

EXPERIAN PLC - MODERN SLAVERY STATEMENT

Financial year ended 31 March 2025

This statement is made pursuant to section 14 of the Modern Slavery Act 2018 (Cth) (the “Act”) and sets out the steps taken by Experian Australia Holdings Pty Ltd ABN 17 124 553 984 and its subsidiaries (together, the Experian Australia Group) to ensure that slavery, human trafficking, and child labour is not taking place in our supply chains or in any part of our business. It covers our activities for the financial year for the 12 months to 31 March 2025, hereafter referred to as ‘FY25’.

Experian Australia Holdings Pty Ltd is the ultimate holding company of the Experian Australia Group with registered office at Level 14/2 Southbank Boulevard, Southbank 3006, and it is a wholly owned subsidiary of Experian plc, the ultimate parent company. On 30 September 2024, Experian acquired Credit Data Solutions Pty Ltd and all of its subsidiaries (Illion Group). This statement has been prepared as a joint statement on behalf of all reporting entities in the Experian Australia Group including the Illion Group. A listing of all of the reporting entities are in Appendix 1.

The Experian Group share the same governance framework, the same set of policies and code of conduct, shared suppliers, and have the same shared services teams including Finance, Procurement, Legal, Risk, and Human Resources.

Our Definition and Approach to Modern Slavery

Experian is dedicated to creating a better tomorrow. A key element of this mission is to ensure that we do all we can to eliminate the blight of modern slavery.

Experian defines modern slavery in line with section 4 of the Act, which encompasses slavery, servitude and forced or compulsory labour, human trafficking, sexual exploitation, and child labour; all conducts that constitute an offence under Division 270 or 271 of the Criminal Code or a violation of the international agreements described in section 4 of the Act. It can take many forms and is often very difficult to detect. Experian seeks to do all it can through the efforts outlined in this statement to prevent, detect, and eliminate these practices in our organisation and supply chain.

We have established a modern slavery steering committee which meets quarterly and is chaired by our Group Chief Procurement Officer. This committee oversees our modern slavery programme.

In June 2024, our efforts to combat modern slavery were recognised at the prestigious Credit Strategy Awards in the UK, where Experian won the Corporate Social Responsibility category for our approach to modern slavery over the last seven years. The judges provided the following feedback:

“This stands out as a unique entry, without the need of self-promotion. A global effort towards a very good cause, using their technology and size to tackle a huge problem. The results are quantified, and they have committed to the project for the long run.”

Our Business

Experian is a global data and technology company, powering opportunities for people and businesses around the world. We help individuals take control of their financial lives and follow their dreams. Businesses rely on our valuable data and powerful analytics to make smarter decisions and to mitigate

risk. We are changing lending, helping business detect more fraud, simplifying healthcare, making it easier to get a car, enabling businesses to understand their target customers, and much more.

We empower businesses to make faster, smarter decisions by transforming complex data into actionable insights. From credit risk assessment to fraud prevention and market analysis, our solutions help organisations innovate and grow with confidence. We also provide individuals with tools and resources to take control of their financial health and achieve their goals. Through personalised offers, monitoring services and identity protection, we help people build brighter financial futures.

We invest in talented people and new advanced technologies to unlock the power of data and innovate. As a FTSE 100 Index company listed on the London Stock Exchange (EXPN), we have a team of 23,300 people across 32 countries. The Group corporate headquarters are in Dublin, Ireland with operational headquarters in Nottingham, UK; Costa Mesa, USA; and São Carlos, Brazil. The Experian plc Board has oversight over the Group globally, and we have a well-developed system of internal authorities, controls, and policies within the Group. We also have a number of corporate functions (e.g. Procurement, Risk, Finance, HR, Sustainability etc) that support the regions.

Learn more at experianplc.com.

How we work

How we work is as important as what we do. We recognise that our work carries with it an enormous responsibility, and our guiding principle is to treat everyone fairly and their data with respect.

Every day, our data and analytics are helping people and businesses to achieve more; individuals to access the financial services they need; people to protect their identities and lives; and economies and societies to flourish.



We aim to have a positive effect on the communities in which we live and work. From teaching unemployed young people the interview skills they need to get a job, to helping charities expand so they can feed and shelter even more people, we're using our expertise to make a difference.

Our Structure

Experian plc is the ultimate parent company of the Group, it operates its business through its subsidiaries globally, the majority of which are wholly owned (see p241 of FY25 Annual Report). Experian plc and its subsidiaries employ approximately 23,300 people in 32 countries. Experian provides services across four geographic operating segments: North America (67% of revenue); Latin America (14%); UK and Ireland (12%); and EMEA and Asia Pacific (7%), with the leaders of each region reporting to the Chief Executive Officer of the Group.

Our three largest markets are the USA, Brazil, and the UK. A full list of the countries in which we operate can be found at experianplc.com/contact-us. This regional structure enables Experian to better understand the different needs and constraints of each local market and to service both domestic and international clients effectively within each region. Its global reach enables Experian to offer its clients the benefit of shared product development and market knowledge, supporting existing clients (frequently large multinational organisations) as they expand into new countries.

Experian's activities are grouped into two business segments: Business-to-Business (73% of revenue) and Consumer Services (27% of revenue).

Our Supply Chain

Each year Experian Group companies spend c.\$3.3bn with external vendors on goods and services. The majority of this spend is on IT, professional services, data, and marketing. Our suppliers employ over 6,800 contractors who work on Experian projects, many of these are based in India and are specialists in software development.

Our supply base is heavily weighted towards service-based providers rather than the purchase of manufactured goods. Most of the manufactured goods that we do purchase are purchased from large multinational corporations who have their own supply chain principles and ethical standards in addition to agreeing to ours where appropriate.

Given the nature of Experian's business we believe the risk of modern slavery in our organisation and supply chain is low compared with businesses operating in other sectors. Nonetheless, we are not complacent and continue to focus on improving our procedures and policies to ensure that there is no modern slavery in our organisation or supply chain.

Our Standards and Policies

We have standards and policies in place which combat the risk of modern slavery.

Our employees:

- are provided with a written contract of employment which sets out their rights as employees clearly and which complies with local laws;
- certify compliance with our Global Code of Conduct which is published on our [website](#) and communicated to employees via a mandatory online annual training module are provided with a [global confidential helpline](#) where any concerns can be reported anonymously 24 hours per day. Any instances of whistleblowing are received by our Head of Global Internal Audit. If serious, a triage committee assesses the report, agrees on next steps, and decides on reporting lines. The committee is also responsible for ensuring that all whistleblowing policies are adhered to in relation to the whistle-blower. Where a supplier is involved, the Experian business owning the relationship has responsibility for ensuring the supplier responds to any violations and undertakes any recommended actions;
- are provided with an all-employee communication highlighting how they can report any suspected instances.

Our suppliers:

- are obligated under our contractual terms and conditions to maintain acceptable controls and standards in respect of their employees and their rights and freedoms, and replicate these in any contract with subcontractors that they may use to deliver services to us;
- must comply with our supplier code of conduct. In FY24, we published our new supplier code of conduct which sets out our expectations of suppliers. It separates these expectations into obligations our suppliers must fulfil and best practices that they should seek to comply with. The new supplier code of conduct can be found on our [website](#) and specifically covers human trafficking, modern slavery, and forced/child labour.

Risk Assessment

In FY26, we are going to invite our partners at the Slave Free Alliance to undertake a third risk assessment of our business. The last one that they conducted was in FY23 and it concluded that the internal risk in our business is relatively low due to the pre-employment checks that we undertake.

The categories of modern slavery that Experian is most at risk of (operating in a service-based environment), relate to excessive working hours (where victims are forced to work more than the maximum hours allowed by the law of the country of operation) and bonded labour. Our assessment activities are therefore focused on these areas.

Supplier Due Diligence – Ongoing

When starting a new relationship with a supplier, we:

- ask questions at the outset of any competitive process regarding a supplier's modern slavery compliance;
- may conduct onsite assessments of supplier premises where services are to be delivered and request to see policies and statements around modern slavery; and
- obligate suppliers to agree to our supplier code of conduct or their equivalent standards.

Supplier Due Diligence – FY23

We also undertake assessments of our existing supply chain. In FY23, we carried out desktop assessments in the UK and Ireland, North America, Latin America and EMEA and Asia Pacific. The assessment began with a segmentation of all our suppliers by spend, region and category. We focused on higher risk categories including facilities management, labour agencies and software development suppliers. We combined this with data from the Corporate Human Rights benchmark and Glassdoor.com to identify 98 of our highest risk suppliers. These suppliers received an assessment questionnaire.

The assessment questionnaire included a series of questions to ascertain the suppliers' knowledge, approach and policies relating to modern slavery risks in their business. The process included a review of their modern slavery statements and supporting policies where available. We received a 100% response-rate to our FY23 assessment questionnaire.

The responses to the assessment questionnaire highlighted a number of measurable key performance indicators ("KPIs"):

- 53 of the 95 suppliers stated that they have a modern slavery policy;
- 65 suppliers audit their own new suppliers (with modern slavery and human rights in scope);
- 48 suppliers include clauses in their supplier contracts aimed at preventing modern slavery in their respective supply chains.

We undertook 13 video calls with suppliers that, based on the questionnaire responses, were of highest risk. The calls were led by a modern slavery expert from the Slave Free Alliance. The subject matter expert produced a report for each supplier with a series of recommendations which were shared with the suppliers to action.

Supplier Due Diligence – FY24

In FY24, we wanted to build on the due diligence from the previous year and not just repeat it. We decided to focus on facilities management vendors at our main sites as this was identified as one of

our higher-risk areas. We embarked on a series of on-site visits to each of our main offices around the globe including in the UK, USA, Brazil, Germany, Bulgaria, and Malaysia. At each of these offices, in person meetings were held with staff such as cleaners, caterers, maintenance and reception staff.

The agenda and questions for the meetings were prepared with assistance from our partners at the Slave Free Alliance. The meetings assessed the interviewees' level of knowledge regarding the subject, whether they would recognise the signs of modern slavery and their level of confidence in Experian and their employer to deal with the situation. The meetings were organised as general welfare discussions so that interviewees did not prepare and to ensure that we obtained a true picture of their knowledge of modern slavery.

Facilities management colleagues and contractors were interviewed across 12 offices. The main themes that emerged were;

- facilities management employees' current understanding of the issue in some regions was primarily obtained through local media which varies from region to region;
- all interviewees appeared to have a good understanding of their rights and what to expect of their employers;
- there were no instances of modern slavery or human rights being infringed within our organisation or supply chain.

As a founder member of the [Slave Free Alliance](#) we seek their input each year when developing and undertaking internal or external assessments. In FY24, the Slave Free Alliance assisted with the visits in the UK. Visits undertaken outside of the UK were undertaken by Experian colleagues (not the facilities teams) with support from the Slave Free Alliance. We have a panel of external auditors who would have been deployed had a more in-depth supplier assessment been required. Each external auditor is selected based on location, capacity and whether there is any potential conflict of interest.

Supplier Due Diligence – FY25

In FY25, we wanted to understand the risk and mitigation strategies further down our supply chain so we selected three key suppliers of cloud infrastructure, hardware and professional services:

- The suppliers' publicly available data about modern slavery and their respective supply chains was studied and an appropriate messaging and a question set were compiled with support from our partners and subject matter experts at the Slave Free Alliance. The messaging was supportive and collaborative.
- A series of meetings were set up to cross-check the information provided in the public documents and to understand what the suppliers were doing to mitigate risk further down in the supply chain.
- Recommendations will be made and actioned in FY26 to work with the suppliers identified and mitigate risk

Training

This year we rolled out training to the Directors of our Australian business under their new modern slavery legislation.

In FY24, our Global Procurement team received supplementary modern slavery training through our on-line learning and development tool. These assignments were tracked to ensure that all procurement colleagues completed the training.

We also extended training to Human Resources Business Partners with two webinars held to increase understanding and awareness.

Support for Anti-Slavery Organisations

Between 2020 and 2023, Experian's partnership with the charity Hope for Justice supported 544 survivors of modern slavery through advocacy and advice services in the UK. This helped those survivors prove their identity, access credit reports, and resolve fraudulent debts registered in their name. An additional 13,465 people at risk of exploitation were also engaged through community outreach and training to equip them with the tools and skills to identify and report modern slavery. Hope for Justice also used Experian's funding to implement a Case Management System ("CMS") called 'Caseworker Connect'. This CMS went live in 2022 for all Hope for Justice's UK advocacy work, enabling their teams to log and measure complex individual outcomes for survivors. This has allowed them to store and track live and closed cases in a single, secure database, ensuring more resources can be used for victim recovery and support. In 2024, Experian updated its mapping tool for use by Hope for Justice and the Slave Free Alliance in the UK, which models vulnerability propensity of heightened modern slavery instances by geographic area.

The North America region has partnered with Hope for Justice to support Hope for Justice's RISE Programme (Restore, Inspire, Strengthen and Empower) in North Carolina (ranked 9th in the US for highest number of human trafficking cases) to generate enhanced, long-term services for human trafficking survivors. So far, 14 survivors are being helped across various domains such as housing, education, employment, financial literacy, physical and mental health.

Summary of Activities for the financial year ended 31 March 2025

There have been no instances of modern slavery found in our business or supply chain against the 11 International Labour Organisation indicators in this financial year.

We were recognised for the work we have done on modern slavery by winning our industry's prestigious Credit Strategy Award for Corporate Social Responsibility.

We carried out due diligence with three key suppliers from a range of categories, understanding more about their supply chains, the risk of modern slavery and what they are doing to mitigate it.

Experian has updated and improved a mapping tool for use by Hope for Justice and the Slave Free Alliance in the UK, which models vulnerability propensity of heightened modern slavery instances by geographic area.

The North America region has renewed its partnership with Hope for Justice to support the RISE Programme in North Carolina. This partnership has been extended to the project in Tennessee. Both projects generate enhanced, long-term services for human trafficking survivors.

We have renewed our membership of the Slave Free Alliance to ensure that we have the right advice to prevent and address any potential issues related to modern slavery. We actively participate in their group for companies in the finance industry.

Proposed Actions for the next financial year ending 31 March 2026

1. Implement the learnings from the supply chain due diligence that was undertaken in FY25;

2. Invite our partners at the SFA to undertake a modern slavery risk assessment of our business ;
3. Extend and share learnings in the UK with Australian colleagues; and
4. Continue to fund Hope for Justice's RISE programme in North Carolina and Tennessee to support survivors of modern slavery.

This statement is approved by Experian Australia Holdings Pty Ltd Board and signed on its behalf by:



Andrew Black
Chief Executive Officer
Experian Australia Holdings Pty Ltd

Date: 30 September 2025

Appendix 1: Reporting entities

1. Experian Australia Holdings Pty Ltd ABN 17 124 553 984
2. Experian Australia Pty Ltd ABN 95 082 851 474
3. Experian Australia Credit Services Pty Ltd ABN 12 150 305 838
4. Credit Data Solutions Pty Ltd ABN 72 606 370 576
5. Credit Data Solutions Finance Pty Ltd ABN 68 606 372 114
6. Credit Data Solutions Acquisition Pty Ltd ABN 37 606 373 675
7. illion Group Holdings Pty Ltd ABN 67 145 828 422
8. illion Services Pty Ltd ABN 80 005 196 690