recommendations to improve your credit and launch you to financial success



### Working with partners

Experian Go will be also used by partners who work with underserved communities, such as Unidos, Out and Equal, Urban League and Handshake.

### Working with trusted messengers

We're working with a range of different influencers to reach different underserved communities on social media

Recognised at the 2023 BIG Innovation Awards



Recognised by Fast Company World Changing Ideas list 2023



# Social – Positive data in Brazil – overview

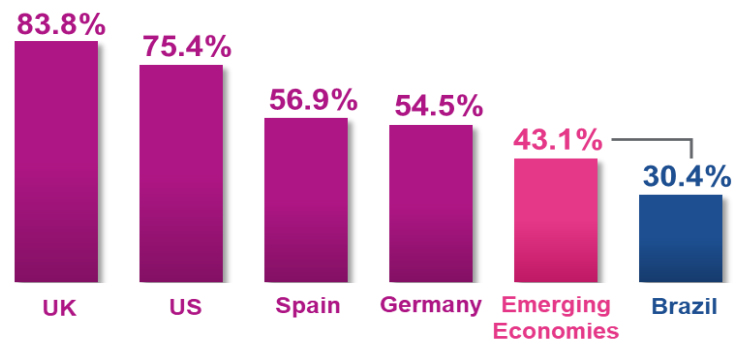


## Background

- We supported the introduction of new legislation in 2019 that means positive payment histories (records of bills paid) can now be used in credit assessment in addition to negative data (missed payments and defaults).
- This could represent a sizeable shift in the lending environment in Brazil, with the promise of wider access to credit at more affordable rates and which has the potential to promote greater financial inclusion and improved financial health.
- We have built a new positive data bureau and developed a range of new positive data services. We started to launch these new services in early calendar 2020.
- Our investment in our free consumer platform has paid off – we now have over 1/3 of the adult Brazilian population.

## Market context

### Credit to consumers (% of GDP)



Source: BIS – Total Credit to Households (Core Debt) – Q4 2019

Combination of positive data and other **trends** can bring new momentum:

- Reduction in benchmark **interest rate**
  - From 14.25% to 2.0% in 3 years (to August 2020)
- Digital banking** expanding fast
- Credit **fintechs** and neobanks penetration
  - Top 4 neobanks estimated to have captured 8.5m+ clients in H1 2020, totalling 36.5m+ clients (+35%)

## Progress

**112m**  
consumers on  
positive data so far

Banks Telcos  
**156 | 6**  
contributing data

Banks Telcos  
**7.1bn | 733m**  
transactions  
registered so far

**86**

Products  
already  
launched

**175**

Upcoming  
launches

## Expected Impacts

**23m**  
thin files benefit

**67%**  
total credit /  
GDP ratio (vs  
current 47%)

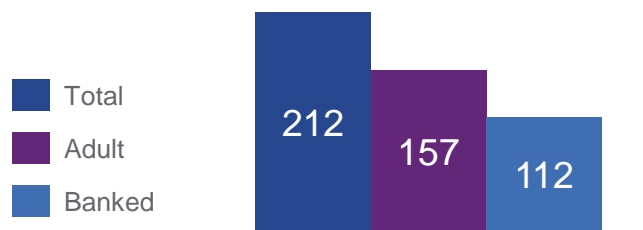
**\$240bn**  
new credit in  
the 4 most  
benefitted  
sectors

# Social – Positive data in Brazil – impact



## Large adult population

Brazilian population (millions)

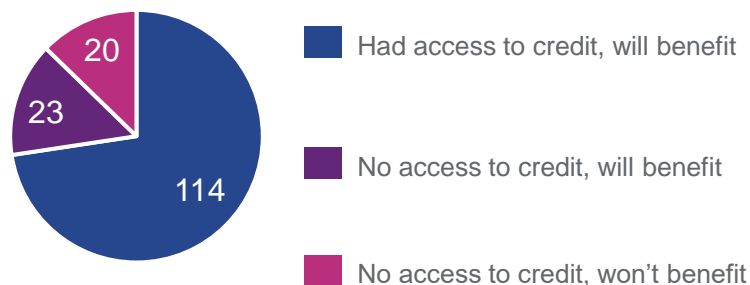


Brazil's 212m population is comprised of 157m adults and 55m children.

Of the 157m adults, 112m are banked and 45m are unbanked.

## 137m people will benefit

137m people will benefit from positive data



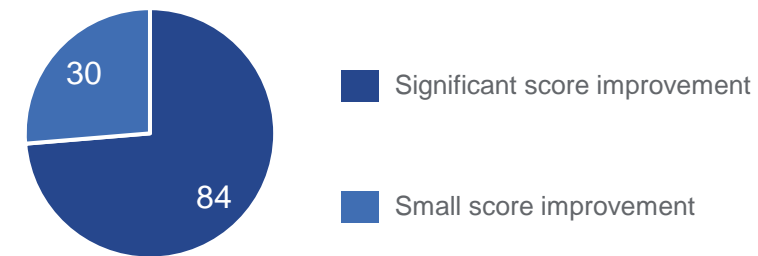
Of the **157m** adults, we expect **137m** will benefit from positive data. This is comprised of:

- **114m** people who already have good scores and access to credit but would benefit to a greater or lesser degree from more information available.
- **23m** people who currently don't have a score good enough to get credit, but don't have a record of missed payments in the negative data file, and so should benefit from positive data, which should boost their score and get them into the credit market.

The remaining **c.20m** people won't benefit currently because they have a record of many missed payments in the negative data file

## Significant score benefits

74% of people with current access to credit will see significant improvements to their score



Of the **114m** with current access to credit who will benefit from positive data, we expect:

- **84m** (74%) are expected to see a significant score improvement from positive data, potentially getting lower interest rates.
- **30m** remaining won't see significant score increases, either because
  - they already have very high scores, so the benefit from positive data will be small and won't change interest rates
  - they have unpaid debt – whilst they still have a good enough score to get credit, the unpaid debt would prevent them getting access to lower interest rates.

# Social – Protecting identities and combatting fraud



## The issue

**>15m** people in the USA are victims of identity theft annually<sup>1</sup>, with

**US\$16bn** stolen by fraudsters

**>\$50bn**

Annual cost of identity theft to US business

**\$48bn**

Synthetic identity fraud is one of the fastest growing forms of identity theft, expected to have driven \$48bn in annual losses by 2023

### Customer needs:

- Help with identity verification and detection and prevention of fraud
- Streamlined authentication of legitimate parties
- Help for businesses to achieve regulatory compliance

## Our solutions for Businesses and Consumers

### We help businesses to minimise the risk of fraud

Authentication of customer identity helps prevention of identity fraud and other crime.

**CrossCore** is being used by more than 250 of our clients worldwide and offers technology and capabilities from multiple leading third-party partners.

**Precise ID** offers a risk-based fraud detection and prevention platform that helps them manage fraud risk across the entire customer lifecycle.

**Sure Profile** is a first-of-its-kind solution that combats synthetic identity fraud.

**Aidrian** reduces false positives to improve customer experience and increase revenue

Our **Anti Money Laundering** products help reduce organised crime.

Fraud prevented<sup>2</sup>

**\$15bn**

### We help consumers protect themselves and their families from identity theft & fraud

Improved detection of and resilience to identity theft and fraud.

**IdentityWorks** helps individuals detect potential fraud and take action:

- Identity theft monitoring, alerts and dark web surveillance
- Three bureau credit monitoring
- Fraud resolution and ID theft insurance
- Lock and unlock your credit file

In India our **Prove ID-Link** social innovation product helped 25m people from 2014 launch to 2022 prove their identity to help them gain access to essential services. Now integrated into our mainstream CrossCore identity authentication platform.

**c.12% of our revenue came from ID protection and fraud prevention in FY24**

# Social – Experian Health (USA)



## The issue

### 2 million people

Rising medical bills force an estimated 2 million people in the USA to file for bankruptcy every year

### Healthcare provider needs:

- Digital, automated, faster, seamless systems
- Reduced risk of unpaid medical bills

### Patient needs:

- Better visibility on medical bills
- Quicker, easier ways to manage their healthcare journey and admin

**>60%** of hospitals and thousands of other healthcare providers count on Experian Health in the USA

## Our solutions for Healthcare providers & Patients

### **B2B:**

**Social Determinants of Health** connects Americans to preventative healthcare programmes to help them avoid major medical problems and bills in future. See p13-14 of [FY22 Improving Financial Health Report](#)

### **B2B2C:**

**Payment Plan Adviser** provides automated payment plans based on patients' financial needs and the provider's payment terms. It's helped people in the USA avoid spiralling into unmanageable debt as they recover from health issues.

**Patient Estimates** helps providers and patients estimate the potential cost of treatment. It gives patients the opportunity to obtain a personalised, accurate estimate of treatment from healthcare providers' websites. This empowers people to confidently plan and budget for out-of-pocket costs.

**Patient Schedule** helps patients access their appointments faster by booking or rescheduling their appointments online.

**Self-Service Financial Assistance Screening** connects patients in need of aid to pay for their hospital stays with funds from charities that can support them.

**Patient Financial Adviser Funded** is a consumer-friendly mobile app which brings together all financial information and expenses related to healthcare costs to support consumers through what is currently a disjointed journey, simplifying the entire experience.

**c.8% of our revenue came from our Health business in FY24**



# Social – Fairness-as-a-Service case study

A capability helping to eliminate Artificial Intelligence bias in decisioning



## The issue

There is a growing public awareness that the computer processes relied on to make financial, healthcare, hiring or housing decisions may suffer from unintentional bias. These automated systems, often introduced for cost efficiencies and handling of complex datasets, could be making decisions that are inadvertently sexist, racist or discriminatory.

Unfairness may come from multiple sources, including the underlying algorithm and the data introduced during development. During its training phase a machine-learning algorithm may become ‘tainted’ with historical bias because it is learning from historical data, which is already inherently biased from when these decisions were made exclusively by humans.

## Our response

We’ve created and patented the first end-to-end Fairness-as-a-Service platform.

It provides a unique combination of a decisioning platform, normative data and state-of-the-art algorithmic expertise, that helps answer the question ‘What is fairness in AI?’.

The roll-out is envisioned as a multi-industry, global offering that enables cross-selling opportunities for the Experian Ascend platform and Experian’s data resources as well as supporting Experian’s mission of enabling fair and impactful data-driven decisioning across the globe.

## The product

It will help banks, consumers, regulators, universities and large organisations to:

1. Evaluate fairness – how fair is their data and model.
2. Explain models – do they understand their model’s predictions globally and also on an individual basis.
3. Train fair models – so they are both predictive and fair.
4. Apply fairness – so they can update their models to make them fair, as well as amend models’ decisions to make those decisions fair.

# UN Sustainable Development Goals – primary SDGs



Given our sustainable business strategic priority of Improving Financial Health for all, we have identified three of the SDGs where we can make a meaningful contribution:

## 1 NO POVERTY



### 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.**

## 8 DECENT WORK AND ECONOMIC GROWTH



### Target 8.10

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

## 9 INDUSTRY, INNOVATION AND INFRASTRUCTURE



### Target 9.3

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

- These specific SDG targets are related to improving access to credit, microfinance and financial services, and we contribute to these via our core products, social innovation, and community investment.

# UN Sustainable Development Goals – other SDGs



The previous three SDGs are those where we believe we can have the greatest impact, and on which we are focussing considerable effort. However, there are some other goals which also benefit from our activities, albeit to a lesser extent:

**4** QUALITY EDUCATION



## Quality education

- We have launched a Financial Education Recovery Programme called **United for Financial Health** to equip vulnerable communities and small businesses with the tools and education resources they need to take control of their finances through and after the COVID-19 crisis.
- This includes new and existing financial education tools and products, a dedicated social media hub and ongoing outreach, a new external Social Innovation fund, and partnerships with NGOs to help us scale our impact.
- We've connected with 146 million people & small businesses since 2020, beating our target to reach 100 million by FY24

**10** REDUCED INEQUALITIES



## Reduced inequalities

- Our Social Innovation products help people who are locked out of mainstream finance
- Boost most helps customers with the poorest credit scores, 88% of those in the 'Poor' scores tier see their credit scores increase

**16** PEACE, JUSTICE AND STRONG INSTITUTIONS



## Peace, justice & strong institutions

- Prove-ID has let 25m people in India (since FY14 launch to FY22) have their identity verified for the first time, allowing them to open a bank account & access credit.
- We saved our clients an estimated \$15bn in fraud in FY24
- Our Anti Money Laundering B2B products help reduce organised crime

**12** RESPONSIBLE CONSUMPTION AND PRODUCTION



## Responsible consumption and production

- Roadmap for phasing out as much avoidable single use plastic as possible from our direct operations by 2026

**13** CLIMATE ACTION



## Climate Action

- By 2030 reduce Scope 1 and 2 emissions by 50%
- 78% of suppliers by spend covering Purchased Goods and Services, Upstream Leased Assets, Capital Goods, and Investments to have science-based targets by 2029.
- Target to be carbon neutral in our own operations by 2030
- Offset 100% of scope 1 and 2 emissions by 2025

## Social – Treating data with respect – Global Data Principles



We aim to be The Consumers' Bureau.

We have built our business on clear commitments to treat data with respect.

### Experian Global Data Principles:

#### Security

Data security is critical. Securing and protecting data against unauthorised access, use, disclosure and loss are key priorities for us.

#### Accuracy

We will make data as accurate, complete and relevant as possible for the way we use it, always in compliance with legal requirements.

#### Fairness

We collect and use data fairly and for legitimate purposes, balancing privacy expectations with the social and economic benefits derived from the responsible use of data for individuals, businesses and clients.

#### Transparency

We are open and transparent about the types of data we collect, where we get it, how it is used and where it is shared. Where appropriate we provide individuals with access to the data we collect about them and the ability to correct, restrict or delete data.

#### Inclusion

We seek to improve financial health and inclusion for all through the innovative use of relevant data to help individuals improve their financial lives.



# Social – Data Security overview



1. Cyber threats are one of the top risks to the company and cyber security is central to protecting our business strategy.
2. Staying ahead of cyber threats and protecting our data can only be accomplished by continuously advancing our cybersecurity capabilities. Experian is threat-focused so that it can respond to the ever-changing cyber landscape and be sustainable for the long-term.
3. Strong governance – bi-monthly executive reviews by Security and Continuity Steering Committee (SCSC) – CEO, CFO, COO, CIO, CISO and CRO.
4. Culture of security with mandatory annual training for all employees, more frequent training for employees working with data.
5. We have a multi-tiered approach to security:
  - Prevention – stopping Threat actors from entering the estate
  - Detection – knowing if a Threat actor has entered the estate
  - Mitigation – minimising a Threat actor’s ability to extract anything of value if they do enter the estate
6. Cyber Fusion Centre (CFC) coverage with ‘follow the sun’ capabilities, based in the US, UK and Malaysia. Combines threat intelligence, incident response, threat detection, security automation and threat hunting.
7. DevSecOps builds security into the design of the product during the development phase.
8. Robust security controls based on NIST frameworks.



# Social – Data Security – Governance and responsibility



## Board and executive priority

- Data privacy and security is a **top priority**.
- **Regular updates to the Board's Audit Committee and risk committees** on information security risks and the business's response.
- Specific responsibility at the board level is overseen by the **Security and Continuity Steering Committee (SCSC)**, a sub-committee of the Executive Risk Management Committee (ERMC).
- **SCSC (CEO, CFO, COO, CIO, CISO and CRO)**, review global information security, physical security and business continuity **every month**.
- Data security investment decisions are made centrally, to protect level of spend.
- **3 lines of defence** risk management model:
  - 1st line: day-to-day operations, applying internal controls (e.g. IT)
  - 2nd line: oversight, internal assurance, strategies and policies (Global Security Office)
  - 3rd line: independent assurance (Internal Audit)

## Global Security Office

- On a **daily basis** data security is overseen by
  - Chief Information Security Officer (leads GSO)
  - Chief Risk Officer
  - Group President of Global Technology
  - Data Protection Officers
- Experian is run on a regional basis. The Global Chief Information Officer has CIOs for each region who report into him, who each have their own regional teams.
- **Global Security Office** provides: Governance and Control, Engineering and Innovation, Application Security, Physical and People Security, Security Operations Centre and Information Security Risk Management Services.
- Within the **Cyber Fusion Centre** there is a **Cyber Security Investigations** team who safeguard key assets such as systems and storage facilities. They manage any security developments that may threaten Experian's people, process, or technology through **intervention and thorough investigation of security incidents**.

# Social – Data Security – Technology



## Multi-tiered approach

- Multi-tiered approach to security:
  - **Prevention** – stopping threat actors from entering the estate
  - **Detection** – knowing if a threat actor has entered the estate
  - **Mitigation** – minimising a threat actor's ability to extract anything of value if they do enter the estate

The latter two are as important as prevention

- **Cyber Fusion Centre (CFC)** coverage with 'follow the sun' capabilities, based in the US, UK and Malaysia. Combines threat intelligence, incident response, threat detection, security automation and threat hunting. Major emphasis on automation and tools to improve efficiency, speed and efficacy
- **DevSecOps** model of product development increases the speed of development while ensuring a robust security discipline is followed
- We consistently maintain high standards in security. The Experian security program is certified by numerous **industry and international certification bodies**, including **ISO 27001** (internationally recognised standard of security)

## High standards

- Experian holds external assurance accreditations:
  - PCI DSS compliant: USA, UK&I, Colombia, India, Australia, Brazil
  - ISO 27001 for
    - North America Datacentres, UK&I Datacentres, and Tapad Marketing services
    - Experian Data Quality Services
    - India Credit Bureau
    - Australia CIS, DA & Targeting
    - Third Party Security Program
    - Ascend One Platform
    - Brazil Positive and Negative Data Services
    - Global Security Administration team, responsible for administering logical access to systems
  - SOC2 Type II
    - North America Datacentres, UK&I Datacentres
    - North America: Automotive, ECS, Health, CIS, DA Fraud, Employer Services, Tapad marketing service, BIS & GVAP (Global Value added products)
- Hold **Cyber Essentials Plus Certification**, perform risk assessments against critical & external facing applications annually
- Others: AASAE3150 (Australia), ISAE3402 (PowerCurve), TISAX (Automotive), FISMA (ESS products), HIPAA/Hitrust (NA Health and ESS products)

# Social – Data Security – Multi-layered approach



## Protecting our perimeter

We have a defence-in-depth approach to protecting our critical data assets, which provides multiple layers of control and protection

### Perimeter scanning

Scanning the perimeter for open access and scanning applications for cyber risks and regulatory compliance

### Firewall and Proxy Services

Blocks unauthorised access while permitting outward communication

### Intrusion Prevention System (IPS)

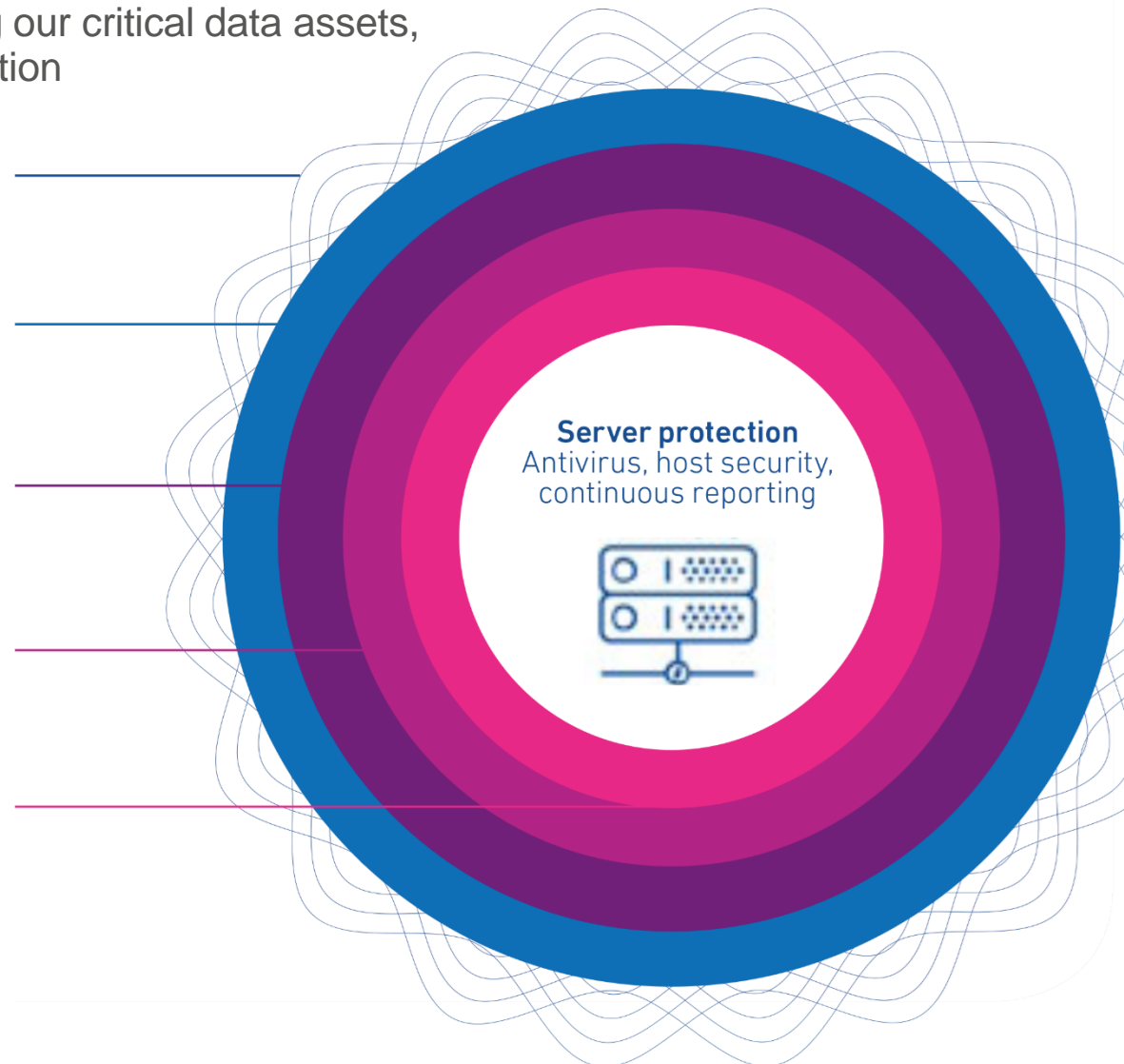
Examines network traffic flows to detect and prevent vulnerability exploitation

### Web Application Firewall (WAF)

Filters, monitors, and blocks HTTP traffic to and from web applications

### Cloud based scanning

Scanning the cloud environments for inappropriate configurations for cyber risks



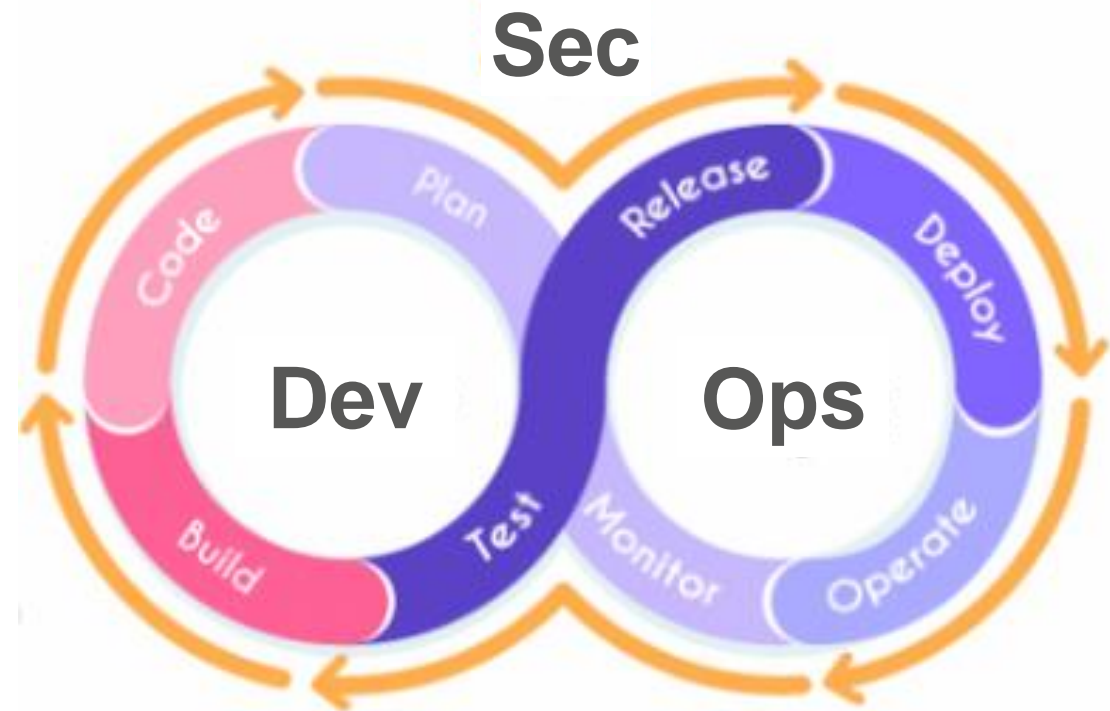
# Social – Data Security – What is DevSecOps?



## DevSecOps

- We use a DevSecOps approach to product development.
- This means thinking about application and infrastructure security from the start and aims to **integrate security controls in the early stage of product development**, rather than implementation at the end by a separate security team. This significantly **benefits both security and the product design**.
- **Built-in security**, not security that functions as a perimeter around apps and data.
- Security is not the responsibility of just one specific team. Instead, **everyone in the product development life cycle is responsible for security**, in essence bringing Development and Operations together with Security functions.

## Security is built in





# Social – Data Security – Employee training



## All employees

- **Culture of security** - all Experian employees play a part in security.
- **Mandatory annual training** for all employees on information security and data protection.
- We offer **>250 training courses** on across various web, mobile and desktop platforms, applications and software.
- **Training metrics** tracked weekly to monitor compliance. Shared monthly with Security and Continuity Steering Committee.
- **Monthly campaigns** using emails, posters and workshops to reinforce that security comes first in everything we do and raise awareness on specific security topics.
- **Phishing Campaigns** provide frequent global tests that our training to staff around not clicking on email links is successful. The aim of the phishing campaigns is to decrease the security risks due to social engineering attacks involving human manipulation and deception

## Higher risk roles

- Those who work more closely with data receive **more in depth training** and are required to attend two courses annually.
- Additionally, depending on the roles and region, we offer **specific training** on data as it relates to **healthcare data** and **personally identifiable information**.
- We provide **Secure Software Development** training for those involved in product and software development.
- Depending on the role and an employee's training cycle, users take **2-4 or more mandatory courses** in a year.

# Social – Data Security – Three Lines of Defence



- We follow the Three Lines of Defence approach to risk management.
- Risks are owned and managed within the business (first line of defence) and reviewed by our businesses at least half yearly.
- Global governance teams (from the second line of defence) provide oversight and challenge of the management of risks and controls, including those relating to information security, compliance and business continuity
- Global Internal Audit, as the third line of defence, assesses our risks and controls independently and objectively. The results of this oversight and review process feed into our reporting cycle through the risk management governance structure.



# Social – Data Accuracy



Accurate data is fundamental to our reputation and business success

We constantly strive to increase the accuracy of our data in a competitive market to prevent customers going to other data providers

## Sourcing accurate data

- We only use data from reputable sources. **Quality control procedures help identify inaccurate or out of date data** before it is added to our databases.
- We assess the accuracy of the consumer credit information from data providers and work with them to improve the quality. We **provide tools to help data providers check data** before they submit it to us to help them meet our data quality standard.
- If data providers are unwilling to implement improvements to meet our standards, we will no longer source data from them.

## Monitoring data accuracy

- Our platforms enable us to **monitor and measure data accuracy** on a continuous basis.
- In the USA, where data accuracy is a particularly significant issue for stakeholders, we have **taken steps to strengthen our procedures**, including for record matching and ensuring customers' health insurance payments are properly reflected in medical debt records.

## Improving data accuracy

- In the USA we have a data accuracy program in which we **review all delivered credit reports** monthly for visible and consequential conflicts and errors.
- We have implemented **improvement programs** targeted at these identified errors, which have yielded rapid positive results.
- This has increased our **data accuracy level to 99.9%** in our USA consumer information bureau and we continue to focus on increasing it further.
- See following slides for further details.

## Fixing data

- We have **processes in place for consumers to dispute information** in their credit report that they believe is inaccurate. In the USA, our online dispute centre makes it easier for people to file a dispute about credit information and get it corrected quickly.
- We monitor how data providers deal with disputes and how they remediate them to improve accuracy of their data.
- **Many of our products also empower consumers** and businesses to protect their data and check for any inaccuracies in their financial profiles.

# Social – Data Accuracy – US Consumer Information Bureau



## Data development overview

A dedicated team is focused on receiving, loading and managing the accuracy of data from c.13,000 data furnishers.



**1.2bn** records updated every month

**36k** monthly furnisher submissions

**98%** updated within 24 hours

## Key improvements

### Visible

We resolve conflicts and errors identifiable within the contents of the credit report



### Consequential

We resolve conflicts and errors likely to have a material impact on a consumer's credit score



## DATA ACCURACY PROGRAM

Targeted at these identified errors, yielding rapid, positive results

### FOCUS AREAS

Collection agencies

Data furnishers

Medical accounts

Public record collections

## Further improvements

### ACHIEVMENTS:

#### IMPROVED REPORT LAYOUT

Help consumers focus on meaningful items through a new report layout.

The redesigned report features an executive summary, data visualisations and improved organisation to clarify and simplify data for consumers.



### GOING FORWARD:



#### REDUCE DISPUTES BY ENHANCING ACCURACY

Continue to invest in enhancing business rules, credit file accuracy and data furnisher management to increase overall accuracy.



#### IMPROVE DISPUTE PROCESSING

Implement automation to improve response time and dispute processing for consumers.

# Social – Data Accuracy – US Consumer Information Bureau – consumer credit report accuracy program



We review all delivered credit reports monthly for visible and consequential conflicts and errors



## Visible Conflicts and Errors

Conflicts and errors identifiable within the contents of the credit report



## Consequential Conflicts and Errors

Conflicts and errors likely to have a material impact on a consumer's credit score

We have implemented improvement programs targeted at these identified errors, which have yielded rapid positive results.

- Identity Conflicts
- Non-Updating Data Error
- Deceased Consumer Conflict
- Generation Code Conflict



## Social – Data Privacy



Protecting consumer privacy is extremely important to us

We have programmes in place to evaluate every product and service to ensure we strike the right balance between consumers' privacy expectations and the economic benefit to both consumers and clients



- Lenders need access to secure and accurate information about people's financial profiles, this is **integral to an efficient and competitive credit ecosystem** that delivers robust and innovative products for consumers that enable them to get the most out of their data, contributes to economic growth and supports a stable consumer banking system. We only ever share data with authorised and trusted organisations, **following strict guidelines and complying with all relevant laws.**
- Our comprehensive data protection programme details the steps we take to **mitigate data protection risks**, and what is expected from our employees. Our Global Data Principles **define how data must be secured, managed and used.** We update our data processes in line with evolving regulations. We respond to government consultations and engage with regulators as privacy regulations and guidance evolve.
- We **strive to be transparent** about the data we collect from consumers and third parties, and how it is used and shared. Consumers can find out more about how we handle their data on our global privacy policy webpages. We continue to **improve and strengthen our internal privacy controls, documentation and evidence to ensure our data processing is transparent to consumers.** In the UK, our new public Consumer Information Portal explains in detail how we process data and allows people to opt out of marketing campaigns. We conducted research with consumers to test the portal, making it more transparent and user-friendly.

# Social – Employees overview



## Diversity, Equity, Inclusion

UN Women's Empowerment Principles signatory	<b>Yes</b>
Women in executive committee and their direct reports <sup>2</sup>	<b>30%</b>
Women as % of senior leaders	<b>35%</b>
Women as % of mid-level leaders	<b>37%</b>
Women in total workforce	<b>45%</b>
Diversity and inclusion employee groups	<b>16</b>
UK gender pay gap report published	<b>Yes</b>
Equal opportunity recruitment policy	<b>Yes</b>

For Board DEI metrics, see Board [slide](#)

## Recruitment & retention

Attract world class talent	<b>Yes</b>
Glassdoor score <sup>3</sup>	<b>4.3</b>
Voluntary employee attrition	<b>7.9%</b>
Total employee turnover	<b>15.4%</b>
Favourable employee engagement	<b>83%</b>

## Pay & benefits

Maternity leave (UK) <sup>4</sup>	<b>39 weeks</b>
Paternity leave (UK) <sup>5</sup>	<b>6 weeks</b>
Maternity leave (US) <sup>6</sup>	<b>18-20 weeks</b>
Paternity leave (US) <sup>7</sup>	<b>12 weeks</b>
Flexible working hours	<b>Yes</b>
Flexible work locations	<b>Yes</b>
UK Living Wage employer	<b>Yes</b>
Contracted employees eligible for bonus plan / commission scheme	<b>100%</b>
Employees eligible for Sharesave	<b>95%</b>
Employees awarded LTIP <sup>8</sup>	<b>9%</b>

## Learning & Development

Training and career opportunities offered to all employees	<b>Yes</b>
Training with external certification offered	<b>Yes</b>

## Health & wellbeing

Lost time injury frequency rate (per 1m hrs)	<b>0.24</b>
Employee Health & Safety policy	<b>Yes</b>
Whistleblowing protection policy	<b>Yes</b>
Freedom of association	<b>Yes</b>
Anti-bullying & harassment policy	<b>Yes</b>
Mental health support and training available for all employees (see <a href="#">slide</a> )	<b>Yes</b>

[Health and Safety policy](#)

# Social – Employees – Attract and develop talent in an inclusive culture



## Attracting world class talent

- Certified as a Great Place to Work in 24 countries.
- Glassdoor rating 4.3 in FY24
- Top 3 sourcing channels in FY23; LinkedIn (67%), Glassdoor (14%), Experian global careers site (10%)
- Experian global careers site had 292,000 unique visitors in FY23.
- We have created a global talent acquisition team to focus on recruiting tech talent across the Group to enable us to hire quickly, bring in a consistently high level of talent, and enhance the hiring experience for candidates and managers.
- Early-in-careers programmes to develop young, diverse talent

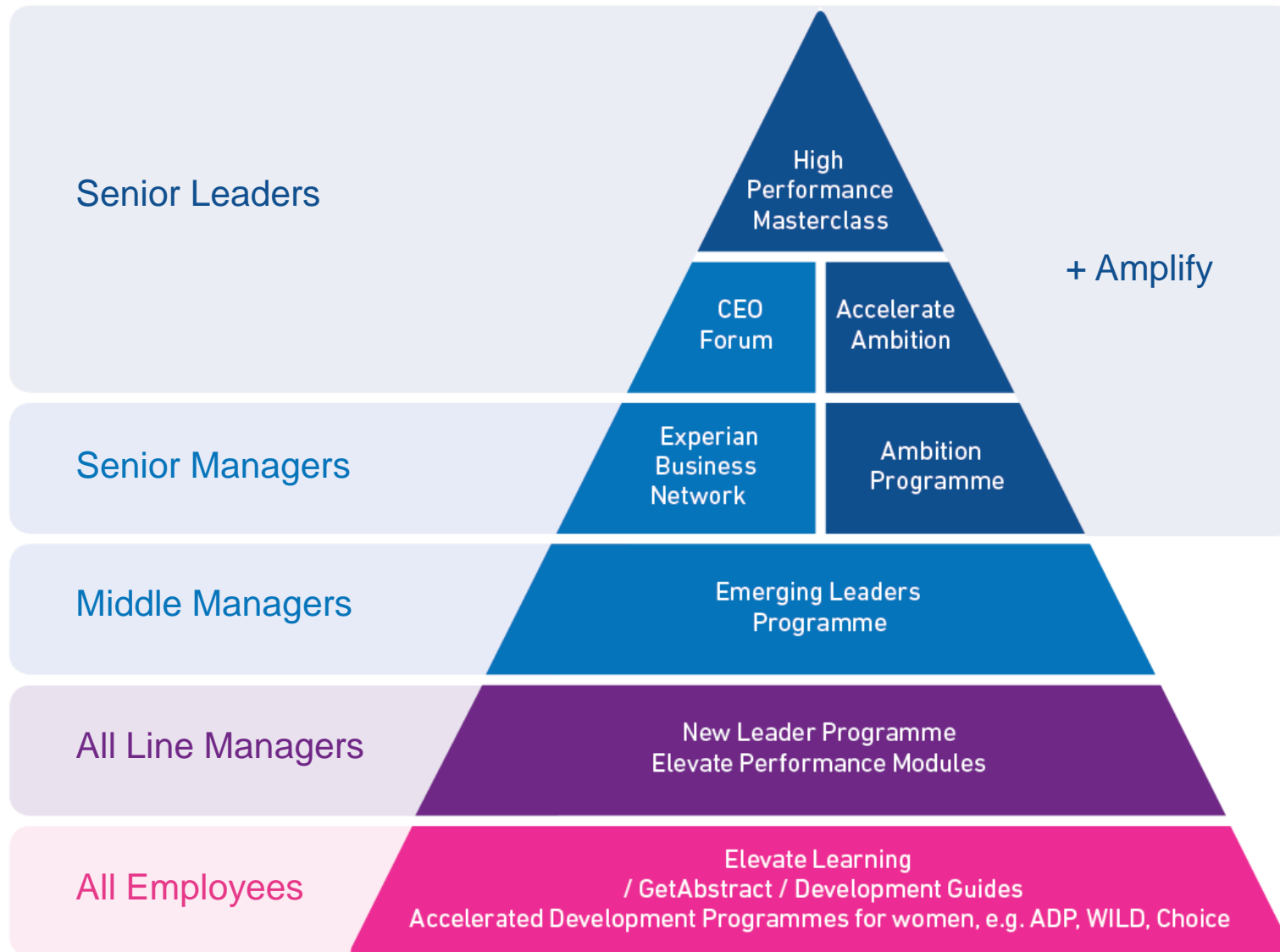
## High-performance culture

- High performance focus at all levels
- 80% of employees agreed that they are developing professionally in FY24
- >74% of leaders in FY24 have used the Leadership Exchange, which includes resources to help them deliver high performance and translate business goals into team goals.
- Refreshed Experian Business Network leadership programme in FY24
- Redesigned and relaunched CEO Forum which offers development support and access to top leaders within Experian in FY24
- 3rd Global Careers Week in Feb 2024, attended by 5,000 employees

## Diverse and inclusive culture

- Offering training to support a unified global DEI learning experience to all our senior executives, human resources team and people leaders.
- New global hub “Iris”, to promote engagement in our employee resource groups (ERGs) global engagement in our ERGs has surged. Since launch in June 2023, more than 2,300 employees are now members of at least one ERG, with total ERG memberships surpassing 5,000.
- Continuing to champion 5 key areas of diversity (gender, mental health, disability, LGBTQ+ and ethnicity), each sponsored by a member of our Group Operating Committee, through a wide range of global and regional activities and partnerships.

# Social – Employees – Talent development opportunities at all levels



# Social – Employees – Culture



The Experian Way is a unique and consistent way of working globally. It informs how our people act and behave, which shapes our culture.

It is defined across five key 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

At Experian, it's the responsibility of each one of us to find opportunities and improve the way we do things to help our business and our customers grow.

## Collaborate To Win

'One Experian' mindset – we work 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.



# Social – Employees – Diversity, Equity and Inclusion (DEI)



## Overview

Diversity, equity and inclusion (DEI) is essential to our purpose of creating a better tomorrow, together, by making positive changes in the world and supporting efforts to close the financial wealth gap of underserved communities.

We support and encourage expressions of diversity, including thought, style, sexual orientation, gender identity or expression, race, ethnicity, disability, culture and experience.

Our Global Chief DEI Officer leads our DEI strategy, which focuses on our people, our clients, consumers and communities.

Regional CEOs and business unit leaders are accountable for implementing the accompanying Diversity Action Plans and monitor progress at quarterly business reviews.

DEI is also part of our wider sustainable business strategy and ESG agenda, overseen by our executive-level ESG Steering Committee.

Inclusive leadership is a key element of our new Leadership Exchange development programme.

## Our 5 key focus areas for DEI

Our executive committee has commitments to five key focus areas for DEI:

### 1. Active Sponsorship

We have appointed executive sponsors for five areas of our DEI focus. They each sit on our Group Executive Committee, ensuring these topics are represented in decision-making at the highest level.

**Gender:** Jennifer Schulz, CEO North America

**Race & Ethnicity:** Craig Boundy, COO

**LGBTQ+:** Jose Luiz Rossi, MD, UK and Ireland

**Disability:** Valdemir Bertolo, President, Latin America

**Mental Health:** Lloyd Pitchford, CFO

### 2. Better understand our opportunities and challenges

We believe that it is critical that we have a deep understanding of the make-up of our population and their experience of working here so we can set relevant goals and develop meaningful DEI programmes and practices. During FY23 we launched our 'Count Me In' programme, a global voluntary self-identification programme.

### 3. Measure progress against specific goals

We are also raising our ambition and setting three-year targets for gender diversity. Our global gender diversity stats and new FY27 gender targets are:

% Women	FY21	FY22	FY23	FY24	FY24 target	FY27 target
ExCo & DRs	26%	27%	27%	30%	30%	-
Senior leaders	32%	33%	34%	35%	40%	40%
Mid-level leaders	35%	36%	36%	37%	42%	41%
Total workforce	44%	44%	44%	45%	47%	48%

### 4. Ensure accountability

We hold annual strategic reviews chaired by our CEO focused on DEI. We also have bi-annual DEI deep dives and quarterly reviews with each region to monitor our performance closely and take quick action where needed.

### 5. Support our people

We are developing a global Conscious Inclusion training programme to ensure that we all understand the importance DEI holds for our people, our business and our customers.

# Social – Employees – Mental health and wellbeing (1 of 2)



## 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.

## Executive sponsorship

Our commitment is set by our CEO, supported by our global mental health sponsor, the CFO, and delivered by our Global Chief DEI and Talent Officer.

Lloyd Pitchford, CFO, is the Global Mental Health and Wellbeing Sponsor, and is closely involved in shaping mental health communication and resources.



## Our approach

1. Providing Continued Wellbeing Education - Raising awareness, reducing stigma, and providing continued education around the importance of wellbeing.
2. Equipping Teammates 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.

## Resources & training

### Overview

We implement our commitment through a wide range of initiatives, programmes, training, and access to support. We provide employees with access to the following services, which are available throughout an individual's career (i.e. recruitment, on-boarding, career development, review cycles and, when applicable, return to work):

- Global Wellbeing Hub with regional support signposting and crisis pathway
- Regional Wellbeing Hubs and EAPs
- Global community of Mental Health First Aiders (MHFA)
- Global Mental Health First Aid Training Programme
- Searchable Global Mental Health First Aider Database
- Working Well Toolkits – Experian's Wellness Action Plans. Employee and Manager guides how to build a high trust, psychologically safe culture preventing burnout
- Employee Global Financial Hardship Fund
- Assisting employees and wider communities in their financial health journeys through our products and education initiatives
- 'Your Mind Matters' Week – Annual Global Mental Health Initiative
- Regular employee skill builds on wellbeing topics e.g., mental health, mindfulness, resilience, nutrition, menopause, financial health

### Global Wellbeing Hub

Our internal Global Wellbeing Hub provides all employees access to the complete suite of health and wellbeing resources in an easily accessible manner. The site enables our teammates in different regions 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.

### 'Your Mind Matters' Week

We observe World Mental Health Day every October 10 with our own internal global mental health initiative, 'Your Mind Matters' Week where all employees are encouraged to discuss and share ideas about mental health and wellbeing. We produce mental health communications and organise events and webinars on a wide range of wellbeing related topics.

### Supplemental resources

- Private medical insurance e.g. Bupa
- Manager training and support packs
- Imposter syndrome training for new joiners and early careers
- Mindfulness Programmes
- Life Events Benefits map - support in 'moments that matter'

*See next page for further detail on our resources and training*

# Social – Employees – Mental health and wellbeing (2 of 2)



## Resources & training (continued)

### Mental Health First Aiders

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.

Our Mental Health First Aiders 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.”*



**We have a target of maintaining 1% of our employees as trained Mental Health First Aiders**

## Our progress

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.

### Employee Sentiment

- This is a psychologically and emotionally healthy place to work: 78% (GPTW 2023), +2 vs 2022 (76%), +6 vs 2021 (72%)
- 4% increase in Great Place To Work (GPTW) Global Wellbeing Index 2021 (76%) to 2023 (80%)

### Training

- Around 2% of global population certified in Mental Health First Aid (double 1% target set in 2021)
- In FY24 we expanded the Global Mental Health First Aider programme in Latin America to include Spanish and Portuguese speaking colleagues, helping us to continue to exceed this target, with around 2% of our employees being trained in Mental Health First Aid

## Awards



Tier 1 in CCLA 2023 Corporate Mental Health Benchmark UK 100 (in top 4 in UK)

Best Workplaces for Wellbeing in UK 2023 (Super Large Organisations)



Gold Award for Mind Workplace Wellbeing Index 2021/22



Winner of 'Best Mental Health in the Workplace Strategy' at This Can Happen Awards 2022



'Best Wellbeing Programme' at IoIC Awards 2022

# Social – Employee – family friendly policies



It's important to us that we offer a great work-life balance to all our employees and support them and their families through significant moments in their lives. We typically aim to provide leave and benefits that are aligned to best practice in each market, but importantly reflect our company culture and our position as a responsible employer. We regularly review these and have made a number of enhancements in recent years. Below are some of the family friendly policies we offer in our three largest countries.



## USA

- We believe that a parent's time away from work to be with their new child is important. This includes birth mothers and fathers, non-birth mothers and fathers, and parents of adopted or foster children.
- Maternity leave – up to 20 weeks fully paid leave for birth mother
- Paternity leave – 12 weeks of fully paid leave for all other eligible parents.
- Adoption / foster leave – 12 weeks of fully paid leave
- Paid leave can be taken anytime within 6 months of the birth or placement of the child and can be taken intermittently.
- A 'baby box' is sent to new parents which welcomes their new child with several Experian baby gifts.
- Fertility support – we provide expanded coverage and direct support for fertility and family-building care through our partnership with Kindbody. This includes coverage for fertility treatment and adoption and surrogacy services.
- Family Care Leave – 6 weeks fully paid leave for employees to care for a family member who has a serious health condition, including their children.
- Bereavement leave – 10 days paid leave, including for 'chosen family'.

## Brazil

- Maternity leave – 180 days total (120 days standard entitlement + 60 days<sup>1</sup> extra).
- Paternity leave – 20 days total (5 days standard entitlement + 15 days<sup>1</sup> extra).
- Adoption leave – same as maternity and paternity leave
- Pregnancy loss – paid leave of 14 days for miscarriage. From 23rd week of pregnancy, if the baby is stillborn, the mother is entitled to 120 days paid leave.
- "Programa Cuidar - Take Care Program" for parents (biological or adopting) which includes:
  - Call with a nurse to answer future parents' questions
  - Course for getting ready for baby (including fears and expectations, mother's health, first aid and baby health etc)
  - Egg freezing – partnership with an egg freezing clinic gives employees a 50% discount
- Adoption – support of a Social Worker to assist them.
- Return to work – Social Assistance where a social specialist calls before the return of each mother to assist with their return and help with any questions they have.
- Proper environment for returning mothers to collect and store breast milk

## UK

- Maternity leave – 39 weeks total - 26 weeks fully paid leave, plus 13 weeks statutory pay.
- Paternity leave – 6 weeks fully paid leave.
- Neo-natal leave – employees giving birth before 37 weeks entitled to fully paid leave until the date they would have been 37 weeks pregnant, when maternity leave begins.
- Pregnancy loss – 2 weeks paid leave for miscarriage or medical termination, for both parents.
- Fertility leave – 8 days/yr paid leave, for both parents.
- Fertility treatment – allowance included in health plan.
- Adoption leave – 26 weeks fully paid leave, up to 52 weeks leave in total.
- Short periods of leave – up to 5 days/yr paid leave to support dependants, personal emergencies etc.
- Job pause - 4 weeks unpaid leave
- Career breaks – 3-12 months unpaid leave.
- Return to Work Mentoring Programme – returning employees can benefit from 1:1 mentoring, matched with a mentor to ensure they get the best support. All mentors have children, returning to work in the last 6 years.
- Return to Work Buddy Scheme – employees are grouped with others that have returned to work at the same time. Allows for informal exchange of information, support and advice during the return-to-work phase
- Dedicated space to collect & store breast milk (main offices)



# Social – Recruiting diverse talent & supporting our employees



**National Urban League**  
(African Americans and other underserved urban communities), USA



**UnidosUS**  
(Hispanic) member, USA



**Disability:IN - Disability Inclusion in Business**  
global partner



**Disability Confident Committed**  
employer, UK



**Business in the Community** member,  
**Race at Work Charter** signatory, UK



**UN Women's Empowerment Principles**  
global signatory

**AFROTECH**

**Afrotech**  
(Black community) member, USA



**Grace Hopper Celebration**  
(women and non-binary technologists) member, USA



**NDI – National Disability Institute**  
member, USA



**Business Disability Forum**  
member, UK



**Investing in Ethnicity**  
member, UK



**Women in Data**  
gold partner, UK



**Tech Talent Charter**  
(diversity in technology) signatory, UK



**Neurodiversity in Business (NiB)** member, UK



**Halo Code**  
(for Black hair)



**Working Families**  
member, UK



**Ascend**  
(Pan-Asian) member, USA  
59 © Experian Public



**Out & Equal**  
(LGBTQ) member, USA



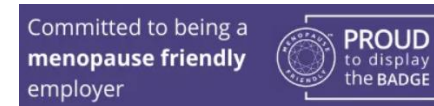
**Stonewall Diversity Champion** (LGBTQ), UK



**Living Wage**  
employer, UK



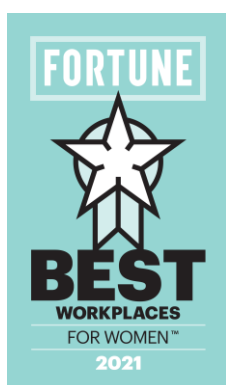
**Mind** (mental health) index participant, UK



**Menopause friendly employer**, UK



# Social – Employer awards



# Social – Supply chain overview



## Key points

Suppliers must comply with our **Supplier Code of Conduct** **Yes**

All company policies including Supplier Code of Conduct aligned with **UN Universal Declaration of Human Rights** **Yes**

Member of the **Slave-Free Alliance** **Yes**

Actively engage in **social supply chain management** **Yes**

Have **Supplier Diversity Programme** **Yes**

### **Supplier Diversity Programme ([link](#))**

As part of our supplier diversity programme in North America we support businesses owned by diverse groups, as certified by these organisations:

- WBENC – Women’s Business Enterprise National Council
- NMSDC – National Minority Supplier Development Council
- Disability:IN – Disability Inclusion in Business
- NGLCC – US National LGBT Chamber of Commerce
- NaVOBA – National Veteran-Owned Business Association
- SBA – US Small Business Association

## Standards

### **Modern Slavery Statement ([link](#))**

Experian plc and its subsidiary companies are committed to protecting our organisation and those people at risk from exposure to slavery or people trafficking in our supply chain, both via directly employed staff and staff working on our behalf via third party vendors.

### **Supplier Code of Conduct ([link](#))**

Experian requires all suppliers to adhere to Experian’s Supplier Code of Conduct.



### **Whistleblowing service ([link to global confidential helpline](#))**

People working for, or engaging with either our business directly, or our suppliers, and are exposed to anything which does not align with our Supplier Code of Conduct, can use our Whistleblowing service to confidentially report this concern. This includes suppliers, customers and other third parties.

# Social – Supplier diversity programme & other supply chain memberships



**WBENC - Women's Business Enterprise National Council**  
corporate member



**NMSDC - National Minority Supplier Development Council**  
corporate member



**Disability:IN - Disability Inclusion in Business**  
global partner



**NGLCC - National LGBT Chamber of Commerce**  
corporate partner



**NaVOBA – National Veteran-Owned Business Association**



**SBA – US Small Business Association**



**Prompt Payment Code**  
signatory



**Slave-Free Alliance**  
founding member

# Environment overview



## Experian commitments

- **Carbon neutral in our own operations<sup>1</sup> by 2030**
- **Science-based target:**
  - **Scope 1 and 2 (1.5°C scenario):** Reduce absolute scope 1 and 2 emissions by 50% by 2030 (from 2019 base year)
  - Approved by SBTi, see [certificate](#)
  - **Scope 3 (2°C scenario):** 78% of suppliers by spend covering Purchased Goods and Services, Upstream Leased Assets, Capital Goods and Investments to have science-based targets by 2029. To be submitted and validated by SBTi in first half of FY25
- **Carbon offset 100% of scope 1 & 2 emissions by 2025**
- We will **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
- Developing a **Net Zero Transition Plan**, in line with the UK's draft Transition Task Force Framework
- Roadmap for phasing out as much avoidable single-use plastic as possible from our direct operations by 2026



## CO<sub>2</sub> emissions

CO <sub>2</sub> e in 000s tonnes	<b>214.2</b>
Scope 1 and 2 CO <sub>2</sub> e emissions since 2019 base line year	<b>-75%</b>
% scope 1 & 2 remaining emissions offset	<b>80%</b>

## Energy

% of energy used that is electricity	<b>91%</b>
Electricity from renewable sources	<b>75%</b>
Total energy use YoY	<b>-19%</b>
Total energy use per \$1m revenue YoY	<b>-25%</b>
Office energy use per \$1m revenue YoY	<b>-22%</b>
Data centre energy use / \$1m revenue YoY	<b>-27%</b>

## Contributing to SDG 13

**UN SDG target 13.2**  
Integrate climate change measures into national policies, strategies and planning



## Reporting & recognition

Report in line with TCFD, public supporter



CDP Climate Change score 'A-' 'Leadership Band' (2023)



CDP Supplier Engagement Rating 'A' 'Leaders Board' (2023)



Named as one of the Financial Times' Europe Climate Leaders in 2022, 2023, 2024



4 sites with ISO 14001:2015 certification (in UK & Bulgaria, with principles followed globally at all sites)



## Memberships

We Mean Business Coalition



1. Includes all scope 1 and 2 emissions and the categories of 'purchased goods & services', 'business travel' and 'fuel-and-energy-related activities' within scope 3.

2. Metrics are for FY24 unless specified

# Environment – carbon emissions data



Scope 1 and 2 emissions	Unit	2024	2023	2022	2021	2020	2019
Scope 1 emissions	000s tonnes CO <sub>2</sub> e	2.6	2.8	2.5	2.2	3.0	3.6
Scope 2 emissions (market-based)	000s tonnes CO <sub>2</sub> e	4.8	7.3	13.9	14.3	22.1	25.6
<b>Total Scope 1 and 2 emissions</b>	<b>000s tonnes CO<sub>2</sub>e</b>	<b>7.4</b>	<b>10.1</b>	<b>16.4</b>	<b>16.5</b>	<b>25.1</b>	<b>29.2</b>
Scope 3 emissions <sup>2</sup>	Unit	2024	2023	2022	2021	2020	2019
Purchased goods and services <sup>1</sup>	000s tonnes CO <sub>2</sub> e	149.5	130.9	125.7	350.9	378.9	357.4
Fuel-and-energy-related activities	000s tonnes CO <sub>2</sub> e	5.3	6.1	6.3	3.9	4.2	6.2
Business travel <sup>3</sup>	000s tonnes CO <sub>2</sub> e	14.4	10.0	1.8	0.3	15.2	49.1
Upstream leased assets <sup>1</sup>	000s tonnes CO <sub>2</sub> e	13.4	6.3	8.3	35.4	31.0	17.5
Capital goods <sup>1</sup>	000s tonnes CO <sub>2</sub> e	6.8	7.2	19.1	40.4	31.4	31.2
Employee commuting	000s tonnes CO <sub>2</sub> e	17.2	19.7	17.8	13.7	24.8	24.6
Investments <sup>1</sup>	000s tonnes CO <sub>2</sub> e	0.1	0.3	0.5	8.9	7.7	4.3
Waste generated in operations	000s tonnes CO <sub>2</sub> e	0.1	0.1	0.3	0.4	0.2	5.2
<b>Total Scope 3</b>	<b>000s tonnes CO<sub>2</sub>e</b>	<b>206.8</b>	<b>180.6</b>	<b>179.8</b>	<b>453.9</b>	<b>493.4</b>	<b>495.3</b>
Total	Unit	2024	2023	2022	2021	2020	2019
<b>Total Scope 1, 2 and 3 emissions</b>	<b>000s tonnes CO<sub>2</sub>e</b>	<b>214.2</b>	<b>190.7</b>	<b>196.2</b>	<b>470.4</b>	<b>518.5</b>	<b>524.5</b>

<sup>1</sup> Scope 3 emissions within updated science-based target.

<sup>2</sup> In 2023 we upgraded our Scope 3 methodology, from using a purely spend-based analysis to including actual supplier emissions data. We therefore restated our 2022 Scope 3 figures using the same methodology, to provide comparable figures, resulting in restated figures for Purchased Goods and Services, Upstream leased assets, Capital goods, and Investments. We did not restate these categories for 2021, 2020, and 2019, due to data limitations. Please refer to our 2024 Carbon Reporting Principles and Methodologies for further detail

<sup>3</sup> The business travel figure for FY21 only includes emissions from air travel.

<sup>4</sup> The 2024 data for Scope 1, Scope 2 (location-based), Scope 2 (market-based) and Scope 3 (Purchased Goods and Services, Fuel-and Energy-Related Activities, Upstream Leased Assets, and Capital Goods) emissions have been subject to independent limited assurance by KPMG LLP in accordance with ISAE (UK) 3000/ ISAE 3410. Please refer to our 2024 Carbon Reporting Principles and Methodologies document and KPMG's limited assurance report here [<https://ex.pn/assurancereport2024>].



# Environment – reducing our carbon footprint – scope 1 and 2



## Reducing energy consumption

- Flexible approach to employees' work places has allowed us to reduce and consolidate office space in our portfolio. Less energy needed to light, heat & cool offices. Further consolidation at our Costa Mesa, USA, and Sofia, Bulgaria, sites in FY24.
- Upgraded lighting at some offices in Brazil and UK, optimised aircon for fewer people in US offices.
- Transformation of London hub to maximise natural light, energy efficient lighting, high-tech connectivity tools to reduce the need for travel.
- In FY24 moved to new office in Schaumburg, USA, with a LEED (Leadership in Energy and Environmental Design) Gold certification & an ENERGY STAR rating. In FY23 moved offices in Ireland, certified as a nearly zero-energy building (NZEB), LEED Platinum score.



## Switching to renewable energy

In the buildings that we own or control we're looking at how we can switch to renewable energy contracts (where possible) and looking at where we can install solar panels.

- In FY24 75% of total electricity used was renewable, mainly RECs (renewable energy credits).
- In UK 100% of electricity used in our own or controlled buildings (e.g. Fairham data centre) is from renewable energy contracts. Cardinal Place, our London office, is now 100% on renewable energy.
- Now purchase RECs (renewable energy credits) for 100% of electricity consumed at our North America datacentres (Allen & McKinney).
- Installed solar panels at São Carlos, Brazil (below). Majority of electricity purchased in Brazil is now via renewable electricity contracts.

We're looking at how we can use co-los and clouds more efficiently, creating a blueprint of best practice, to ensure we move forwards to more sustainable solutions.



[www.experianplc.com/responsibility/protecting-the-environment](http://www.experianplc.com/responsibility/protecting-the-environment)

## Sustainable growth

Whilst we are currently ahead of track for our target of a 50% reduction by 2030, our business continues growing and expanding (both organically and through M&A), so we'd naturally expect an increase in our environmental footprint. Our science-based target is to reduce absolute emissions vs our 2019 base emissions, so we need to continue to take action.

- We'll develop protocols to address any footprint added to our portfolio as a result of acquisitions.
- Sustainability criteria will be embedded in the decision-making and integration processes.
- We'll also work to reduce our scope 3 emissions via our scope 3 initiatives and engagement with suppliers (as discussed on the next page).



# Environment – reducing our carbon footprint – scope 3



## Scope 3 emissions

- Submitting a new Scope 3 target as part of our Net Zero transition work – for suppliers covering 78% of Experian’s spend to have science-based targets by 2029.
- New target follows SBTi principles and will be submitted to SBTi for validation in first half of FY25.

## Purchased goods and services, Upstream leased assets, Capital goods, and Investments

- We’re engaging with our suppliers to reduce the indirect impact of the products and services we procure.
- FY24 is our third year using CDP to obtain emissions data and sustainability strategies from our top suppliers.
- In FY24 we obtained emissions data from suppliers covering 38% of global spend, up from 32% in FY23. 27% of suppliers (by spend) in FY24 have science-based targets.
- Having already engaged directly with our largest suppliers to understand their climate strategies, commitments and targets, we’re now also engaging directly with the next tier down, whilst continuing discussions with the largest.
- This engagement will lead to the identification of collaborative opportunities to reduce the carbon intensity of the products and services that we purchase and discuss strategic opportunities such as the use of renewable electricity, adoption of electric vehicles, end-of-life takeback schemes, and eliminating the use of single-use plastics and minimising packaging.
- We’ve updated our supplier code of conduct, and we are approaching suppliers to add sustainability clauses into contracts.
- We are developing three workstreams across our Scope 3 supply chain categories which will help us achieve our 2029 target:

In 2023 we scored ‘A’ in CDP Supplier Engagement Rating and were named a CDP ‘Supplier Engagement Leader’



### Supplier engagement target

- Roll out sustainability criteria into supplier contracts.
- Provide support and toolkits to suppliers to support them with their SBT journey.
- When evaluating supplier choices we will consider sustainability performance.

### Emissions reduction

- Engage with our strategic suppliers to understand their own decarbonisation plans.
- Track where suppliers are in their own emission reduction journeys.
- Set KPIs to map out how these will impact our Scope 3.

### New suppliers

- Review the sustainability performance of new suppliers
- Significant new suppliers to agree to sustainability criteria in contracts.

# Environment – net zero transition plan



We continue to work to complete our Net Zero Transition Plan in line with the TPT Disclosure Framework. This year we are pleased to share an overview of our approach - a set of **goals, actions** and **accountability** mechanisms to align our activities with the grounding principles of the Framework and shape the high-level structure of our transition plan.



#### Accountability:

Robust governance mechanisms are key levers in ensuring progress on the successful delivery of our ambition across all five pillars of our transition plan. We rely on the existing structure developed for ESG governance which ensures input and oversight from relevant stakeholders (Board, Audit Committee, Group Operating Committee, etc) based on the nature of the requirement.



# Environment – carbon offsetting



## Offsetting our remaining emissions

- We have a commitment to be carbon neutral by 2030 and have set a science-based target, verified by the SBTi, in order to deliver on this.
- As explained in the previous slides, we have a wide range of activities taking place across the company in order to deliver this, including reducing the footprint of our buildings and data centres, switching to using more renewable energy, engaging with our supply chain, and reducing the carbon impact of business travel.
- We are very clear that reducing our emissions is our priority in order to deliver on our carbon neutral commitment.
- However, in order to reach our carbon neutral commitment, we are also investing in high-quality carbon offsetting projects to offset any remaining emissions.
- We have a target to carbon offset 100% of scope 1 & 2 emissions by 2025.
- We offset 20% of remaining scope 1&2 emissions in FY21, 40% in FY22, 60% in FY23, 80% in FY24, and will offset 100% for FY25.

## Our requirements for offsets

- 1) Be certified by recognised carbon standard, e.g. Verified Carbon Standard (VCS), or Gold Standard Certified, and the carbon credit is retired and removed from the governing registry for each reporting year.
- 2) Preferably be certified to a Gold level with the Climate, Community and Biodiversity (CCB) Standard.
- 3) Preferably a community-based project that supports our sustainable business strategic priority of Improving Financial Health for all.
- 4) Contribute to the Sustainable Development Goals (SDGs) that our business supports:
  - 1.4 - No Poverty;
  - 8.10 - Decent Work and Economic Growth;
  - 9.3 - Industry, Innovation and Infrastructure.
- 5) Preferably projects are located within a geography where Experian operates, and where the current lack of infrastructure would prevent us from achieving carbon reductions locally.

## Our carbon offsetting projects

- For FY24 we have invested equally in two projects:
  - The Verified Carbon Standard Rainforest Conservation project in Malaysia 'The Kuamut Rainforest Conservation Project'
  - Gold Standard Certified reforestation and sequestration project in Colombia, 'The Vichada Climate Reforestation Project'

# Environment – TCFD reporting



Our Task Force on Climate-Related Financial Disclosures (TCFD) statement sets out our commitment to mitigating climate-related risks and harnessing opportunities for our products and business to support wider climate action. This table indicates where the relevant information can be found in our [FY23 Annual Report](#). Our FY24 TCFD reporting will be published in the FY24 annual report in June.

We recognise the importance of identifying and effectively managing the physical and transitional risks that climate change poses to our business, as well as the opportunities that climate change mitigation and adaptation create.

Governance	
<i>Disclose the organization's governance around climate-related issues and opportunities.</i>	
a) Describe the board's oversight of climate-related risks and opportunities.	Pages 39 and 56
b) Describe the management's role in assessing and managing climate-related risks and opportunities.	Pages 39 and 56
Strategy	
<i>Disclose the actual and potential impacts of climate-related risks and opportunities on the organization's business, strategy and financial planning where such information is material.</i>	
a) Describe the climate-related risks and opportunities the organization has identified over the short, medium, and long term.	Pages 57-59
b) Describe the impact of climate-related risks and opportunities on the organization's businesses, strategy, and financial planning.	Pages 57-59, 152
c) Describe the resilience of the organization's strategy, taking into consideration different climate-related scenarios, including a 2°C or lower scenario.	Pages 57-59
Risk management	
<i>Disclose how the organization identifies, assesses and manages climate-related risks.</i>	
a) Describe the organization's processes for identifying and assessing climate-related risks.	Pages 56-59, 80
b) Describe the organization's processes for managing climate-related risks.	Pages 56-59, 80
c) Describe how processes for identifying, assessing and managing climate-related risks are integrated into the organization's overall risk management.	Pages 56-59, 80
Metrics and targets	
<i>Disclose the metrics and targets used to assess and manage relevant climate-related risks and opportunities where such information is material.</i>	
a) Disclose the metrics used by the organization to assess climate-related risks and opportunities in line with its strategy and risk management process.	Pages 57-62
b) Disclose Scope 1, Scope 2 and, if appropriate, Scope 3 GHG emissions, and the related risks.	Page 62
c) Describe the targets used by the organization to manage climate-related risks and opportunities and performance against targets.	Pages 60-62



# Environment – biodiversity



We recognise that our operations impact on the environment in a number of ways, and we are committed to identifying, assessing and, accordingly addressing any environmental risks arising from our practices, including those related to biodiversity.

## Why biodiversity matters to Experian

- Biodiversity refers to the variety of living organisms that make up our natural world. This includes all animals, plants, fungi, and other micro-organisms. An area rich in biodiversity provides ecosystem services to the natural world, human society, and our economic activities. Ecosystems with high biodiversity are generally stronger and more resilient to change than those with fewer species.
- Climate change and biodiversity loss are interconnected, and impacting one affects the other. As global temperatures rise, plant and animal species will need to adapt to different environments in order to survive. Biodiversity loss reduces an ecosystem's ability to remove and store CO<sub>2</sub>, and potentially transforms what was a carbon sink into a carbon source. The IPCC reports that 10% of species are expected to face a high risk of extinction if global warming rises above 2°C.
- With sustainability central to what we do, and biodiversity loss and nature-related risks affecting the global economy, we need to understand better the role that we play as a business in this area, and how it could affect our overarching sustainability and ESG goals.
- Due to the nature of our business and operations we don't have a significant impact on global biodiversity loss. We are also not dependent on a specific ecosystem service for our business and economic activity to function. We do, however, recognise we are part of the global economy and even if it is not direct, we will indirectly have an impact on biodiversity loss.
- From a responsible business and an innovation perspective, we have been able to identify opportunities to prevent biodiversity loss and contribute to the protection of natural ecosystems. As a global business, we have the power and ability to influence change. Through regional and location-specific initiatives, we can have a positive influence on biodiversity across our global sites. Not only through biodiversity-led initiatives, but through the development of products and services, that contribute to the protection of the natural environment.

## Our actions

- **Assessing biodiversity impacts / risks** – Using the Taskforce on Nature-related Financial Disclosures' (TNFD) LEAP (locate, evaluate, assess and prepare) approach, we mapped our global operations against key biodiversity areas and protected areas. We found that only one of our sites is located in an area of biodiversity risk, a small office in South Africa. Our operations do not depend on biodiversity or present any risk to biodiversity.
- **Carbon neutral commitment and science-based targets** – Our commitment to reduce carbon emissions through the Science Based Targets initiative, and the reduction of our footprint is closely connected to the protection of biodiversity.
- **Carbon Offsets** – protecting against biodiversity loss - The Verified Carbon Standard Rainforest Conservation project in Malaysia 'The Kuamut Rainforest Conservation Project' and a Gold Standard Certified reforestation and sequestration project in Colombia, 'The Vichada Climate Reforestation Project'. See [carbon offsetting](#) slide.
- **Products and Services** – Our Agribusiness in Brazil enables clients to assess and monitor their portfolio based on compliance with ESG regulations, including those related to topics such as deforestation, environmental and social violations, and banned and protected areas. In FY24 the platform helped clients assess more than 3.2 million agricultural producers across 240 million hectares of land in Brazil, including identifying properties with banned areas and areas with signs of deforestation to support supply chain transparency and risk mitigation.
- **Regional responsible-business initiatives** – vegetable allotments at offices, employee volunteers cleaning parks & beaches, webinars on protecting biodiversity. Improved the biodiversity around Nottingham (UK) office, with successional planting including meadow grass and local tree species, addition of ten beehives.

# Environment – water usage



## (1) Why water usage matters

- The UN states that: “Water is a dealmaker for the Sustainable Development Goals, and for the health and prosperity of people and planet. But our progress on water related goals and targets remains alarmingly off track, jeopardizing the entire sustainable development agenda.”
- “Without a functioning, resilient water cycle for all people everywhere, human health and environmental integrity will always be threatened and a sustainable, equitable future will remain out of reach.”

## (3) Water risk assessment

- Using World Resources Institute (WRI) Water Risk Atlas, we conducted a water stress risk analysis of our global sites, focussing on our four datacentres.
- Of the three located in areas of high-risk for water stress, only one – in Texas, USA – uses water for cooling.

Data centre	Area of high risk for water stress?	Uses water for cooling?
McKinney, Texas, USA	High risk	Yes
Allen, Texas, USA	High risk	No
Sao Paulo, Brazil	High risk	No
Nottingham, UK	Low-medium risk	Yes

## (2) How we use and measure water

- Being an information services company, we do not operate in a water intensive industry. However, we recognise the need for all companies to address the urgent global water challenges.
- Data centres use different methods for cooling, one of which is to use water. Of the 4 major data centres that we run, 2 use water for cooling, which is what we [report](#) on.
- Water is used in our buildings in employee bathrooms and kitchens, but we judge this to be minimal.
- In FY24 our usage was 35,290 cubic metres, a 12% reduction since FY23.

## (4) Looking ahead

- We are currently part way through a technology transformation, migrating our data centres to the cloud.
- As this happens, the figures we report for our own water usage will come down.
- We recognise that third party data centres are significant users of water, used indirectly for electricity generation and directly through cooling. We don't expect water consumption data to be made available in the near term at a customer level. In the meantime, we will be requesting information on water stewardship through our supplier engagement programme.



# Environment – single-use plastic



## Cutting out single use plastics

- In FY23 we carried out a single-use plastics (SUP) pilot to measure our SUP footprint and determined we were using over 2 million avoidable SUP items across our controlled facilities. We set out an internal ambition and roadmap for phasing out as much as possible of this avoidable SUP by 2026.
- In FY24 we put our roadmap into action. We rolled out a guide to phasing out SUP in our operations, prioritising action with a focus on avoidance and reuse. Key markets such as Brazil, Colombia and UK ran campaigns targeting plastic lined coffee cups and together they helped avoid 600,000 units of SUP, a 29% reduction against FY23. Overall action against SUP saw a reduction of 33% across our global footprint
- We now publish [data on waste](#)



# Governance – Board



## Board composition

Board structure (11 directors in total)<sup>2</sup>

- **Chair of Board (independent)**
- **CEO, CFO, COO**
- **7 independent non-executive directors**

Independent Chair of Board **Yes**

Clear division of responsibilities between the Chair and CEO **Yes**

Female Senior Independent Director<sup>2</sup> **Yes**

Independent Board members<sup>2,3</sup> **73%**

Women Board members<sup>2</sup> **45%**

Ethnically diverse Board members<sup>1,4</sup> **2**

Meets Parker Review Committee recommendation on ethnic diversity **Yes**

Meets FTSE Women Leaders Review on gender diversity **Yes**

Average Board tenure<sup>1</sup> **5.1 years**

100% independent Audit Committee **Yes**

100% independent Remuneration Committee<sup>3</sup> **Yes**

100% independent Nominations Committee **Yes**

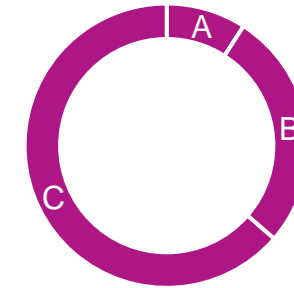
Conflict of interest policy **Yes**

## Board performance

Independent external evaluation of the Board's performance<sup>5</sup>

- **Functions extremely well, in line with first class corporate governance standards**
- **Board dynamics remain strong, demonstrating smoothness of recent transitions**
- **Alignment on challenges and risks facing Experian**
- **Was strong three years previously, now even better**

## Balanced Board<sup>2</sup>



A. Chairman	1
B. Executive	3
C. Independent non-executive	7

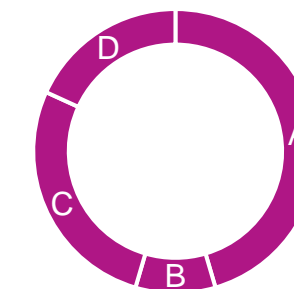
## General

Voting rights for shareholders **Equal**

Mandatory annual training for all employees:

- **Code of Conduct**
- **Security and Data**
- **Anti-Corruption**

## Board tenure<sup>2</sup>



A. 1 to <3 years	5
B. 3 to <6 years	1
C. 6 to <9 years	3
D. 9+ years	2

# Governance – Executive remuneration



## Summary

### Executive remuneration linked to Group performance

**Long term focus** - % of package linked to delivering long term strategic objectives.

**Pay for performance:** balanced incentive structure drives both short term and sustainable long-term performance. Only exceptional performance delivers a consummate level of reward.

**Shareholder alignment:** co-investment feature of CIP further aligns with shareholder interests.

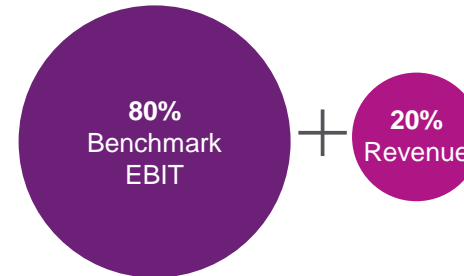
**Talent:** the leverage of the combined incentive plans is key to our ability to compete for top talent in a competitive external market dominated by some of the world's largest technology companies.

Examples of **non-financial metrics** taken into consideration in executive performance review for bonus and LTIPs:

- **Employee engagement**
- **Diversity and inclusion**
- **Risk including ESG risk**

## Framework

65%



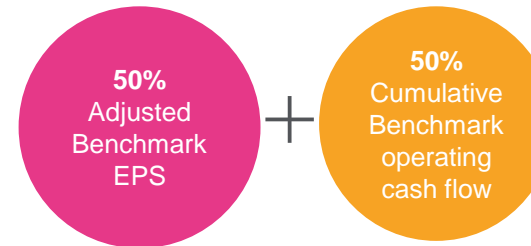
### Annual Bonus

Revenue growth is a key metric for us and will provide a quality of earnings balance to the important profit focus of Benchmark EBIT.

Yes

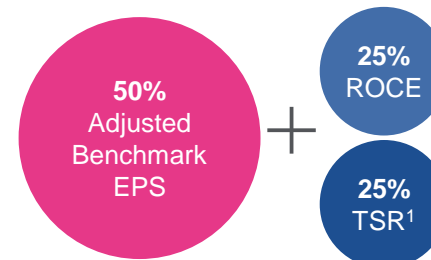
Yes

Yes



### Co-Investment Plans

The CIP is designed to incentivise cash discipline while the PSP is designed to incentivise shareholder returns.



### Performance Share Plan

However, growth is the single most important aspect of our business strategy and therefore adjusted Benchmark EPS runs across both plans.



# Governance – Chair and executive directors



## Mike Rogers



### Mike Rogers - Chairman, and Chair of the Nomination and Corporate Governance Committee

Appointed to the Board July 2017, and as Chairman July 2019.

**Other current roles:** non exec chair of Admiral Group plc.

**Skills and contribution:** >30 yrs of banking & financial services experience, reputation for strategic insight and focused execution. His current and previous board-level experience, both executive and non-executive, is of huge value to the Experian Board.

**Experience:** Group CEO LV= Group from 2006-2016, during which time he grew the organisation into a significant player in the life and general insurance market. Before that, at Barclays plc for >20 years, holding a number of senior roles, most recently as MD, UK Retail Banking. Previously a NED of the Association of British Insurers and NatWest Group plc and chair of Aegon UK.

## Brian Cassin



### Brian Cassin - Chief Executive Officer

Appointed to the Board as CFO April 2012, and as CEO July 2014.

**Other current roles:** NED and SID of J Sainsbury plc and sits on its Audit and Nomination Committees.

**Skills and contribution:** Brings strong leadership, a clear view of strategic objectives and decisive management skills to this role. He has strong financial and commercial acumen and a broad range of operational competencies. His non-executive role augments his strong board-level experience.

**Experience:** Previously CFO of Experian and, before that, Managing Director at Greenhill & Co. He has also held various senior roles at Baring Brothers International and the London Stock Exchange.

## Lloyd Pitchford



### Lloyd Pitchford - Chief Financial Officer

Appointed to the Board October 2014.

**Other current roles:** NED (and chairs the Audit Committee) of Bunzl plc. Also sits on Remuneration, Nomination, and Sustainability Committees.

**Skills and contribution:** Qualified accountant. Holds an MBA and has deep financial and strategic experience, built up through a career working in complex, growth-oriented, global organisations, across a range of industries and responsibilities. He brings additional perspectives to Experian from his NED role with Bunzl plc. Sponsors Experian's ESG and mental health programmes

**Experience:** Before joining Experian, Lloyd held a wide portfolio of finance and operational responsibilities: as CFO of Intertek Group plc; in senior finance positions (including Group Financial Controller) at BG Group plc; and in financial and commercial roles at Mobil Oil. Lloyd

## Craig Boundy



### Craig Boundy - Chief Operating Officer

Appointed to the Board July 2022.

**Skills and contribution:** Craig has excellent commercial and operational expertise, and will continue to progress Experian's journey of innovation-led growth. He has a strong commitment to fostering diversity, equity and inclusion within Experian, and is the global lead for Race and Ethnicity.

**Experience:** Craig's roles at Experian have included Chief Executive Officer (CEO) of Experian North America, and Managing Director of Experian UK and Ireland. Previously, he was CEO and CEO Global Operations of Logica UK, Chief Operating Officer (COO) at Cable & Wireless' business in Europe, US and Asia, and Sales Director and COO at Energis. His early career was with BT.

# Governance – Risk Management



## Identifying and managing risk

- Identifying and managing risk is key to our purpose and the delivery of our strategy and objectives. All colleagues play a crucial role in managing risks, and doing so helps us create long-term shareholder value and protect our business, people, assets, capital and reputation.
- The Board is responsible for maintaining and reviewing the effectiveness of our risk management activities from a strategic, financial, regulatory and operational perspective. These activities are designed to identify and manage, rather than eliminate, the risk of failure to achieve our business objectives or strategy.
- Our four-step risk management process (see diagram below) is designed to identify, assess, respond to, report on and monitor the risks that threaten our ability to do this, within our risk appetite.

### Step 1: Risk identification

- Identify key business objectives
- Identify principal and emerging risks
- Identify key controls

### Step 2: Risk assessment

- Assess risk drivers and controls
- Estimate likelihood and impact considering financial, consumer, people, reputational, legal and regulatory impacts
- Quantify the risk

### Step 3: Risk response

- Accept or remediate current risk and control environment
- Determine corrective action if needed

### Step 4: Risk reporting and monitoring

- Business unit and regional level
- RRMCs and ERM
- Audit Committee

## Our risk management governance structure

### Board

Sets our overarching risk appetite and ensures that we manage risks appropriately across the Group. The Board delegates oversight of risk management activities to the Audit Committee.

### Audit Committee

Regularly monitors the principal risks and uncertainties identified by our risk assessment processes, with the strategies we have developed and the actions we have taken to mitigate them. The Committee also continually reviews the effectiveness of our risk management and internal control systems, which support our risk identification, assessment and reporting.

### Executive Risk Management Committee (ERM)

Comprises senior Group executives, including the executive directors and the Company Secretary. It oversees how we manage global risks. This committee and the risk committees mentioned below each meet multiple times a year.

### Risk Management and Governance Committees

**Security and Continuity Steering Committee (SCSC)** is a sub-committee of the ERM. Its primary responsibility is to oversee management of global information security, physical security, and security continuity risks.

**Tax and Treasury Committee** oversees management of financial risks, including tax, credit, liquidity, funding, market and currency risks.

**Global and Regional Strategic Project Committees** ensure that we appropriately resource our strategic projects, that they are risk assessed, and commercially and technically appraised. The committees' conclusions are then considered by the Board or relevant Group Principal Operating Subsidiary.

**Regional Risk Management Committees (RRMCs)** oversee management of regional risks and feed up to the ERM.

**Environmental, Social and Governance (ESG) Steering Committee** ensures the definition, approval and integrated delivery of the Group's ESG strategy, and is chaired by the Chief Financial Officer.

### Group Operating Committee (OpCo)

The Group Operating Committee comprises our most senior executives. Its remit includes identifying, debating and achieving consensus on issues involving strategy, risk, growth, people and culture, and operational efficiency. Its meetings generally focus on the key issues facing our Group.

### Executive management

Our executive management takes day-to-day responsibility for implementing the Board's policies on risk management and internal control. It designates who is responsible and accountable through the design and implementation of all necessary internal control systems, including policies, standards and guidance.

# Governance of ESG (1 of 2)



- **Governance of ESG** - Our sustainability strategy encompasses our most material ESG topics. It is developed, reviewed, approved and implemented through a robust governance structure with clear oversight from the Board, Audit Committee and Group Operating Committee. See the organisation chart on page 116 of FY24 Annual Report for the division of responsibilities, including ESG, across the Board.
- Board members receive a report on ESG activities ahead of every Board meeting, as well as an annual in-depth presentation from our Chief Sustainability Officer that keeps them informed about the evolving global ESG context, our sustainability strategy and our ESG performance.
- The Chief Financial Officer is executive sponsor of our overall ESG programme and the Company Secretary oversees the Group's Sustainability function. They both sit on the Group Operating Committee, which receives regular updates on ESG performance, and on the Executive Risk Management Committee that oversees risk management with oversight from the Audit Committee.
- Our ESG Steering Committee, comprising executive sponsors and workstream leaders and chaired by the Chief Financial Officer, meets six times a year to oversee our ESG agenda. Topics discussed this year included: social impact initiatives, communications and engagement, data security, climate-related items, and ESG policies (including updates to our Global Code of Conduct and Supplier Code of Conduct).
- Our Chief Sustainability Officer is responsible for ensuring successful implementation of our ESG plans across all our workstreams, with support from a central sustainability team, a network of regional leads and regional business units.
- The Compliance, Corporate Secretariat, Finance, Government Affairs, Investor Relations and Sustainability teams support monitoring of relevant market and regulatory developments and stakeholder needs, and their potential implications for our business and stakeholders, for discussion by the ESG Steering Committee.
- The Finance team monitors and prepares for forthcoming ESG regulation in collaboration with the Sustainability team. For example, we are currently preparing to report in line with the disclosure requirements of the EU Corporate Sustainability Reporting Directive (CSRD) and the new International Sustainability Standards Board (ISSB), according to the relevant timelines for our business.

## Governance of ESG (2 of 2)



- We develop metrics and goals to support our sustainability strategy and measure progress (see below). The Finance team centrally collates ESG performance data for quarterly review by our ESG Steering Committee. Principles of data collection are set out centrally and submitted by each region for global reporting.
- Our ESG data reporting methodologies are published on our online ESG reporting hub, together with detailed ESG performance data that we disclose annually. ESG data is gathered, shared and discussed with global and regional leadership through our quarterly business reviews.
- Certain non-financial metrics – including employee engagement, diversity and inclusion, ESG considerations and risk – are factored into the holistic assessment of the Group's short- and longer-term performance.
- We also integrate ESG into employee pension investments. Our defined contribution pension plan in the UK includes an allocation to a fund that explicitly includes ESG in its investment strategy, and members of the plan also have the option to select a focused ethical fund.
- **Managing ESG risks** - The Board, Audit Committee and our Executive Risk Management Committee review our principal risks on an ongoing basis. Five of our eight principal business risks are relevant to ESG (see table below). In addition, we continue to identify and analyse emerging risks including those related to ESG, such as climate risks. See pages 57-59 of the [FY23 Annual Report](#) for details on climate-related risks and opportunities. See pages 78-85 of the Annual Report for more on our principal risks and risk management processes, including our Three Lines of Defence approach.

Principal risk	Related ESG topic/sustainable business priority
Data loss or misuse	Treating data with respect (data security)
Legislative / regulatory change and compliance	Potential to impact all – and particularly treating data with respect (data privacy)
Resiliency	Potential to impact all – we monitor climate-related risks that could impact on our enterprise resiliency
Business conduct risk	Working with integrity
Talent acquisition and retention	Inspiring and supporting our people





## Section 3: Policies and Data tables





# Key policies and statements



Global Code of Conduct	<a href="http://www.experianplc.com/media/4667/code-of-conduct.pdf">www.experianplc.com/media/4667/code-of-conduct.pdf</a>
Global Data Principles	<a href="http://www.experianplc.com/responsibility/treating-data-with-respect/">www.experianplc.com/responsibility/treating-data-with-respect/</a>
Environmental Policy	<a href="http://www.experianplc.com/media/4783/environmental-policy.pdf">www.experianplc.com/media/4783/environmental-policy.pdf</a>
Diversity, Equity and Inclusion Key Principles	<a href="http://www.experianplc.com/media/4649/dei-key-principles.pdf">www.experianplc.com/media/4649/dei-key-principles.pdf</a>
Global Approach to Mental Health and Wellbeing	<a href="http://www.experianplc.com/media/4650/global-approach-to-mental-health-and-wellbeing.pdf">www.experianplc.com/media/4650/global-approach-to-mental-health-and-wellbeing.pdf</a>
Health & Safety Policy	<a href="http://www.experianplc.com/media/4782/health-and-safety-policy.pdf">www.experianplc.com/media/4782/health-and-safety-policy.pdf</a>
Supplier Code of Conduct	<a href="http://www.experian.com/corporate/code-of-business-conduct">www.experian.com/corporate/code-of-business-conduct</a>
Modern Slavery Statement	<a href="http://www.experianplc.com/media/4692/modern-slavery-statement.pdf">www.experianplc.com/media/4692/modern-slavery-statement.pdf</a>
Statement on Salient Human Rights	<a href="http://www.experianplc.com/media/4662/statement-on-salient-human-rights.pdf">www.experianplc.com/media/4662/statement-on-salient-human-rights.pdf</a>
Tax Policy	<a href="http://www.experianplc.com/media/4671/tax-policy.pdf">www.experianplc.com/media/4671/tax-policy.pdf</a>
UK Gender Pay Gap report	FY23: <a href="http://www.experian.co.uk/content/dam/marketing/uki/uk/en/pdf/2023-Gender-Pay-Gap-Report.pdf">www.experian.co.uk/content/dam/marketing/uki/uk/en/pdf/2023-Gender-Pay-Gap-Report.pdf</a> Prior years: <a href="#">FY22</a> , <a href="#">FY21</a> , <a href="#">FY20</a> , <a href="#">FY19</a> , <a href="#">FY18</a> , <a href="#">FY17</a>
UK Living Wage	<a href="http://www.livingwage.org.uk">www.livingwage.org.uk</a>

# ESG Performance Data



Unless otherwise noted the data in this section reflects performance for the period of 1 April 2023 to 31 March 2024, which is referenced as '2024' in tables. You can access this same data in our [ESG Performance Data](#).

## Improving Financial Health – core products and social innovation

Consumer profiles	Unit	2024	2023	2022	2021	2020	2019	2018	2017	2016	2015
Number of people with profiles in Experian's consumer bureaus	Billions of people	1.11	1.46	1.41	1.28	1.20	1.00	0.95	0.93	0.86	0.82

We have reviewed our reporting definitions across all our regions to apply a more consistent approach and are applying this for our annual reporting period up to 31 March 2024.

Free consumer members	Unit	2024	2023	2022	2021	2020	2019	2018	2017	2016	2015
USA	Millions of people	70	62	52	41	29.5	19	14	9	4	-
Brazil	Millions of people	88	81	71	59	45	32	22	11	-	-
Spanish Latam – Colombia and Peru	Millions of people	11	13	11	-	-	-	-	-	-	-
UK	Millions of people	13	12	11	9.5	7.5	5.6	4	2	-	-
Total number of free consumer members	Millions of people	182	168	145	110	82	57	40	22	4	-

We have reviewed our reporting definitions across all our regions to apply a more consistent approach and are applying this for our annual reporting period up to 31 March 2024.

Limpa Nome	Unit	2024	2023	2022	2021	2020	2019
Value of debts on Limpa Nome for which consumers took up renegotiated offer	\$bn	14.5	8.9	5.9	7.8	2.7	0.5
Value of payments made to pay off renegotiated debts	\$bn	2.6	1.8	1.2	1.1	0.4	0.1
Value of debt written off for consumers	\$bn	11.9	7.1	4.7	6.7	2.3	0.4

The Limpa Nome portal allows consumers to renegotiate their debts, they then have a choice whether or not to accept the renegotiated lower figure and repayment plan. The data above relates to those offers that have been accepted, which is a subset of the larger number of debts that have been renegotiated on the platform.

Social Innovation impact	Unit	2024	2023	2022	2021	2020	2019	2018	2017
Total revenue generated through social innovation products	\$m	116	79	59	63	23	7	3	7
Total people reached through social innovation products	Millions of people	8	24	22	25	14	8	9	4

2017 includes data for 2013 to 2017 inclusive

# Improving Financial Health – Community Investment



United for Financial Health	Unit	2024	2023	2022	2021
Connections through United for Financial Health programme (cumulative)	Millions of people	146	113	87	35

Community investment data	Unit	2024	2023	2022	2021	2020	2019	2018	2017	2016	2015
Charitable contributions	US\$ 000s	16,865	14,622	14,072	10,319	8,424	8,536	7,746	6,959	5,969	6,347
Voluntary contributions	US\$ 000s	2,863	3,017	1,807	1,726	2,724	2,160	1,625	1,435	1,770	1,141
<b>Total from Experian</b>	<b>US\$ 000s</b>	<b>19,728</b>	<b>17,639</b>	<b>15,879</b>	<b>12,045</b>	<b>11,147</b>	<b>10,696</b>	<b>9,371</b>	<b>8,394</b>	<b>7,739</b>	<b>7,488</b>
% Benchmark PBT	%	1.10	1.06	1.03	0.95	0.89	0.89	0.81*	0.75	0.68	0.61

\*The 2018 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.

Community investment data (full breakdown)	Unit	2024	2023	2022	2021	2020	2019	2018	2017	2016	2015
Funds from Experian plc	US\$ 000s	4,300	4,455	5,683	3,942	3,690	3,391	2,955	3,359	3,272	3,310
Financial donations and investments from Experian subsidiaries	US\$ 000s	9,358	7,486	5,632	3,754	3,077	3,651	2,781	2,237	1,594	1,565
Employee time volunteered	US\$ 000s	2,450	1,874	849	725	1,943	1,528	1,524	1,243	1,296	1,173
Gifts in kind	US\$ 000s	728	1,119	1,070	1,947	737	712	711	648	620	503
Management costs	US\$ 000s	2,892	2,705	2,645	1,677	1,700	1,414	1,401	907	957	937
<b>Total from Experian</b>	<b>US\$ 000s</b>	<b>19,728</b>	<b>17,639</b>	<b>15,879</b>	<b>12,045</b>	<b>11,147</b>	<b>10,696</b>	<b>9,371</b>	<b>8,394</b>	<b>7,739</b>	<b>7,488</b>

# Board – Gender, Ethnic diversity



Board - Composition	Unit	2024	2023	2022	2021	2020	2019	2018	2017	2016	2015
Total number of Board members	number	11	11	11	11	9	11	12	10	10	12
Number of independent Board members <sup>1</sup>	number	8	8	8	8	6	7	8	6	6	8
% independent non executive directors <sup>1</sup>	%	73%	73%	73%	73%	67%	64%	67%	60%	60%	67%
Number of women	number	5	5	4	4	3	3	3	2	2	4
% women on Board	%	45%	45%	36%	36%	33%	27%	25%	20%	20%	33%
Number of women in Board Senior Positions <sup>2</sup>	number	1	1								
Number of ethnically diverse directors on Board	number	2	2	2	2	2	2	2	1	1	0

Figures reported as at 31 March 2024. For years 2015 to 2022 figures are as per those in the annual reports, as at May each year

1. Includes Board Chairman Mike Rogers (independent on appointment on 24 July 2019) from FY20 onwards. The previous Board Chairman has not been classified as independent in this data
2. Senior positions on the Board comprise the Chair, Chief Executive Officer, Chief Financial Officer, and Senior Independent non-executive

Board - Ethnicity	Unit	2024	2023	2022	2021	2020	2019	2018	2017	2016	2015
White British or other White (including minority-white groups)	number	9	9	9	9	7	9	10	9	9	12
Mixed/Multiple Ethnic Groups	number	-	-	-	-	-	-	-	-	-	-
Asian/Asian British	number	1	1	-	-	-	-	-	-	-	-
Black/African/Caribbean/Black British	number	-	-	-	-	-	-	-	-	-	-
Other ethnic group, including Arab	number	1	1	2	2	2	2	2	1	1	-
Not specified / Prefer not to say	number	-	-	-	-	-	-	-	-	-	-
Total number of ethnically diverse directors on Board	number	2	2	2	2	2	2	2	1	1	0

Figures reported as at 31 March 2023. For prior years (2015 to 2022) figures are as per those in the annual reports, as at May each year

# Board – Nationality, Age, Tenure



Board - Nationality	Unit	2024	2023
American	number	3	3
Brazilian	number	1	1
British	number	6	6
Irish	number	1	1

Board - Age	Unit	2024	2023	2022	2021	2020	2019	2018	2017	2016	2015
30 to 39	number	-	-	-	-	1	1	1	-	-	-
40 to 49	number	1	1	1	2	1	1	1	2	2	3
50 to 59	number	5	5	6	6	5	6	6	5	6	6
60 to 69	number	5	5	4	3	2	3	4	3	2	3

Board - Tenure	Unit	2024	2023	2022	2021	2020	2019	2018
< 1 year	number	0	4	1	2	-	-	2
1 to <3 years	number	5	2	1	2	2	3	2
3 to <6 years	number	1	1	3	4	4	3	5
6 to <9 years	number	3	3	3	2	3	4	1
9+ years	number	2	1	3	1	-	1	2
Total number of directors	number	11	11	11	11	9	11	12
Average board tenure	number	5 years 1 month	4 years 1 month	6 years 3 months	5 years 9 months	Not disclosed	Not disclosed	Not disclosed



# Group Operating Committee – Gender, Ethnic diversity



Group Operating Committee - Gender Identity	Unit	2024	2023
Men	number	10	11
Men	%	71	73
Women	number	4	4
Women	%	29	27
Other	number	-	-
Other	%	-	-
Not specified / prefer not to say	number	-	-
Not specified / prefer not to say	%	-	-

Operating Committee includes the Chief Executive Officer, the Chief Financial Officer, the Chief Operating Officer and other members of executive management. This is aligned with the UK Financial Conduct Authority (FCA) 'Executive Management' metrics, as reported in the Annual Report

Group Operating Committee - Ethnicity	Unit	2024	2023
White British or other White (including minority-white groups)	number	11	12
Mixed/Multiple Ethnic Groups	number	-	-
Asian/Asian British	number	-	-
Black/African/Caribbean/ Black British	number	-	-
Other ethnic group, including Arab	number	3	3
Not specified / Prefer not to say	number	-	-

Operating Committee includes the Chief Executive Officer, the Chief Financial Officer, the Chief Operating Officer and other members of executive management. This is aligned with the FCA's 'Executive Management' metrics, as reported in the Annual Report

Group Operating Committee and direct reports - Gender diversity	Unit	2024	2023	2022	2021	2020	2019	2018	2017
Group Operating Committee and their direct reports	% women	30%	27%	27%	26%	24%	24%	25%	29%

Direct reports excludes administrative and support functions. Figures since 2022 are as at 31 March. 2021 figure as at May 2021. Prior year figures are those submitted for Hampton Alexander Review during the financial year

# Employees – Gender diversity



Gender diversity by level (SASB SV-PS-330a.1)	Unit	2024	2023	2022	2021	2020	2019	2018	2017	2016	2015
Senior leaders	% women	35%	34%	33%	32%	30%	31%	32%	30%	29%	28%
Total population of senior leaders (men & women)	number	1,055	1,068	1,016	869	806	762	718	710	681	680
Mid-level leaders	% women	37%	36%	36%	35%	35%	35%	35%	35%	35%	35%
Total workforce	% women	45%	44%	44%	44%	44%	44%	45%	45%	45%	44%

Senior leaders = EB1-EB6 (Senior Leadership/ leadership roles), Mid-tier leaders = EB7-EB8 (Senior career, experienced and managerial roles), Total workforce = EB1-EB12 (previous categories plus Administrative, junior and early/mid-career roles).

Gender diversity by region	Unit	2024	2023	2022	2021	2020	2019	2018	2017	2016	2015
North America	% women	47	47	47	47	46	46	47	47	49	47
Latin America	% women	45	45	44	45	47	48	50	50	47	49
UK & Ireland	% women	39	37	36	36	35	36	37	37	37	38
EMEA / Asia Pacific	% women	44	44	44	45	45	44	N/A	N/A	N/A	N/A
Total workforce	% women	45	44	44	44	44	44	45	45	45	44

# Employees – Ethnic diversity USA



Racial and Ethnic diversity in USA by year	Unit	2024	2023	2022	2021	2020	2019	2018
Asian	%	20.4	20.4	19.2	18.8	19.3	18.0	16.0
Black or African American	%	8.5	8.6	8.2	7.9	6.4	6.2	8.3
Hispanic or Latino	%	8.8	8.9	8.7	8.6	8.9	9.1	9.1
White	%	54.8	55.1	56.7	60.0	62.2	63.0	63.5
Other	%	2.7	2.5	2.3	2.1	1.9	1.9	1.9
N/A	%	4.8	4.4	4.9	2.5	1.4	1.8	1.1

Other includes Native American or Alaska Native, Native Hawaiian or Pacific Islander, and 'Two or More Races' classifications.

N/A includes not disclosed/available.

Racial and Ethnic diversity in USA by level in FY23 (SASB SV-PS-330a.1)	Unit	Asian	Black or African American	Hispanic or Latino	White	Other	N/A
Senior leaders	%	13.7	2.3	3.9	72.5	2.4	5.2
Mid-tier leaders	%	30.8	4.1	6.8	51.7	2.0	4.6
Total workforce	%	20.4	8.5	8.8	54.8	2.7	4.8

Other includes Native American or Alaska Native, Native Hawaiian or Pacific Islander, and 'Two or More Races' classifications.

N/A includes not disclosed/available.

Senior leaders = EB1-EB6 (Senior Leadership/ leadership roles), Mid-tier leaders = EB7-EB8 (Senior career, experienced and managerial roles), Total workforce = EB1-EB12 (previous categories plus Administrative, junior and early/mid-career roles).

# Employees – Ethnic diversity in Brazil and UK, Disability



Racial and Ethnic diversity in Brazil by year	Unit	2024	2023
Asian	%	2.2	2.2
Black and Brown	%	27.3	25.8
White	%	66.2	65.7
Other	%	-	-
Not disclosed	%	4.3	6.3

These categories follow Brazil IBGE (census) categories, which have been presented in the table above as follows: 'Amarela' – Asian; 'Preta' and 'Parda' – Black and Brown; 'Branca' – White.

Racial and Ethnic diversity in UK by year	Unit	2024	2023	2022	2021	2020	2019	2018	2017	2016	2015
Asian or Asian British	%	6.8	6.0	3.5	2.9	-	1.8	1.6	1.8	1.9	2.2
Black, African, Caribbean or Black British	%	1.7	1.5	1.1	0.8	-	0.4	0.3	0.3	0.3	0.3
Mixed or Multiple ethnic groups	%	1.8	1.7	1.0	0.9	-	0.4	0.3	0.4	0.4	0.4
White	%	42.7	37.6	23.4	20.0	-	24.8	26.2	26.9	27.5	29.9
Other	%	0.4	0.0	0.0	0.2	-	-	-	-	-	-
Not disclosed	%	46.6	53.2	71.0	75.2	-	72.7	71.6	70.5	69.9	67.2

Disability diversity	Unit	2024	2023
Disabled	%	3.5	3.1
Not disabled	%	43.2	42.6
I prefer not to say	%	3.7	3.8
Not disclosed	%	49.6	50.4

Disability data from employees in countries comprising 94% of Experian's global headcount

# Employees – Age diversity



Age diversity by year	Unit	2024	2023	2022	2021	2020	2019	2018	2017
16-24	%	6.1	6.4	6.4	4.6	5.4	6.1	6.9	7.4
25-34	%	33.8	34.2	34.4	34.4	36.5	36.2	36.3	37.0
35-44	%	32.0	31.7	31.6	32.4	31.7	31.4	31.1	30.4
45-54	%	18.5	18.4	18.5	19.3	18.1	18.1	17.8	17.7
55-64	%	8.5	8.3	8.1	8.4	7.4	7.3	7.0	6.9
65+	%	1.1	1.0	1.0	0.9	0.9	0.9	0.9	0.8

Age diversity by region in FY24	Unit	Total	North America	Latin America	UK & Ireland	EMEA / APAC
16-24	%	6.1	4.1	10.3	6.1	5.2
25-34	%	33.8	27.5	43.5	28.3	38.3
35-44	%	32.0	28.5	33.0	32.0	37.3
45-54	%	18.5	23.0	10.4	24.3	15.1
55-64	%	8.5	14.4	2.6	8.8	3.9
65+	%	1.1	2.5	0.2	0.5	0.2



# Employees – Composition



Employee population by region	Unit	2024	2023	2022	2021	2020	2019	2018	2017	2016	2015
North America	Number	9,084	8,819	8,697	7,016	6,645	6,666	6,583	6,245	5,867	6,691
Latin America	Number	5,790	5,280	4,606	3,328	3,276	3,109	3,184	3,187	3,021	3,031
UK & Ireland	Number	3,749	3,615	3,240	3,313	3,497	3,589	3,742	3,632	3,455	3,569
EMEA / Asia Pacific	Number	3,656	3,651	3,908	3,989	3,707	3,150	2,806	2,615	2,655	3,229
Central	Number	258	242	206	189	199	193	180	159	158	157
TOTAL	Number	22,537	21,607	20,657	17,835	17,324	16,707	16,495	15,838	15,156	16,677

2016 figures re-presented

Employee composition (SASB SV-PS-000.A)	Unit	2024	2023	2022	2021	2020	2019	2018
Permanent full-time employees	%	94	93	92	93	94	93	93
Permanent part-time employees	%	4	4	5	3	2	3	3
Temporary employees	%	2	3	3	4	4	4	3
Contractors	%	0	0	0	0	0	0	0

# Employees – engagement, health & safety



Employee engagement (SASB SV-PS-330a.3)	Unit	2024	2023	2022	2021	2020	2019	2018
Employee engagement	%	83	82	78	-	76	75	76

We report employee engagement as one of our key performance indicators for the business. During FY21 we switched from annual surveys to more regular pulse surveys check on our employees' health and well-being during the COVID-19 pandemic. Our annual survey has been reinstated for FY22. For FY22 going forwards we have switched our engagement survey from Korn Ferry to Great Place To Work, the questions are very similar in sentiment but not like-for-like.

Employee turnover (SASB SV-PS-330a.2)	Unit	2024	2023	2022	2021	2020	2019	2018	2017	2016	2015
Voluntary employee turnover rate (attrition)	%	7.9	11.9	16.1	10.1	11.6	12.3	11.0	11.5	13.0	14.9
Involuntary employee turnover rate	%	7.4	6.4	5.5	6.3	7.2	8.5	10.6	10.2	9.8	11.4
Total employee turnover	%	15.4	18.4	21.7	16.5	18.8	20.8	21.6	21.7	22.8	26.3

Accidents with and without absence and number of lost days in FY23	Unit	Accidents with absence	Accidents with no absence	Total number of accidents	Lost days
North America	Number	1	2	3	55
Latin America	Number	9	3	12	50
UK & Ireland	Number	1	3	4	29
EMEA / Asia Pacific	Number	-	-	-	-
Total workforce	Number	11	8	19	134

Lost time injury frequency rate	Unit	2024	2023	2022	2021	2020	2019	2018	2017	2016	2015
Lost time injury frequency rate	Per 1m hrs worked	0.24	0.27	0.27	0.20	0.49	0.34	0.52	0.52	0.80	0.69

Total number of accidents with absence per one million hours worked

# Carbon emissions – Overview – Market-based



In order to accurately reflect our renewable electricity consumption, we have shifted our key emissions metrics from using location-based Scope 2 emissions to market-based Scope 2 emissions. Our carbon neutral commitment, our offsetting commitment, and our science-based target are based on our market-based emissions.

Absolute CO <sub>2</sub> e emissions	Unit	2024	2023	2022 <sup>3</sup>	2021	2020	2019	2018	2017	2016	2015
Scope 1	000s tonnes CO <sub>2</sub> e	2.6	2.8	2.5	2.2	3.0	3.6	3.9	4.4	4.4	4.8
Scope 2 (market-based) <sup>1</sup>	000s tonnes CO <sub>2</sub> e	4.8	7.3	13.9	14.3	22.1	25.6	28.0	34.2	36.6	
Scope 1 and 2 (market-based) total	000s tonnes CO <sub>2</sub> e	7.4	10.1	16.4	16.5	25.1	29.2	31.9	38.6	41.0	
Scope 3 <sup>2</sup>	000s tonnes CO <sub>2</sub> e	206.8	180.6	179.8	453.9	493.4	495.3				
Total emissions - Scope 1, 2 and 3 (market-based)	000s tonnes CO <sub>2</sub> e	214.2	190.7	196.2	470.4	518.5	524.5				

Annual changes in absolute CO <sub>2</sub> e emissions	Unit	2024	2023	2022 <sup>3</sup>	2021	2020	2019	2018	2017	2016
Scope 1 and 2 (market-based) total	%	-27%	-38%	-1%	-34%	-14%	-8%	-17%	-6%	
Scope 1, 2 and 3 (market-based) CO <sub>2</sub> e emissions	%	12%	-3%	N/A	-9%	-1%				

Normalised CO <sub>2</sub> e emissions	Unit	2024	2023	2022 <sup>3</sup>	2021	2020	2019	2018	2017	2016	2015
Scope 1 and 2 (market-based) normalised by revenue – per \$1m revenue	Tonnes CO <sub>2</sub> e	1.0	1.5	2.6	3.1	4.8	6.0	6.8	8.9	9.7	
Scope 1, 2 and 3 emissions (market-based) normalised by revenue – per \$1m revenue	Tonnes CO <sub>2</sub> e	30.2	28.8	31.2	87.6	100.1	107.9				
Scope 1, 2 and 3 emissions (market-based) normalised by headcount – per FTE	Tonnes CO <sub>2</sub> e	9.5	8.7	11.1	26.4	29.7	30.8				

Annual changes in normalised CO <sub>2</sub> e emissions	Unit	2024	2023	2022 <sup>3</sup>	2021	2020	2019	2018	2017	2016
Scope 1, 2 and 3 emissions (market-based) normalised by revenue – per \$1m revenue	%	+5%	-8%	N/A	-12%	-7%				
Scope 1, 2 and 3 emissions (market-based) normalised by headcount – per FTE	%	+9%	-21%	N/A	-11%	-4%				

<sup>1</sup> We have calculated market-based scope 2 emissions using electricity supplier emission factors where available. Where these were not available, we used residual mix emission factors. If residual factors were not available we used location-based factors.

<sup>2</sup> Includes our total Scope 3 emissions (Purchased goods and services, Capital goods, Fuel-and-energy-related activities, Waste generated in operations, Business travel, Employee commuting, Upstream leased assets, and Investments). In prior years, this only included emissions from air travel. As we have now conducted a full Scope 3 analysis, we are able to report total Scope 3 emissions data for each year since our baseline year of 2019. This does not just include emissions from air travel, but from all Scope 3 categories

<sup>3</sup> In 2023 we have upgraded our Scope 3 methodology, from using a purely spend-based analysis to also including actual supplier emissions data. We are therefore restating our 2022 Scope 3 figures using the same methodology, to provide comparable figures, resulting in restated figures for Purchased Goods and Services, Upstream leased assets, Capital goods, and Investments. Please refer to our 2023 Carbon Reporting Principles and Methodologies for further detail.

<sup>4</sup> The Scope 3 categories that make up our Scope 3 science-based target.

# Carbon emissions – Overview – Location-based



For completeness and transparency, we have also reported our location-based emissions below

Absolute CO <sub>2</sub> e emissions	Unit	2024	2023	2022 <sup>2</sup>	2021	2020	2019	2018	2017	2016	2015
Scope 1	000s tonnes CO <sub>2</sub> e	2.6	2.8	2.5	2.2	3.0	3.6	3.9	4.4	4.4	4.8
Scope 2 (location-based)	000s tonnes CO <sub>2</sub> e	15.7	18.4	21.1	22.2	25.5	29.8	33.0	37.0	38.0	40.9
Scope 1 and 2 (location-based) total	000s tonnes CO <sub>2</sub> e	18.3	21.2	23.6	24.4	28.5	33.4	36.9	41.4	42.4	45.7
Scope 3 <sup>3</sup>	000s tonnes CO <sub>2</sub> e	206.8	180.6	179.8	453.9	493.4	495.3				
Total emissions - Scope 1, 2 and 3 (market-based)	000s tonnes CO <sub>2</sub> e	225.1	201.8	203.4	478.3	521.9	528.7				

Normalised CO <sub>2</sub> e emissions	Unit	2024	2023	2022 <sup>2</sup>	2021	2020	2019	2018	2017	2016	2015
Scope 1 and 2 (location-based) normalised by revenue <sup>1</sup> – per \$1m revenue	Tonnes CO <sub>2</sub> e	2.6	3.2	3.8	4.5	5.5	6.9	8.0	8.9	9.3	9.5
Scope 1, 2 and 3 emissions (location-based) normalised by revenue – per \$1m revenue	Tonnes CO <sub>2</sub> e	31.7	30.5	32.4	89.0	100.8	108.8				
Scope 1, 2 and 3 emissions (location-based) normalised by headcount – per FTE	Tonnes CO <sub>2</sub> e	10.0	9.2	11.5	26.9	29.9	31.0				

Location-based carbon emissions. We have calculated location-based Scope 2 emissions using the International Energy Agency (IEA) carbon emission factors for electricity.

<sup>1</sup> The 2018 intensity metric based on revenue has been restated following the adoption of IFRS 15. See note 3 to 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 CO<sub>2</sub>e per US\$1,000.

<sup>2</sup> In 2023 we have upgraded our Scope 3 methodology, from using a purely spend-based analysis to also including actual supplier emissions data. We are therefore restating our 2022 Scope 3 figures using the same methodology, to provide comparable figures, resulting in restated figures for Purchased Goods and Services, Upstream leased assets, Capital goods, and Investments. Please refer to our 2023 Carbon Reporting Principles and Methodologies for further detail.

<sup>3</sup> Emissions from 2023 Business Travel have been updated following an issue found in the data provided by our third-party global travel provider.

# Carbon emissions – Buildings and Travel



Total Buildings CO <sub>2</sub> e emissions (market-based)	Unit	2024	2023	2022	2021	2020	2019	2018	2017	2016
Buildings (offices + data centres) CO <sub>2</sub> e emissions	000s tonnes CO <sub>2</sub> e	5.7	8.3	14.9	15.4	23.1	27.1	29.7	36.1	38.4

Offices CO <sub>2</sub> e emissions (market-based)	Unit	2024	2023	2022	2021	2020	2019	2018	2017	2016
Total CO <sub>2</sub> e emissions	000s tonnes CO <sub>2</sub> e	5.6	7.8	10.7	10.7					
CO <sub>2</sub> e emissions normalised by revenue – per \$1m revenue	Tonnes CO <sub>2</sub> e	0.8	1.2	1.7	2.0					
CO <sub>2</sub> e emissions normalised by headcount – per FTE	Tonnes CO <sub>2</sub> e	0.2	0.4	0.6	0.6					

Data centres CO <sub>2</sub> e emissions (market-based)	Unit	2024	2023	2022	2021	2020	2019	2018	2017	2016
Total CO <sub>2</sub> e emissions	000s tonnes CO <sub>2</sub> e	0.1	0.5	4.2	4.6					
CO <sub>2</sub> e emissions normalised by revenue – per \$1m revenue	Tonnes CO <sub>2</sub> e	0.02	0.1	0.7	0.9					
CO <sub>2</sub> e emissions normalised by FTE	Tonnes CO <sub>2</sub> e	0.01	0.02	0.2	0.3					

Emissions for offices and data centres are in both Scope 1 and Scope 2. Emissions for third party cloud data centres are not included above, these are in Scope 3 emissions within 'Purchased goods and services' and 'Upstream leased assets'.

Travel CO <sub>2</sub> e emissions (air travel + company owned and leased vehicles)	Unit	2024	2023 <sup>2</sup>	2022	2021	2020	2019	2018	2017	2016
Total CO <sub>2</sub> e emissions	000s tonnes CO <sub>2</sub> e	15.4	11.3	3.3	1.4	17.2	16.4	16.3	15.3	14.7
CO <sub>2</sub> e emissions normalised by revenue – per \$1m revenue <sup>1</sup>	Tonnes CO <sub>2</sub> e	2.2	1.7	0.5	0.3	3.3	3.4	3.5	3.5	3.5
CO <sub>2</sub> e emissions normalised by FTE	Tonnes CO <sub>2</sub> e	0.7	0.5	0.2	0.1	1.0	1.0	1.0	1.0	1.0

Air travel emissions are recorded within Scope 3, company owned and leased vehicles emissions are recorded within Scope 1

1. The 2018 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.
2. Emissions from 2023 Business Travel have been updated following an issue found in the data provided by our third-party global travel provider.



# Carbon emissions – Breakdown of Scope 3 emissions



Scope 3 emissions	Unit	2024	2023	2022 (restated) <sup>2</sup>	2021	2020	2019	2024 contribution to Scope 3 (%)
Purchased goods and services <sup>1</sup>	000s tonnes CO <sub>2</sub> e	149.5	130.9	125.7	350.9	378.9	357.4	72.3%
Fuel-and-energy-related activities	000s tonnes CO <sub>2</sub> e	5.3	6.1	6.3	3.9	4.2	6.2	2.6%
Business travel <sup>3</sup>	000s tonnes CO <sub>2</sub> e	14.4	10.0	1.8	0.3	15.2	49.1	7.0%
Upstream leased assets <sup>1</sup>	000s tonnes CO <sub>2</sub> e	13.4	6.3	8.3	35.4	31.0	17.5	6.5%
Capital goods <sup>1</sup>	000s tonnes CO <sub>2</sub> e	6.8	7.2	19.1	40.4	31.4	31.2	3.3%
Employee commuting	000s tonnes CO <sub>2</sub> e	17.2	19.7	17.8	13.7	24.8	24.6	8.3%
Investments <sup>1</sup>	000s tonnes CO <sub>2</sub> e	0.1	0.3	0.5	8.9	7.7	4.3	0.0%
Waste generated in operations	000s tonnes CO <sub>2</sub> e	0.1	0.1	0.3	0.4	0.2	5.2	0.0%
<b>Total Scope 3</b>	<b>000s tonnes CO<sub>2</sub>e</b>	<b>206.8</b>	<b>180.6</b>	<b>179.8</b>	<b>453.9</b>	<b>493.4</b>	<b>495.3</b>	<b>100.0%</b>

Supplier engagement	Unit	2024
Percentage of suppliers by spend with science-based targets	%	27

This metric is aligned with our new Scope 3 supplier engagement target, that 78% of Experian's suppliers by spend covering Purchased Goods and Services, Upstream Leased Assets, Capital Goods, and Investments will have a science-based target by 2029.

<sup>1</sup> Scope 3 emissions within science-based target.

<sup>2</sup> In 2023 we have upgraded our Scope 3 methodology, from using a purely spend-based analysis to also including actual supplier emissions data. We are therefore restating our 2022 Scope 3 figures using the same methodology, to provide comparable figures, resulting in restated figures for Purchased Goods and Services, Upstream leased assets, Capital goods, and Investments. Please refer to our 2023 Carbon Reporting Principles and Methodologies for further detail.

<sup>3</sup> The business travel figure for FY21 only includes emissions from air travel

# Energy



Total energy use	Unit	2024	2023	2022	2021	2020	2019	2018	2017	2016	2015
Energy consumption	GWh	56	69	75	76	80	95	89	99		
Energy consumption normalised by revenue – per \$1m revenue <sup>1</sup>	MWh	7.9	10.5	12.0	14.1	15.4	19.5	19.1	22.8		
Energy consumption normalised by headcount – per FTE	MWh	2.5	3.2	4.2	4.3	4.5	5.5	5.4	6.3		
Energy consumption normalised by floor area – per square foot	kWh	23.4	25.9	27.0	24.6	29.1	32.7	29.8	34.6		

Office building energy use	Unit	2024	2023	2022	2021	2020	2019	2018	2017	2016	2015
Energy consumption	GWh	25	30	35	40	44	55	51	63	74	79
Energy consumption normalised by revenue – per \$1m revenue <sup>1</sup>	MWh	3.5	4.5	5.5	7	9	11	11	21	22	22
Energy consumption normalised by headcount – per FTE	MWh	1.1	1.4	2.0	2.2	2.5	3.2	3.1	3.5	3.8	4.0

Office building energy used is predominantly electricity

Data centre electricity use	Unit	2024	2023	2022	2021	2020	2019	2018	2017	2016	2015
Energy consumption	GWh	31	40	40	36	36	40	38	36		
Energy consumption normalised by revenue – per \$1m revenue <sup>1</sup>	MWh	4.4	6.0	6.5	6.7	7.0	8.2	8.2	8.3		
Energy consumption normalised by headcount – per FTE	MWh	1.4	1.8	2.3	2.0	2.0	2.3	2.3	2.3		

Data centre energy used is 100% electricity

Renewable electricity	Unit	2024	2023	2022	2021	2020	2019	2018	2017	2016	2015
Proportion of electricity from renewable sources	%	75%	62%	32%	34%	29%					
Proportion of electricity from renewable or low carbon sources	%						26%	27%	26%		

In FY24 91% of energy consumption was electricity

<sup>1</sup> The 2018 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

# Natural resources and waste



Water usage in data centres	Unit	2024	2023
Water usage in data centres	Cubic metres	35,290	40,119

Data on water usage from the two Experian-owned dedicated data centres that use water in their cooling systems. Other Experian-owned data centres don't use water in their cooling systems.

Non-hazardous waste	Unit	2024	2023
Non-hazardous waste recycled	Tonnes	471	520
Non-hazardous waste landfilled	Tonnes	179	254
Non-hazardous waste incinerated	Tonnes	69	96
Total non-hazardous waste	Tonnes	719	870

Data covers all offices and Experian-owned data centres.

Non-hazardous waste % split	Unit	2024	2023
Non-hazardous waste recycled	%	65	60
Non-hazardous waste landfilled	%	25	29
Non-hazardous waste incinerated	%	10	11
Total non-hazardous waste	%	100	100

Data covers all offices and Experian-owned data centres.



# Appendix



# IR contacts, calendar, and ADRs



## IR contact details

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## Calendar

16 July 2024	Q1 trading update, FY25
17 July 2024	Annual General Meeting

## Experian American Depositary Receipt (ADR) programme

ADR shareholder enquiries:

Shareowner Services  
J.P. Morgan Chase Bank, N.A.  
PO Box 64504  
St Paul  
MN55164-0504  
United States  
Call + 1 651 453 2128  
Or from US: 1 800 990 1135  
[Contact us](mailto:Contact us)  
[www.adr.com](http://www.adr.com)

Experian ADR shares trade on the OTCQX:

Symbol	EXPGY
CUSIP	30215C101
Ratio	1 ADR : 1 ORD
Country	United Kingdom
Effective Date	October 11, 2006
Underlying SEDOL	B19NLV4
Underlying ISIN	GB00B19NLV48
U.S. ISIN	US30215C1018
Depository	J.P. Morgan Chase Bank (Sponsored)

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