

Corporate responsibilities



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Strategy and definition

Experian is a fast growing business and financial success is a key measure of that growth. However we don't exist in a vacuum. By measuring ourselves against other societal impacts and targeting ourselves to improve we can ensure we have a sustainable business and that we maintain and improve societies' understanding and respect for what we do.

Since our listing as an independent company on 11 October 2006, we have undertaken a review of our wider responsibilities, consulting relevant people within the business and drawing on external evaluations from analysts and commentators. As a result we have chosen six essential responsibilities to provide the framework and direction for our work:

We believe we have a responsibility to:

- 1 Use and protect data properly, respecting all the relevant laws, helping evolve industry guidelines and new legislation and ensuring a culture of setting and complying with the highest standards of integrity.
- 2 Create social and economic benefit through our products services and capabilities, balancing commercial benefit with consumers' rights and needs.
- 3 Inform and empower consumers and ensure that those who interact directly with our company receive fair and honest treatment.
- 4 Be a good employer to all, establishing a set of expected behaviours and values, ensuring that everyone working for us is treated fairly, given the maximum opportunity to fulfil their potential and that all our workplaces are safe and healthy.
- 5 Minimise as far as possible the environmental impacts associated with our business and enable employee participation, with a particular concentration on the reduction of energy use and its effect on global warming.
- 6 Play an active part in social and economic regeneration in our communities, be they local, national or global.

Discharging these six responsibilities effectively helps reduce risk and presents us with opportunities. In essence, we think that taking proper account of social issues makes us a better business in the long term. We are committed to dialogue, transparency and the need for good quality benchmarks and indicators of our non-financial performance.

Management and accountability

This year we appointed a Group Company Secretary, Charles Brown, and gave him overall responsibility for Corporate Responsibility (CR), ensuring that it features regularly on the Board agenda. The Board's first action has been to approve an outline strategy in early 2007, based on the six responsibilities above.

We have appointed a Head of Global CR, reporting to Charles Brown, to direct and co-ordinate efforts across the Group. Experian is structured into regional businesses, each of which has appointed a CR management champion. These champions will meet regularly chaired by the Company Secretary and led by the Head of Global CR, to give strategic input and direction. They will consider risks and opportunities and ways in which we can embed social considerations into our everyday decision-making processes. There is also a small network of CR co-ordinators who are the principal contacts for the Head of Global CR to share information about relevant risks and opportunities, develop initiatives and report performance.

Experian is currently listed in the FTSE4Good Index. We have produced a comprehensive CR Report online (accessible via the Company website and at www.experiancrreport.com). The following sections present a summary from that document.

Performance during 2007

Data management- using and protecting data properly:

Experian has established a lead position as the trusted steward of sensitive consumer data. We have an obligation to protect and secure data from wrongful access or misuse. We have dedicated Compliance and Information Security teams who have overall responsibility for ensuring a culture of awareness and compliance within the business. In the past year, these teams have improved physical security measures and our management of digital identity and access to our systems, as well as gaining ISO international certification. More widely, we have undertaken a general programme of employee education including defining a new global policy and have taken the lead in industry-wide initiatives regarding the safe transfer of data.

Products and services – social benefits of our services:

Experian plays an important role in maintaining a healthy economy, and many of our core products have strong social benefits. For example we are a leading player in reducing fraud, in helping lenders and individuals avoid over-indebtedness, reducing junk mail and ensuring those in need are targeted to receive state aid. Activities in the past year have included:

- Development of our predictive tools to ensure lenders can pick up the very early signs of over-indebtedness.
- Establishing a Victims of Fraud service to support those whose identities have been transgressed.
- Launching tools to directly help consumers better understand how their behaviour affects their credit rating.

Consumers – informing and empowering consumers:

During the last year, Experian had over 25 million direct contacts with consumers. Over half of these interactions were providing consumers with access to their data on file, allowing them to test, challenge or amend it where appropriate. This type of access is a key part of data protection legislation in many countries, and we aim to ensure that we comply fully and wholeheartedly.

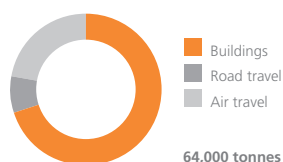
However, we aim to go much further in our work with consumers. We take very seriously the need to educate people more widely, particularly about the credit granting process and how to make it work for them. We play a leadership role in national organisations with a remit for promoting financial education, especially with the young. Training the trainers is a special focus. In the US we have led a national campaign to ensure personal finance skills are taught in schools and this year gave considerable input to a specific programme of financial education in Texas high schools.

The Experian businesses that market directly to consumers have extended the frequency and reach of customer satisfaction surveys and have monitored and improved their online accessibility.

Employment practice - being a good employer: Experian employs more than 13,000 people in 36 countries around the world. Recruiting, motivating and retaining the best colleagues is an essential part of our competitive edge. To ensure a fair and professional workplace we have a range of employment policies covering issues such as equal opportunities, business ethics, bullying and harassment and whistle-blowing. This year we initiated a brand development programme, which includes the development of a consistent system of values and behaviours for employees. We invest heavily in training and development, this year delivering more online and computer based training than in any previous point in our history.

Environmental impact - minimising our carbon footprint and waste: Our most significant environmental impact is the use of energy in our buildings, and the emissions of CO₂ that come from it. While the amount of energy we use relative to our size may be low, we believe that all companies have a responsibility to play their part in meeting the challenge of climate change. We have measured our carbon footprint as approximately 64,000 tonnes in 2007 (the final, verified figure can be found in our online report: www.experiancreport.com). Our emissions from buildings have fallen this year as our Nottingham sites, which house more than 2,000 people, arranged to purchase all their electricity needs from renewable sources and our four major sites in the US replaced inefficient heat pumps and chillers, installed energy saving light bulbs, reduced night time temperature controls and controlled lighting with motion detectors and timers.

Experian's CO₂ footprint



Community - social and economic regeneration: We have a strong history of community involvement on both sides of the Atlantic. In the last year Experian invested \$1.44m into community programmes and charitable causes and, with the addition of funds from the GUS Trust and the funds raised by employees, this rose to \$2.169m, with a breakdown as shown in the chart below. These funds enabled a huge range of opportunities for Experian's people to make a real contribution to the life of their local communities and often allowed the organisations we worked with to leverage considerably more funding from other sources.

Experian's community investment	
Cash donations from Experian	\$729,000
Value of employee time volunteered	\$157,000
Value of gifts in kind	\$332,000
Community management costs	\$222,000
Total from Experian	\$1,440,000
Employee fundraising	\$212,000
GUS Trust Donations	\$517,000
Total value including funding given by others	\$2,169,000

This year saw us launch a new US-UK collaborative project, involving seven schools from the US and UK. Students in each school created a set of Christmas card designs to be used by Experian, at the same time raising funds for charity Save the Children. A spin off from the project is an electronic pen pal scheme between the schools, which we have facilitated via a secure online environment.

We also define our 'community' more widely. As a responsible member of the business and finance community, we have sponsored the UK National Debtline and the Citizens Advice service and the Money Advice service in Scotland. In the US we support Call for Action and the National Consumer's League of Identity Theft Hotline.