

<https://www.experian.co.uk/marketing-services/consumer-information-portal/about-our-data/>

The Data We Obtain

We obtain data compliantly from a variety of sources to develop positive consumer outcomes for consumers and citizens. Our sources include data partners we trust and many of whom we have worked with for many years, government sources, publicly available data and market research data.

To provide the marketing services our clients use to communicate with you more effectively and to provide you with products and services that are relevant, we obtain and derive several types of data:

Personal Data

While much of the data we obtain does not relate to individuals but rather to households, properties or geographic areas, the data we receive and process may include your personal data.

Personal Data means any piece of information that can be used to identify you.

In a world where our lives are increasingly lived 'online', we are all creating personal data in the form of identifiers - when you're exercising, listening to music online, messaging friends or doing anything that involves a smartphone or connected device. Your fridge, car or washing machine can now be hooked up to the internet - all of these will be generating personal data.

Examples of personal data that we obtain include:

- **Contact data** — name, postal address, email address, telephone number and date of birth
- **Life events** — individuals who have recently moved home or had a baby
- **Insurance renewal** — individuals' home and motor insurance renewal dates
- **Device information** — we may also obtain information about the electronic devices you have used when using web and app services including the make, model, operating system, IP address, browser type and mobile device identifiers. While on its own, device level data cannot identify you as an individual, in certain circumstances this type of data, when linked to other data about you, can be regarded as personal data.

We do not collect personal data directly from you to facilitate marketing communications.

The personal data we hold is sourced from trusted data partners who have direct contact with you already, and where appropriate notice has been given for them to pass your information to Experian for use in our products and services – these partners include lifestyle surveys, publishers, competition and money saving / offer websites. We also use publicly available information from sources such as the Edited Electoral Roll (the 'Open Register') which allows the names and addresses present on it to be used for marketing purposes.

Additionally, we source names and addresses from Experian's credit reference business. For avoidance of doubt, credit data is never used to identify new prospects for marketing.

We use names and addresses from our credit database for two purposes:

to validate existing marketing names and addresses and to ensure that, as far as possible, marketing contact names and addresses belong to an individual aged 18+.

for matching and linking our modelled data to a client's existing customer base where we only provide this data in a non-readable encrypted format that can only be used for data matching.

The [Credit Reference Agency Information Notice \(CRAIN\)](#) is a processing notice which Experian has developed with the other UK credit reference agencies, with input from the Information Commissioner's Office and several financial services trade associations. CRAIN (in conjunction with the Information Pages provided on this website) helps to explain these purposes.

Special Category Data

Special category data is personal data which the law says is more sensitive, and so needs more protection.

This refers to data about:

- Racial or ethnic origin
- Religious or philosophical beliefs
- Trade union membership
- Health or sex life
- Sexual orientation
- Genetic data
- Biometric data
- Political opinions

No "special category" personal data is obtained or processed by Experian Marketing Services in the creation of our own products and services.

We do, however, work with responsible organisations including those in the public sector and political organisations who use our marketing products and services to improve the relevancy of the messages they send you.

We also host customer marketing databases on behalf of some of our clients, so it is possible that we could process special category data if they instructed us to do so. For example, we have instances where we host campaign databases for political organisations, and these contain political opinions collected by the political organisations. In all cases, this data is processed under contract by Experian only for that specific client and is protected by strict Experian data security controls. Any special category data processed on behalf of any political organisation client is done so only for that client, on their instruction, and is not processed or used in any of Experian Marketing Services' generic marketing products and services.

Whilst not personal data, we use aggregated and anonymised information on some of the topics in the list above from public data sources and market research surveys as part of the many measures we use to inform how segmentation clusters like Mosaic are described. For example, the UK Census is accessible to anyone through the [Office of National Statistics \(ONS\)](#) website and contains information on topics such as ethnicity, religious beliefs and health (to name a few). However, this data is available from the ONS website only for geographic areas, for example for Census Output Areas, which contain at least 40 households and 100 persons.

Data relating to children

In GDPR, the age of consent, i.e. when a child is required or able to give their consent for the processing of their own personal data, is 16 years of age, although EU member states are allowed to allocate their own age of consent, provided that this does not fall below the age of 13. In the UK, the age at which individuals are considered capable of giving consent is 13.

In our marketing services business, we do not knowingly process any personal data of individuals under 13 years of age.

For clarity, the electoral register of voters contains information about several hundred thousand seventeen year olds (known as “attainers”), and personal data on these data subjects is processed by Experian.

For our marketing services, we only use an extract of the full Electoral Roll, called the Edited Electoral Roll. Your name and address will be included in the edited version unless you ask for it to be removed and any organisation is permitted to use the edited electoral roll for marketing activities. We use the data to provide the name and addresses to clients for postal direct marketing and only those aged 18 or over are included within our prospect marketing database.

Regarding personal data obtained from our data partners, we do not knowingly obtain or process data about children. While we insist that the personal data we receive from our data partners should only relate to individuals aged 18+, we take steps through our internal verification processes to check that any personal data we handle relates only to UK adults aged 18+.

We do obtain and process data about the presence and age of children in a household from sources such as market research surveys. We use this to build models of the likelihood that a household has children and, if so, the likely age of children in the household, which is always banded into broad age ranges. These models help our clients, where appropriate, to ensure that more relevant products and offers are marketed to adults - for example that a 2 for 1 entrance to a theme park is offered to parents / carers who are likely to have children.

Aggregated or Anonymised Data

This is data that can't identify you, either because it's only available for households, properties or geographic areas or because it is individual level data where any personal data that can identify you has been removed. This means it has been anonymised.

Lots of organisations use statistical techniques ('analytics') to identify patterns in behaviour across their customer base. If, for example, a retailer uses data which contains a customer's name and address along with transaction history to create insight into trends and behaviours across the whole customer base, it is not necessary to know who the individual is, so the name and address can be removed leaving anonymised data to be used in the analytics process.

Examples of aggregated or anonymised data that we obtain include:

- **Property information** — property type, property value and tenure
- **Geographic information** — general demographic information (for example age, household composition, marital status) for small areas of geography, such as the areas for which the UK Census results are released which on average contain 150 households or aggregated crime statistics from Police.UK at postcode level (which contain on average 15 households)

- **Survey data** — anonymised information about consumer buying decisions, attitudes, behaviours or lifestyles from market research surveys or consumer panels

Data of this type is sourced from government sources such as: the UK Census data from the Office of National Statistics, publicly available records, self-reported consumer survey information, aggregated consumer panel and market research surveys (such as [YouGov](#)), and websites that have your permission to share information about visitors, public records and historical retail purchases with us.

Models to predict likely characteristics

Experian's marketing database contains actual names and addresses of UK consumers together with a range of modelled data to describe their likely characteristics. Using statistical techniques, Experian uses anonymised data sources to build models to indicate the likelihood an individual, household or geographic area exhibits certain characteristics and behaviours. For example, the likelihood of there being children present in the household, or the likelihood an area has lots of people who might visit a new retail fashion outlet.

A model can't provide certainty but it can provide insight around what offers or services are likely to be most relevant to a particular group.

Our models are created from aggregated and / or anonymised data from government data sources, publicly available records, self-reported consumer survey information, aggregated consumer panel and market research surveys (such as [YouGov](#)), and websites that have permission to share information about visitors, public records and historical retail purchases.

Examples of the modelled data that we build includes:

- **Demographics** — likely age, gender, marital status, income, occupation and education
- **Modelled behavioural and lifestyle characteristics** — how likely you are to participate in various hobbies or sporting activities, what your travel preferences might be, the likelihood you use high-tech equipment and your likely purchasing behaviour
- **Consumer Groups and Types** — using data from a variety of source to create a series of 'types' (often called 'segments' by marketers) that are likely to contain households or postcodes with similar demographics, lifestyle and behaviours. Our Mosaic segmentation is widely used by organisations across many sectors to understand the likely characteristics of consumers.