

Work Report Privacy Policy

(21st August 2025)

Summary

This privacy policy explains what information Experian collects when you use the Work Report Service and how we use it. The following is a summary of the key points. A full version follows this. Please read this.

What personal information do we collect from you?

With your permission, we collect the following personal information from you:

- name, address, date of birth, and email address
- employer(s) name
- National Insurance Number, Employee ID number, or Employee Reference Number
- usage data (how you use our service)

What personal information do we collect from your employer?

With your permission, we collect the following information from your employer via their payroll or benefits provider:

- confirmation you are employed by them
- how long you've been employed by them
- your pay information

Your employer is not told why this is collected or allowed to record the request on their system.

How do we use your information?

We use the above information for four purposes, to:

- provide you with the Work Report Service
- verify your employment and/or pay information
- improve our Work Report Service
- comply with the law and protect your data from fraud

If you use the Work Report Service, we keep your information for six years.

Who do we share your information with?

We will share your personal information with:

- your employer's payroll or benefit provider so they can identify you
- with the organisation you have asked us to
- companies within the Experian group (as necessary)
- organisations we use to deliver the service to you, such as data partners, technology providers, resellers and sub-contractors
- organisations wishing to understand and test the data
- and when law enforcement, public bodies or regulators request under lawful processing grounds

How can you access and control your personal information?

You have the right to access and control your personal information; or to complain and ask further questions. Section 7 in the extended Privacy Notice below explains how you can do this.

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Full Version

Introduction

The Work Report Service lets you digitally verify your employment information with a range of organisations. These organisations are referred to in this privacy policy as the “service provider”.

This helps service providers such as banks, letting agents or credit card companies decide about providing their products or services to you.

This document explains what information Experian collects when you use the Work Report Service and how we use it.

1. What personal information do we collect from you?

With your permission, we collect the following personal information from you:

- name, address, date of birth, and email address
- employer(s) name
- National Insurance Number, Employee ID number, or Employee Reference Number
- usage data (how you use our service).

2. What information do we collect from your employer?

With your permission, we use the information above to collect the following from your employer via their payroll provider or benefits provider:

- confirmation you are employed by your employer
- how long you’ve been employed by them
- your pay information

Your employer will not be told why the information is being requested. They will also not record the request being made on their systems.

3. How do we use your information?

We use your personal and employment information for the following purposes:

- provide you with the Work Report Service
- share your employment and/or pay information with the service providers you have instructed us to
- improve our service
- comply with the law and protect you from fraud

We describe each of these purposes in more detail in the table below.

The Data Protection Act 2018 sets out the legal basis on which organisations can process your personal information. We use four of these in the Work Report Service. We have explained what they are below and show in the table which ones are used for different parts of the service:

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- A. **Consent** – where you have given clear consent for us to process your personal data for a specific purpose.
- B. **Legitimate interests** - in the UK, we can use your personal information where the benefits of doing this are not outweighed by your interests or fundamental rights. This is called the ‘Legitimate Interests’ basis for processing.
- C. **Performance of a contract** – where the processing is necessary for a contract you have with us, or because you have asked us to take specific steps before entering into a contract.
- D. **Legal obligation** – where the processing is necessary for us to comply with the law.

You can find out more information on the Information Commissioners Office website:

<https://ico.org.uk/for-the-public/>

Purpose of processing your personal information	The information we collect	How we use this information	Lawful basis for processing	How long we keep your information for
<p>A. To provide you with the Work Report Service</p>	<ul style="list-style-type: none"> • Full name and title • Residential address • Date of birth • Email address 	<ul style="list-style-type: none"> • To provide you with the Work Report Service • To protect you from fraud • To let you know about significant changes to product, terms or privacy policy • To resolve any queries or complaints about the service <p>We will not use your information to market Experian or Third-Party products to you</p>	<p>Performance of contract</p>	<p>We will keep information for six years</p> <p>After six years, this information is automatically erased</p> <p>If you do not complete the Work Report Service your personal information will be deleted after 30 days</p>
<p>B. Share your employment and/or pay information with service providers</p>	<p>From you:</p> <ul style="list-style-type: none"> • Full name and title • Residential address • Date of birth • Email address • Employer(s) name • National Insurance Number, Employee ID number, or Employee Reference Number <p>From your employer:</p> <ul style="list-style-type: none"> • Confirmation you are employed by them • How long you have been employed by them • Your pay information 	<p>With your permission we:</p> <ul style="list-style-type: none"> • Connect with your employer’s payroll or benefits provider to obtain your employment information • Share your employment and/or pay information with the service providers you have instructed us to 	<p>Consent</p> <ul style="list-style-type: none"> • We will ask for your consent before collecting and sharing your information. <p>Sometimes your service provider will capture your consent and send it to us</p>	<ul style="list-style-type: none"> • We keep all the information collected for six years. • After six years, this information is automatically erased.

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Purpose of processing your personal information	The information we collect	How we use this information	Lawful basis for processing	How long we keep your information for
C. To improve our service	<ul style="list-style-type: none"> ï Who you are ï The way in which you use the Work Report Service ï The types of organisations you are sharing with ï Your pay information 	<ul style="list-style-type: none"> ï To answer customer questions, technical queries and improve customer support ï We use anonymised information to help us improve how you access and interact with the Work Report Service** ï We use anonymised and pseudo anonymised information to create aggregated datasets to produce research insights, retrospective analysis and test cases for Experian and our clients** <p>** When we anonymise your information and combine it with other users' data it can no longer be associated with you (you cannot be identified).</p>	Legitimate interests	<ul style="list-style-type: none"> ï We may keep and use anonymised information indefinitely.
D. Comply with the law and prevent fraud	Information collected under purposes: A; consent B; Legitimate interest and C; performance of a contract	<ul style="list-style-type: none"> ï To comply with the law ï To investigate, detect, or prevent fraud. 	Legal obligation investigating, detecting, or preventing crime (including fraudulent access to our services)	<ul style="list-style-type: none"> ï We will keep the information collected for six years. <p>After six years, this information is automatically erased.</p>

4. Data retention

In the table above, we have explained how long we will keep and store your personal information. However, where this is not stated, we will keep this information:

- to comply with our legal obligations
- where it is in our legitimate interests to keep it
- to resolve any disputes and enforce our rights

5. Who do we share information with?

We will share your personal information with the organisations below.

- your employer's payroll or benefit provider so they can identify you
- with the organisation you have asked us to
- companies within the Experian group - companies who manage some parts of the Work Report Service for us
- organisations we use to deliver the service to you, such as data partners, technology providers, resellers and sub-contractors
- organisations wishing to understand and test the data (we only share anonymised and pseudo-anonymised data for this)
- and when law enforcement, public bodies or regulators request under lawful processing grounds

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6. Where in the world do we share information?

Experian is based in the UK, which is where our main databases are. We also operate elsewhere in and outside the European Economic Area, so we may access your personal information from and transfer it to these locations as well. Don't worry though, any personal information we access from or transfer to these locations is protected by European data protection standards.

While countries in the European Economic Area all ensure rigorous data protection laws, there are parts of the world that may not be quite so rigorous and don't provide the same quality of legal protection when it comes to your personal information.

To make sure we keep your personal information safe, we apply strict safeguards when transferring it overseas. For example:

1. Sending your personal information to countries approved by the European Commission as having high quality data protection laws, such as Switzerland, Canada and the Isle of Man.
2. Putting in place a contract that has been approved by the European Commission with the recipient of your personal information that provides a suitable level of protection.
3. Sending your personal information to an organisation which is a member of a programme certified by the European Commission as having in place equivalent protections to those in the EEA and UK.

If you have any questions about this, please contact us, see Section 10 below.

7. How can you access and control your information?

You have the legal right to the following actions:

- access your personal information
- object to our use of your personal data
- request that we correct any mistakes, restrict processing or delete your data
- share the information we hold with you or a third-party (in certain situations only)
- complain to our Data Protection Officer
- complain to the Information Commissioner's Office (ICO)
- complain to the Financial Ombudsman Service

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Access your personal information

You can ask for access to the personal information we hold about you by visiting:

<http://www.experian.co.uk/consumer/data-access>

Object to our use

You have the right to object to our use of your personal data.

We will do as you ask where possible and in line with applicable law.

Correct mistakes, restrict processing, delete data

You can ask us to correct, delete, or stop processing data.

We won't always be required to do so. If this is the case, we will inform you.

Share your information

In some circumstances, you can instruct us to provide the information we hold about you to yourself or third-party. These are where we are processing it using automation only and:

- You provided information to us and gave consent for us to use it.
- or where the processing is necessary for the performance of our contract with you. For

more information on this, please contact uk.dpo@experian.com

Complain to our Data Protection Officer

We try to provide the best levels of customer service. If you think we are falling short of this and wish to complain, contact our Data Protection Officer at: uk.dpo@experian.com

Complain to the Information Commissioner's Office (ICO)

If you are unhappy with how we handle your personal information, you can contact the ICO. The ICO regulate the handling of personal information in the UK:

- <https://ico.org.uk>
- 0303 123 1113
- Information Commissioner's Office, Wycliffe House, Water Lane, Wilmslow, SK9 5AF

Complain to the Financial Ombudsman Service (FOS)

If you have complained to our Data Protection Officer and do not accept the outcome of this complaint, you can complain to the Financial Ombudsman Service:

- www.financial-ombudsman.org.uk
- 0300 123 9 123, or from outside the UK +44 20 7964 1000
- complaint.info@financial-ombudsman.org.uk
- Financial Ombudsman Service Exchange Tower London E14 9SR

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8. Protecting your information

Experian takes your privacy seriously. We use the latest technology and security measures to protect your information along with the following certification and audit controls:

Experian has a comprehensive Global Security Policy based on internationally recognised standards of security (known as ISO27001 standard) and holds ISO27001 certification.

Experian has a dedicated Cyber Security Investigations team who safeguard Experian's key assets such as its systems and storage facilities.

Experian holds Cyber Essentials Certification and performs risk assessments against our critical and external facing applications annually.

Experian is annually audited by an External QSA (Qualified Security Assessor) from Trustwave and have successfully maintained compliance since 2010.

9. Changes to this privacy policy

We may change our Privacy Policy at any time.

We will let you know if there are any important changes, and we may ask for your consent.

You can also check the latest version of our Privacy Policy on our website.

If you have any questions about our Privacy Policy, please contact us (please see section 10).

10. Contacting Experian

When we refer to 'Experian' in this Privacy Policy, we mean Experian Limited.

Experian is the controller of your personal data.

Experian is part of a group of companies whose parent company is listed on the London Stock Exchange (EXPN) as Experian plc. The Experian group of companies has its corporate HQ in Dublin, Ireland, and its operational HQs in Costa Mesa, California and Nottingham, UK.

You can find out more about the Experian group on our website at www.experianplc.com.

If there's anything you're unsure about in this Privacy Policy, you can contact our Data Protection Officer at uk.dpo@experian.com.