

Privacy Policy - Last updated May 2016

Who are we?

The Experian Group has its corporate headquarters in Dublin, Ireland, and operational headquarters in Costa Mesa, California and Nottingham, UK. References to 'Experian' 'we' or 'us' in this privacy policy are to Experian Limited. Experian is part of a group of companies, whose parent company is Experian Group Limited which is listed on the London Stock Exchange (EXPN). For more information, visit the Experian Group Limited's website on www.experiangroup.com.

This Privacy policy sets out the data processing practices carried out by Experian, its holding companies and its subsidiaries (together referred to in this Privacy policy as "the Experian Group") through your use of the Experian Business Check ("this website"). Your use of this website will include where you browse this website and when you choose to provide information to the Experian Group through this website, for example, by choosing to subscribe to this website.

The word "EXPERIAN" and the square and dots graphical device in respect of Experian are trademarks of Experian Ireland Limited and/or its associated companies and may be registered in the EU, USA and other countries. The square and dots graphical device is a registered Community design in the EU. All rights reserved.

Experian is responsible for the processing of any personal information you provide to this website and is registered as a data controller in United Kingdom under the Data Protection Act.

Links

This Privacy policy only covers the processing Experian performs and the services Experian provides though (or connected with) this website: <http://www.experian.co.uk/business-express/home.html> This website may contain links for other offers, information and/or services that we feel you may have an interest in. Any websites other than <http://www.experian.co.uk/business-express/home.html> that are within the Experian Group are governed by their respective privacy policies. We would encourage you to review these privacy policies when visiting other websites.

Experian is not responsible for the data policies or procedures or the content of linked websites which are hosted and/or owned by companies outside of the Experian Group.

What is our commitment to you?

All information supplied by you to this on-line website will be used and protected by us in accordance with current data protection law and this Privacy policy.

Please take a moment to review our Privacy policy. If you have any queries about our Privacy policy or any other aspect of our website or service, please contact us by email at: ebe.info@experian.com

What types of information do we collect about you?

The primary reason we collect personal information about you is to provide you with the products and services that you have requested.

When you choose to provide us with information through your use of this website, or by contacting us directly at Experian Business Express (for example, when you register to subscribe to the website, or you contact us for any other reason), then we may receive personal information about you. This can consist of information such as your name, email address and/or billing information (such as credit card (or other payment card) information), depending on the activity you have selected.

How do we use or share this information?

The types of information we collect, and the primary purposes for which it is collected are:

- Your name, email address, business name, registered number, Business address, contact telephone number, Mobile telephone number
- Billing information, credit card (or other payment card) number, and your name and billing address, is required to process the payment for the products and services you order from us. (Please note we use third party payment processors and merchant account providers who perform payment processing services on our behalf for all services you can pay for in connection with this website. Experian requires these third parties to comply strictly with our instructions and requires that they use your data only in connection with the services they are performing on our behalf.)
- Where you choose to receive alerts about changes to a business we will use the email address you have entered into the “Monitoring Portfolio” Configuration Screen section of your account to send the alert(s).
- In addition to the primary purposes listed above we may also use the information we collect about you for the following secondary purposes:
 - Purposes relating to this service
 - Dealing with your requests and enquiries.
 - Maintaining our records and for other administrative purposes.
 - Carrying out customer and market/marketing research.
 - Tracking activity on this website.
 - Protecting our websites and systems against unauthorized access.
 - Improving the quality of our service.

IP Addresses This website collects and records your IP address. This information will be used for monitoring site usage and investigating your queries about usage.

(Please note, other Experian on-line services available through other Experian websites may also use IP addresses. Experian recommends you to always check the privacy policy of the website you are visiting to understand what data policies and practices that website employs.)

Purposes of service improvement

Experian may use your personal data and information collected as a result of your use of this website to improve its sites and services across the Experian Group. These uses may include performing research and analysis aimed at improving our sites, data, databases, products, services and/or technologies.

Purposes relating to Direct Marketing

Experian may use your details to send you communications by email, sms or post about similar products and services from the Experian Group and services from carefully selected partners that we feel you may like. These emails will always be sent by an Experian Group company. You will only receive marketing about products and services from Experian and services from carefully selected partners that we feel you may like, if you have ticked the opt-in box before submitting your details as part of the sign up process. Experian will ensure that where you receive marketing communications from us that these give you the opportunity to unsubscribe.

The contact details that you enter in the “Monitoring Portfolio” configuration of your account will only be used for the purpose of sending your requested alerts to you unless you have expressly opted in to receive marketing on this website and the same contact details were provided as part of the sign up process.

Purpose of Authentication

Required product registration information such as name, address(es), and date of birth, are utilised to establish your membership or one-time transaction record and to verify your identity. We require this verification in order to provide you with access to your company information. For security reasons and to protect the confidentiality of your information, we will verify your identity by checking details you supply against details about you held on other databases to which we have access for these purposes. A record of this check will be kept and, with your consent, may be used by other organisations for verification and fraud prevention purposes.

How do we use Cookies on this Web site?

Introduction

We use cookies and similar technologies ("cookies") on this website for various purposes. A cookie is a data file that a website sends to your browser, which then stores it on the device that you are using to browse the website

How this site uses cookies

The main cookies used on this website are as follows:

Cookie Type	Details
Analytics	These cookies help us to improve this website over time, by giving us insights into how the various sections of the website are used and how users interact with the website. The information collected is used for statistical purposes.
Authentication	These cookies are used to identify unique visitors to the website. If you log in to the website, these are the cookies that allow us to remember who you are so that we can provide you with access to pages personal to you, for example your account pages. These cookies help keep your visit to the site secure. The main cookies are: <ul style="list-style-type: none">• EXP_AUTH
Affiliate Lead Tracking	We use a range of third parties to promote this website. We use these cookies so that, when you reach this website because of one of those third parties, we can identify the third party and therefore meet our contractual commitments to that third party.
Session	These are cookies that are designed to ensure that your visit to the website is as smooth as possible. Their main uses are: <ul style="list-style-type: none">• Allowing us to identify your device as you use the website, so that you are not treated as a new visitor each time you go to another part of the website;• Ensure that the servers that we use to power the website each serve an equal number of users, to help make everyone's browsing as swift and responsible as possible; The main cookies are: <ul style="list-style-type: none">• sid• user

How to reject and delete cookies

Most web browsers automatically accept cookies. However you do not have to accept cookies and you can, should you choose at any time, reject or block the use of cookies and delete all cookies currently stored on your device.

You can find out how to do this for your particular browser by clicking “help” on your browser’s menu, or by visiting: www.allaboutcookies.org. For example, in Microsoft Internet Explorer 7.0 you can delete cookies by selecting “Tools/Internet Options”, clicking on “Delete” in the Browsing History section and then selecting “delete cookies”. Options to accept, block, or require notification for the use of cookies are found under: “Tools/Internet Options/Privacy/Advanced”. Please be aware however that if you chose to block cookies you may not be able to access certain features of this web site.

For information on how to reject or delete cookies on the browser of your mobile device you may need to refer to the device’s manual.

Third party cookies

We may allow third party organisations to set cookies using this website in order to deliver services. If you would like more information about the cookies used by these third parties, as well as information on how to opt-out, please see their individual privacy policies listed below.

Cookie Type	Details
Google Analytics with Display Advertising and Remarketing and Google DoubleClick Cookies with names beginning _ut	<p>Behind the scenes, we use Google Analytics to give us insights into how our users interact with our website and to support display advertising. The advertising includes the display, by third parties such as Google, of adverts across the internet. The adverts include adverts based on your past visits to our website.</p> <p>We sometimes conduct advertising campaigns using DoubleClick, a Google service. To find out about DoubleClick cookies and how to control those cookies, go to http://www.google.co.uk/policies/privacy/ads/</p> <p>We and third-party vendors, including Google, use first-party cookies (such as the Google Analytics cookie) and third-party cookies (such as the Google DoubleClick cookie) together to:</p> <ul style="list-style-type: none">• inform, optimise and serve ads based on someone's past visits to our website;• report how ad impressions, other uses of ad services and interactions with these ad impressions and ad services are related to visits to our site. <p>If you do not wish to allow the use of Google Analytics for advertising, you can opt out using the Google Ad Settings.</p> <p>If you do not wish to allow the use of Google Analytics cookies at all, Google provides an opt-out plug-in for most common website browsers http://tools.google.com/dlpage/gaoptout</p>
Crazy Egg	<p>On some pages on our website, we use Crazy Egg to view how our visitors are interacting with our web pages. Crazy Egg uses a cookie only to distinguish between new and returning visitors. More information about Crazy Egg’s privacy practices, including opt-out information, can be found at http://www.crazyegg.com/privacy.</p>
Optimizely	<p>On some pages on our website, we use Optimizely to show multiple variations of the page to different visitors and establish the best way information is displayed on the page. Optimizely uses persistent visitor level cookies to uniquely identify users and track their actions. Optimizely does not collect personally identifiable information, it sets a number of first party and third party cookies, each storing a different set of data. More information about Optimizely’s privacy practices, including opt-out information, can be found at https://www.optimizely.com/privacy</p>
Adobe SiteCatalyst s_cc, s_sq and s_vi	<p>We use Adobe (formerly Omniture) SiteCatalyst to give us insights into how many people visit our website, and how our users interact with it. Cookies are used to help us to better estimate the number of individual anonymous visitors to our website.</p> <p>There are two types of cookies that may be used: session and persistent. Session cookies exist only during a website visitor's online session. They</p>

	<p>disappear from the visitor's computer when he/she closes the browser software. Persistent cookies remain on the visitor's computer after the browser has been closed. When examining your cookies you may notice a cookie that is set by one of the following domains - 2o7.net or omtrdc.net. The 2o7.net and omtrdc.net domains are the primary domains used by the tool to measure visitor behaviour on our website.</p> <p>The SiteCatalyst cookies are s_cc (session), s_sq (session) and s_vi (persistent). More information can be found at http://www.omniture.com/en/privacy Opt out of Adobe SiteCatalyst cookie tracking</p>
Adobe Test & Target	<p>We use Adobe (formerly Omniture) Test & Target to optimise and personalise certain pages on the website.</p> <p>Test & Target does not collect personally identifiable information. Test & Target collects at a minimum, visitors, clicks and conversions for all tests. All data captured by Test & Target is linked to a visitor ID, but there is no personal data related to that visitor ID. At an aggregate level, Test & Target tracks the success metrics defined in a campaign. This data is not available at an individual visitor level. Experian's implementation of Test & Target does not allow any user's activity to be tracked beyond Experian's own websites. Test & Target cookies are identified by their "mbox_" prefix.</p>
App Nexus	<p>A tracking pixel delivered by AppNexus' Platform product to assist the marketing and delivery of on-line advertising. The Platform uses only non Personally Identifiable Information (PII).</p>
Bing Ads (Microsoft corporation)	<p>Collects cookie and usage data and may use information collected about you to serve ads and messages customized to your behaviour and interests. Bing Ads Opt-Out</p>
Brightcove	<p>This cookie is set by the abmr.net domain to enable streaming data such as videos.</p>
Quantcast	<p>Quantcast Measurement is an audience measurement service provided by Quantcast Corporation ("Quantcast"). Quantcast uses cookies to help us better understand our users and keep our marketing messages relevant.. The information generated by the cookie about your use of the Website (including your IP address) is transmitted to and stored by Quantcast. Quantcast will use this information, together with information it collects from other websites that you may visit, for the purpose of evaluating your behavior across the web and compiling reports for us on website activity. All information provided by Quantcast is aggregated and Quantcast does not provide us with any information relating to your activity on any other website.</p>

Do we share your information with third parties?

We may pass your details on to third party organisations under the following circumstances:

We may disclose all of the information we collect, as described above, to companies that perform services on our behalf such as credit card processors, merchant account providers or third party payment processors and data may be hosted outside the European Economic Area by such companies. (Where we use such third parties, we shall require they comply strictly with our instructions and use your data only in connection with the services they are performing on our behalf.)

How do we protect your information?

We endeavour to take all reasonable steps to protect all your information and ensure its safe. We restrict access to your personal data to those employees, and third parties, who need to know that information to provide products or services to you, or for who you have agreed can have access to your information. We maintain physical, electronic and procedural safeguards to protect your personal data.

Experian protects your information over the Internet by using secure web server technologies, which allows web browser programs to interact with Experian's web server via an encrypted session. At the point from when you enter your log in details on our site to using the product on our platform, you are in a secured area. Experian employs Transport Layer Security 1.2 as a minimum standard that provides a private connection between your computer and Experian. The connection is private as the

data being transmitted is encrypted, this means your data is scrambled in a way which no one can understand, until it reaches Experian and we decrypt this data and put it back into an understandable format. This keeps your data secure as anyone trying to intercept the communication will not understand or be able to modify it without being detected.

Supported browsers

Below is a list of browsers and an indication of whether their versions are supported or not on our site. If you're not secure, please refer here for more information. The below list is not intended to suggest these are the only browsers that are fully secure but simply covering 95% of the most popular browsers. For any other browsers not mentioned, please contact your network administrator.

Browser	Version	Support
Google Chrome	Version 30 and above	Yes
	Version 29 and below	No
Internet Explorer	Version 11 and above	Yes
	Version 8, 9 and 10	Yes (upgrade recommended)
	Version 8 and below	No
Mozilla Firefox	Version 27 and above	Yes
	Version 26 or below	No

Data Transfers

Because we operate throughout the world in providing our goods and services, this may involve us transferring your personal information to countries outside of the European Economic Area, whose data protection laws do not provide the same level of protection as those in the Republic of Ireland. If we do so, we will ensure that an agreement is in place in which anyone to whom we pass the information agrees to treat it with the same level of protection as if we were dealing with it.

Privacy policy changes

Our Privacy Policy will be reviewed and enhanced from time to time and we encourage you to check this page regularly to see our most up to date policy. You can see from the top of this Privacy policy the date from when it was last amended.

Your rights to access your personal information

You have the right to receive information about the personal data we hold about you (for which we may charge a small fee). The statutory fee is currently £10.00. You should address any requests in writing to Experian Ltd, PO Box 8000, Nottingham, NG80 7WF.