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**EXPERIAN READY TO SUPPORT UK FINANCE INDUSTRY MEET
THIRD PARTY DATA DEADLINE**

Information Commissioner Richard Thomas has announced that he expects the credit industry to have changed over to new third party data compliant processing systems before the end of 2004.

Experian[®], the global business solutions company and the UK's leading credit reference agency, has been third party data compliant since early 2002. It has already assisted a number of clients to achieve full third party data compliance and is working with many others on their systems migration plans and implementation.

Experian has also developed a new generation of third party data compliant scorecards, which have been proven to suffer no loss of predictiveness through compliance. As a result, no Experian client need fear that they will suffer from increased risk from compliance.

It is now over two years since the credit industry agreed new procedures with Elizabeth France, the then Information Commissioner. Experian immediately rebuilt its systems to offer lenders base-level compliance using applicant and their financial associates' data only and also additional functionality around fraud prevention and the use of household data. The latter ensures that consumers can be assessed as part of a household unit and are not prevented from obtaining credit solely because they have little or no credit history of their own upon which to be assessed.

Mike Bradford, Experian's Director of Compliance, said: "Both we and our clients take compliance very seriously and we are at an advanced stage in a programme with clients to achieve systems and scoring compliance. We are confident that we will be able to assist our clients in meeting the deadline envisaged by the Information Commissioner but urge any clients that have not yet made arrangements with us to book the necessary resources if they are to achieve compliance in time."

...ENDS...

This press release can be downloaded from <http://press.experian.com>. For more information on Experian, visit the company web site on www.experian.com.

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NOTES TO EDITORS

EXPERIAN

Experian provides strategic support to organisations around the world. It helps its clients target, acquire, manage and develop profitable customer relationships. It does this by combining its advanced decision support and outsourcing services with information on consumers, businesses, motor vehicles and property. 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 more than 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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