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EXPERIAN WELCOMES JUDICIAL REVIEW DECISION ON USE OF THE FULL ELECTORAL REGISTER FOR CREDIT CHECKING

The Judicial Review decision yesterday (19th May 2003) to allow credit reference agencies to use the full electoral register for “permitted purposes” such as in the credit application process and to protect against money laundering and fraud, marks a victory for Experian[®] and its legal team, who have fought hard over the last two years on behalf of the credit industry, to retain full access to the register following the original ruling in the Robertson case.

Richard Fiddis, Experian’s Chief Operations Officer, announced: “This decision is not just a victory for common sense, it is a victory for the credit industry as a whole and also for the consumer. The electoral register is key to credit granting in the UK and is used - among other checks - to verify the identity of individuals at their stated address. It is also used to prevent money-laundering and fraud.”

“Without it, lenders would have found it much more difficult – and more expensive – to offer credit to consumers. Consumers would have been disadvantaged as they could not be verified at their address without further inconvenient and intrusive manual checks and they would have been faced with more expensive credit, and for some individuals at the margin credit may no longer have been available.”

Since October last year, the Government has given electors the ability to opt out from having their name and address data sold and used for general commercial purposes.

A Judicial Review of the Government’s decision to allow use of the full register by credit reference agencies had been sought by Brian Robertson, a retired accountant. He had argued that any use of electoral data for any commercial purposes was a breach of the European Convention on Human Rights.

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Alongside the Lord Chancellor's department Experian and Equifax led the defence of the decision, acting for the cross-industry group, and Experian's legal team were responsible for the successful outcome.

Ends...

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About Experian:

Experian provides strategic support to companies across the world. More specifically, it helps its clients find the best prospects, develop profitable customer relationships and fight fraud. It does this by combining its large databases of information on consumers, businesses, motor vehicles and property with its advanced decision support and outsourcing services. Experian works with more than 40,000 clients across diverse industries, including financial services, telecommunications, healthcare, insurance, retail and catalogue, automotive, manufacturing, leisure, utilities, property, e-commerce and government. Millions of consumers rely on Experian's consumer credit services to meet their financial management needs. Experian is a subsidiary of GUS plc and has headquarters in Nottingham, UK, and Costa Mesa, California. It has a 175-year history and unbroken sales growth over the past 22 years. Its 13,000 people support clients in over sixty countries. Annual sales exceed £1.1 billion.

For more information, visit the company's web site on www.experian.com.

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