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**EXPERIAN HERALDS AN END TO FAMILY MEMBERS
ON CREDIT REPORTS**

From November 2004, consumers applying for their credit reports will only see information relating to themselves and not any other family members.

Experian[®], the global information solutions company and the UK's leading credit reference agency, has welcomed the announcement from Richard Thomas, the Information Commissioner, that he has agreed with the credit industry that 31 October 2004 is the deadline for the majority of the industry to stop taking third party data into consideration when deciding an individual's credit application.

Currently, lenders are able to access the credit history of other people in the applicant's household with the same surname, typically husband, wife or adult children. The change in November ensures that only information about the individual credit applicant and those financially linked to the applicant can be used for consumer lending purposes. With some lenders, individuals will also be able to opt out of the automatic use of their financial partner's data, enabling them to be assessed in their own right.

Jill Stevens, Director of Consumer Relations at Experian, said: "The firm deadline is great news and should be welcomed by both consumers and lenders. The credit industry is confident of reaching the October deadline and Experian has been working closely with the Information Commissioner's office, lenders and other members of the credit industry to make this change.

"It has been an enormous task, but the industry has responded positively to the challenge and we welcome the stance taken by the industry and the Information Commissioner to set a firm date for the changeover. We have been ready since early 2002.

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“The changes are good news also because they have galvanised the development of new and highly predictive tools to combat growing consumer debt and encourage responsible lending. In today’s climate, when concern over consumer indebtedness is at an all time high, the use of third party data compliant systems such as Experian’s Consumer Indebtedness Index, which enables lenders to identify people who are on the edge of financial difficulty, ensures that lenders are able to make fair, responsible and profitable lending decisions despite the loss of household information.”

This press release can be downloaded from <http://press.experian.com>.

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For further press information please contact:

ELLEN CARROLL, Press Relations, Experian, Riverleen House, Electric Avenue, Nottingham, NG80 1RH. Tel: 0115 992 2515. Mobile: 07967 342824. Email: ellen.carroll@uk.experian.com.

About Experian

Experian empowers consumers to understand, manage and protect their personal information and assets. It is a subsidiary of GUS plc and has headquarters in Nottingham, UK, and Costa Mesa, California.

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

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