November 2026

Experian Consumer Product Privacy Policy

1. Scope of this privacy policy

This policy applies to the processing of your personal data when you visit our website at Experian.co.uk and if you take any of Experian's free or paid-for consumer products, including the free Experian account, our subscription services, our mobile apps. It also applies to your use of any consumer services available on experian.co.uk such as comparison services and the 'contact us' functionality for non-Experian customers. Experian's free and paid-for consumer products are operated by Experian Consumer Services. This is the "consumer-facing" part of our business; the part that you and other consumers interact with.

Experian also operates a number of other businesses (which you may not normally interact with). Different privacy policies apply to those other businesses, and those policies discuss in more detail how your personal data might be processed.

Experian Consumer Services may share your data with some of those additional business functions, so that they may also process your personal data for a different purpose. We talk about this at 'How we use your information' and 'Who we share your information with', below.

Briefly, the other business functions that may also process your personal data (and their related privacy policies) are as follows:

Experian business function	Relevant privacy notice	Description
Experian Credit Bureau (our credit referencing business) and Experian Data Insights	'Credit Reference Agency Information Notice' (CRAIN)	The CRAIN provides information on how Experian and the UK's other main credit reference agencies collect, use and share personal data.

Experian Marketing Services (our marketing services business)	'Consumer Information Portal' (CIP)	• The information you provide to Experian Consumer Services might be used by Experian Marketing Services to: validate and update IP address, postal address and age details; create models into the 'makeup' of the UK population for characteristics across age, gender, number of adults and composition of the household and length of residency; identify when you change address; link profiled data about you to a client's customer file (where you are already their customer); connect advertisers and publishers together to enable relevant advertisements to be displayed across digital marketing channels, and for screening out of financial marketing where the financial offer is not appropriate for your circumstances. The CIP provides information on how Experian collects, uses and shares personal data for its clients' marketing purposes and other related activities.
Experian Identity & Fraud Business (ID&F)	General Information Notice to Experian's ID&F Customers (ID&F Notice)	To provide services to help us confirm your identity and authenticate you and carry out new product and services development and research.

Please see the CRAIN, the CIP and the ID&F Notice for more information on how the Experian Credit Bureau, Experian Marketing Services and ID&F use your personal data, for further information on your rights in relation to your personal data, how to exercise them and for how long these business functions keep your data.

Please note that you can opt-out from Experian Marketing Services' processing of your personal data at any time via the CIP by clicking here.

Please also see this helpful guide explaining what information lenders use about you when deciding whether to give you credit and what happens to the information after that if the lender opens an account for you.

We will refer to sections of the CRAIN, the CIP and the ID&F Notice throughout this privacy policy where relevant. You can also find more information about Experian's additional business functions on our website at www.experian.co.uk.

2. Who is Experian and how can you contact us?

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.

3. What information we collect and process

We will need to ask you for certain personal information to deliver the services you have asked for and to give you the best possible experience when you engage with us (via our websites and apps or otherwise) and when you use our products and services.

We will also collect information about you and the devices you use to access our website, or we may ask third parties to do this for us, in these cases we do so by using technologies such as cookies.
See also our Cookies & online marketing page.

We may use Artificial Intelligence, including Machine Learning to provide some aspects of the services, service support, our communications with you and in our analysis. Find out more about how Experian uses AI.

Profile information

When you sign up for Experian services or if you use our comparison services, we will ask you to provide contact information such as: full name, previous names, residential address, previous residential addresses, date of birth, landline phone number, mobile phone number and email address.

Where you have created an account, we will also keep a record of

- Your preferences for how you want to use our service and how you want us to contact you.
- Information we use to authenticate you.
- Which products you've signed up for, how much we've charged you and whether payments have been successful.
- Credentials to access your account such as usernames (although this will often be your email address) and passwords.
- Reference codes we may create to help us manage your data

Special category data - biometric data

We may also ask you to take a picture or video of yourself and upload a copy of an identity document that has a photograph of you on it as part of our identification processes (for example, sign up or account recovery). You'll never have to do this if you don't want to, but because we're using this information to identify you, it's classified as biometric data. Our grounds for processing that are mentioned further below.

Financial information

We will extract information from the Experian credit bureau (or, in some cases, from the Equifax or TransUnion credit bureaus) about your credit file in order to show you your Experian Credit Score and other information about your current credit position, or to work out your eligibility for financial products.

We will ask you to provide us with further financial information about you (such as salary information) so we may help you understand your financial situation and to search for financial products.

Where you use Experian Boost or our other open banking services, we will collect bank account or credit card account (depending on the service) information directly from you to set up the connection and collect account and transaction data from your banking provider.

Where you are enrolled in our rewards scheme, we may use third parties and payment card networks (such as Visa and Mastercard) to monitor relevant card transactions at participating merchants, related to your participation in the rewards program. We may use this data to provide and calculate rewards, present offers, and track refunds, returns.

As described above, more information about credit bureau data is available in the Credit Reference Agency Information Notice (CRAIN) which is shared by Experian, Equifax and TransUnion.

When you sign up for our services, we may also ask you for information related to your credit file or your bank account to enable us to verify your identity using automated decision making. Automated decision-making means computer-based decisions without any human involvement.

Payment information

Where the services you select carry a cost, we will ask you to provide some payment information such as credit card, debit card or bank account details. These details may be provided using services such as ApplePay.

When you sign up for our services, we may also ask you for payment information (such as credit card numbers) to help verify your identity using automated decision making. We will make it clear whether this information is also being used to pay for products and services.

Communications history

Where you contact us by phone, email, post, live chat, chat bot, or through social media with queries, complaints or questions about data on the Experian bureau, we will keep records of those conversations. These records include copies of messages, recordings of phone calls, or notes taken by our agents.

Where we send you service messages, marketing messages or messages related to particular product features, we will record what we have to you. We will also record how you responded (see usage, analytics, tracking and feedback data, below).

Product information

Different features of our products may require us to collect and process other personal data. For example:

- For our web monitoring tools, you may give us additional data points to look out for such as passport number, driving licence number, national insurance number or credit card details.
- Our products will generate alerts about you, including personalised product updates which tell you when we think we can find a better deal for you, credit and fraud alerts which let you know about certain changes in your credit file, score alerts for when your score has changed, or web monitoring alerts, when your information has been found.
- When you use Experian Boost, we will categorise your transactions and use those to update your credit score.

Information used to personalise our services

A key feature of Experian's consumer services is that they are tailored to you. This personalisation is based on how you interact with us, and other segmentation data we get from Experian Marketing Services. You can find out more about it here.

Usage, tracking, feedback data

We carefully monitor how our products are operating and how they are used to try to improve them. This involves collection of information about you, your devices and your use of our services:

- Data about website and app interaction – this is collected automatically as you use our websites and apps and helps us understand how our services are being used and how we can improve them. This may include information about how you navigate and interact with our services. We also use a website recording service which can record interactions such as mouse clicks, mouse movements, page scrolling and text entered into website forms. Information collected by this service is used to improve website usability and is not shared with anyone else.
- Searches and search results – our product comparison features will collect information about your personal circumstances, what you are searching for and what results you are seeing. This may include information such as income and employment status when searching for cards, loans and mortgages.
- Diagnostic information – we may collect other data (such as which device you are using and how often you log in) to help us monitor our services are operating and operating securely.
- Where we sent you email, SMS or in-app messages, we may record whether you have opened or read each message. We may also record how you have interacted with specific elements of a communication for example whether you used a specific link provided. We may also record any feedback you give us on or within our communications, to improve relevancy and content.
- Device identifiers and information - We also collect certain data automatically when you visit our website or use of our services, including IP address, screen resolution, browser, device type, device ID and software. We may deduce an approximate location from the IP address. Having access to this information helps us better understand our customers, improve our marketing and, where appropriate to honour discounts and pay referrals where you have been introduced to our website by an affiliate partner or clicked on an offer.
- From time to time, we may ask you to complete surveys, take part in market research, or to take part in beta tests of new products or features. Where we do, we'll store your answers and details of how you interact with any test features and process them to product aggregate summaries.

You can read more about how we use cookies and similar technologies on our website by visiting our Cookies & online marketing page.

4. How long do we keep your information?

Experian Consumer Services keeps your data for the periods in the table below:

Profile information	Up to 8 years from the closure of any agreement you have with us, 3 years since you last searched with us or 6 months from when you last responded to an email (whichever is longer)

Financial information	Up to 3 years from when we collected the information from you or on your behalf in the provision of our services. We may also use your data at an aggregated level for analytics purposes for 5 years from when we collected the information from you.
Payment information	Up to 3 years from when we last collected payment.
Communications history	Up to 6 years from the closure of any agreement you have with us or from the resolution of a complaint or query (whichever is longer)
Product information	Up to 3 years from the closure of any agreement you have with us. We may also use your data at an aggregated level for analytics purposes for up to 5 years from the closure of the agreement you have with us.
Information used to personalise our services	Up to 6 years from the closure of any agreement you have with us or 6 months from when you last responded to an email (whichever is longer)
Usage, tracking and feedback data	Up to 3 years from when the information was collected. We may also use your data at an aggregated level for analytics purposes for 5 years from when the information was collected.

We may also keep your information to comply with our legal obligations, resolve any disputes and enforce our rights. These reasons can vary from one piece of information to the next and depend on the products or services you're signed up to, so the amount of time we keep your personal information for may vary.

In all cases, our need to use your personal information will be reassessed on a regular basis, and information which is no longer required for any purposes will be disposed of.

Please see the CRAIN the CIP and the ID&F Notice for more information on how long the Experian Credit Bureau, Experian Data Insights, Experian Marketing Services and ID&F keep your data.

5. How we use your information

To enable you to access our website and use our services

We will use your information to accept you as a new/returning customer, to authenticate you when you attempt to register a new account with us, or to log you into your account. We also use it to provide you with our products and services.

We'll also use this information allow us to assess your eligibility for a free trial and ensure that those who are eligible are offered a free trial to one of our paid subscription products.

To let you know about significant changes to our products, terms or privacy policy

We will let you know by email, SMS, push notification or when you log in to the site if there are significant changes to our products, their features, our terms, or our privacy policy.

To confirm your identity and authenticate the information you provide

As part of providing services to you we will confirm your identity and authenticate the information you provide for security purposes, sometimes using automated decision-making.

Establishing your identity is important as the services may provide you with your personal credit information (such as your Experian Credit Score or credit report) and we must be sure you are who you say you are. Identity checking may also involve checking the registration information you give us against information we already hold about you as a credit reference agency and potentially publicly available information about you such as from social media. We may also use biometric information in order to confirm your identity when you sign up or need to recover your account.

Identity checking and re-verification may result in services not being offered, being suspended or being withdrawn. We may automate some elements of our identity checking. Automated decisions are designed to make the service more efficient and to ensure that policies and procedures are applied consistently. If we are unable to confirm your identity from the registration information you provide, we will let you know by using the contact details you have provided and you may then have the option to make a written application and provide further proof of your identity.

To process payments and collect arrears

We will use your information to process the payments you commit to when signing up to our services and for the collection of any future payments or overdue amounts for those services.

Your payment provider may let us know if the payment details relating to your Experian payment change. If this happens, we reserve the right to update certain card details to make sure your access to our services isn't interrupted.

So, for example, if you get a new payment card with a later expiry date to the one you currently pay with (but all the other details stay the same), we may update your payment card expiry date accordingly.

To provide you with information from your Experian Credit Report

Depending on the features in your subscription, information from the Experian Credit Bureau will be shared with you in a variety of ways, ranging from the display of the full Experian Credit Report to summarising salient credit report information.

To provide the Experian Credit Score and send you credit score notifications

We will use the Experian Credit Bureau data we hold and profile it to create the 'Experian Credit Score' by running the data through an algorithm called a scorecard. We will also use it to monitor and identify changes to your Experian Credit Score and may notify you by email, SMS or app notification about these changes or when a new score is available to be viewed.

To provide you with additional services related to your Credit Report information and Credit Score

The data held in the Experian Credit Bureau will also be used to operate features designed to help you understand and act upon your Experian Credit Score. Different products are included in different subscriptions and include the ability to forecast future score changes, to optimize behaviour for score progression and to understand the factors which build up the Experian Credit Score.

To provide and improve customer support

We will use your information to be able to provide and improve the customer support we provide to you (e.g. when you have questions or when you forget your log-in information).

To provide alerts

We will use your information to send you alerts where they are part of your current subscription e.g.

- web-monitoring when we find your personal details are available to others online where
- there are certain changes to your credit report or your credit file is searched where your
- credit score (or the elements that make it up) change

To Lock or unlock your Experian Credit Report

Where the Experian CreditLock feature is part of your subscription we can use your information and the information held in the Experian Credit Bureau to lock and unlock your Experian Credit Report when you ask us to (or to unlock your file if you cancel your subscription to a product which includes this feature). Locking your Experian Credit Report helps to provide enhanced protection against the risk of identity fraud.

To send you service communications

We will use your information to contact you to tell you about changes to or issues affecting the services you are taking.

To provide comparison services and create eligibility ratings

When you use our comparison service to search for products, the information you provide is used to retrieve information about products relevant to your search and create a table which allows you to compare them.

Where eligibility ratings are available, the information you provide (including personal information such as your name, salary/income and address) and your current and historical credit information from the Experian Credit Bureau (and sometimes the other credit reference agencies TransUnion and Equifax) and any open banking data you have shared for this purpose has been profiled by running it through an algorithm known as a scorecard to create the eligibility rating displayed. The eligibility rating is to help you understand whether you are likely to be accepted based on the lender's criteria.

Where you use our mortgage comparison services, we will use the mortgage related information you provide (such as income, deposit and property value), together with your credit information from the Experian Credit Bureau, to show mortgage options you may be eligible for. These results are designed to help you understand which mortgage products you may be broadly eligible for. They are indicative only and do not constitute mortgage advice.

Mortgage eligibility results depend on the information you provide and on the credit data we hold about you. If the information you enter is incorrect, incomplete or estimated, the results may not accurately reflect your circumstances. All mortgage eligibility results shown are indicative and subject to confirmation by the broker or lender.

To pre-populate partner applications

In some circumstances - for example, to make it easier for you when you select on our website or mobile app that you want to submit an application to a particular broker, aggregator, lender or other provider, we will share limited information with them so that their application process can be prepopulated and save you the hassle of re-inputting information you've already told us.

Typically, the information that we will share would include your name, address, phone number and email address.

To provide information related to your use of our comparison services

When you search for products, we may contact you by email or SMS to confirm activity relating to use of our comparison services, such as details of the searches you have made, results that you have seen when searching, or information about introductions you've requested to brokers, lenders or other financial services providers.

To send you personalised product updates

Experian will send you timely updates to help you understand how you could benefit from new products or services. The updates can be shown when you use our free service (which is available to all customers) on our website or app, or sent by email or push notification.

Providing updates on product eligibility

We will use the following information to profile you and assess your eligibility for third party products or services, based on a providers' criteria:

- your personal information such as your name and address;
- information about you from other Experian features, products and services, such as Experian Boost or search information or results from our comparison services;
- how you use those features, products and services;
- your current and historical credit information, whether it's from the Experian Credit Bureau or the other two main credit reference agencies, Equifax and TransUnion; and any open banking data you have shared for this purpose.

Depending on the outcome of our assessment, we will alert you to opportunities, products and services that you may be suitable for. In the alert, we may compare the outcome of the assessment with an earlier assessment to help you understand what's changed. You can find more information around how we assess your eligibility in the above section 'To provide comparison services and create eligibility ratings'.

We may provide eligibility updates:

- when you interact with our service, e.g. when you use our website or mobile app, or engage with our communications;
- when you request an eligibility check;
- between your interactions with our service (whilst you're still signed up to our service);
- when new credit products and services are added to our offering;
- when there is a change to your Experian Credit Bureau data or your 'Experian Credit Score' (and we may pro-actively check your Experian Credit Bureau data and Experian Credit Score to do this – which will not affect your credit rating);
- when we predict you may be interested in a new product or service.

Providing updates when you might save money or benefit from new products

We will profile information we hold about you by applying an automated set of rules to assess whether you'd benefit from new features, products and services or whether you could save money.
Specifically, we'll look at:

- your current and historical credit information from Experian's Credit Bureau, specifically, whether you're carrying a balance on a credit card, loan or mortgage account;
- what payments you have made;
- how long you've had the account for;
- whether a promotional period is applying to the account;
- who your accounts are with;
- and your credit score.

- information that appears on your credit file relating to quotation searches that you have received from lenders or other financial services providers when you have previously searched, either through Experian's service, or elsewhere in the market.
- information about you from other Experian features, products and services, such as Experian Boost or search information or results from our comparison services;
- how you use those features, products and services and data you have shared for use in these services (such as open banking data).

Depending on the outcome of our assessment, we will alert you to new opportunities and invite you to compare products available as part of our panel you may be suitable for. We may refer to parts of your credit information to explain why we have identified it for you.

Managing your updates and notifications

The sending of personalised product updates via email and the use of your personal data to create them can be managed within your Messaging Settings from your Experian Account. From there you can also close your account if you no longer want to receive the onscreen updates.

If you log in to our online services on web or our mobile app, we may also notify you there. These notifications and the use of your personal data can be managed in the settings or your device settings.

We may also notify you of these updates when you log in to Experian.

To provide services that use your bank account information (often referred to as Open Banking)

When you agree for your bank account and/or credit card account to be connected, while the connection remains active, we will refresh the account information we hold daily.

We will show you which accounts you've agreed we can access and when the connection is due to expire in your Experian account, so you can control our access. You can renew an account connection or remove it at any time.

We use the account information collected to create a profile about your financial position and then use this profile to provide services to you and share it with other Experian business functions. Details of the how your account information is used by us and other business functions are set out below.

To update your Experian Credit Score:

- We collect information from the accounts you choose to connect, including up to 24 months of transaction history where available. While your connection is active, we update this information daily. We use machine learning (a type of artificial intelligence) to analyse your payments and sort your transactions into categories, such as income, everyday spending and bills. We then use these categories to build a picture of how you manage your money. For example, we look at how much you spend on regular commitments and your spending patterns. This is known as profiling. We use this profile in our scoring model to decide whether your Experian Credit Score should change, and to explain to you what has affected your score.
- If your score is updated, it may go up, go down or stay the same. If you are not happy with the outcome, you can choose to remove Boost from your account.
- We will provide you with a consolidated view of the transaction data we have used when assessing if your score should be updated, including showing you which transactions have affected your score and explain steps you could take to make improvements. You cannot change the categorisation of your transactions however, if you have any concerns about the categorisation, then you are able to

disconnect your account(s) and this will prevent us from providing your account information or a summary of this to participating lenders.

To personalise your experience:

- We will combine the account information with other data we know about you to:
    - Personalise your experience on our websites and apps to make our services as relevant and easy to use as possible. This is explained in more detail in the summary 'Information used to personalise our services' in section 3 of this policy
    - Provide you with personalised product updates. This feature provides you with details about products and services which we believe you may be able to benefit from. This feature is explained in more detail in the 'To send you personalised product updates' section of this policy. The 'Managing your updates and notifications' section of this policy about personalised product updates, also explains how you can manage receiving these updates
    - To provide you with insights into your credit position and whether you're likely to be able to afford additional borrowing, including:
        - a summary of your debt, including estimates of how much interest your credit card debt may cost and how long it may take to repay, as well as details of payments you have made or are due to make towards that debt
        - a breakdown of your spending, grouped into categories, and information about changes you could make to increase the amount you may be able to afford to borrow
        - to provide this information, we analyse the account data we collect to identify payments linked to your credit cards. Any estimates or assumptions we make, such as about interest rates, interest payments or future payments, are based only on the information available to us. This means they may differ from the information shown on your bank or credit card statement.

If you search or apply for credit:

- If you check your eligibility or apply for credit, we will use your account information, together with other information from your credit report, to help participating lenders assess your eligibility, affordability and the terms on which they may offer you credit. This can happen in two ways: when you use Experian's own comparison services; or when you approach a lender directly or use another price comparison service that uses Experian's Credit Bureau or pre-qualification services. Further information is provided in the 'Who we share your personal information with' section below and in Section 2 (a) 'Credit risk assessments, financial vulnerability, and affordability checks' in the CRAIN for Experian's Credit Bureau activities.
- In each case, Experian will provide the lender with information generated from your connected account; this can include the transaction itself with or without Experian's categorisation applied, , a

summarised view or a score. The information provided will depend on the participating lender's requirements. The lender, not Experian, decides whether to offer you credit and on what terms

- Participating lenders may also reuse the information if you go on to apply for a product with them, to assess your affordability, to verify the bank account into which funds will be paid or to support a consistent offer or application decision where you subsequently use another price comparison service.
- If you check your eligibility or apply for credit, the lender receiving your data may conduct anti-fraud related checks, such as searching databases of confirmed or suspected criminal activity. If a lender suspects or identifies fraud they may record that fact and pass information to fraud prevention agencies and other organisations involved in crime and fraud prevention, including law enforcement agencies. See the lender's privacy policy for more information about the range of ant-fraud checks carried out and the personal data involved.
- If you check your eligibility or apply for credit through our comparison services, we will also use your account information to:
    - show you your eligibility for products with participating lenders, including details of the amount you may be able to borrow and the indicative rates and terms. For further information see 'To provide comparison services and create eligibility ratings' in this policy
    - show you when your account information has been taken into account in the eligibility results or offer presented to you
    - pre-populate parts of the application form to make the process quicker and easier. For further information, see 'To provide comparison services and create eligibility ratings', 'To pre-populate partner applications'
- To maximise the benefits of sharing your account information, we will continue to use the data we already hold, for the purposes described in this section, after your account connection becomes inactive because you have not renewed it within the 90-day connection period. We may use it for up to 12 months from the end of the 90-day connection period, where the use directly affects you as an individual, or for up to five years where it does not. We will stop this ongoing use from the point at which you cancel or delete the connection through your Experian account or your bank or credit card provider. However, we may retain and use existing reports, analyses and other outputs where they do not identify you. To avoid any delay in us being notified of your decision to cancel or delete your connection, we recommend cancelling via your Experian account as well as with your bank.

To recognise rent payments and help you get verified:

- Where we identify transactions within your account data that show you are paying rent, we will add these to your Experian Credit Report. This means when an organisation carries out a credit search, they may take your rental payment history into account when assessing your eligibility or affordability for a product or service. Further information about this activity and other personal data that may be used for these purposes can be found in section 2 (a) ''Credit risk assessment, financial vulnerability, and affordability checks" in the CRAIN.

- Rent payments may affect your score when you first connect your account with Experian Boost, as explained in 'To update your Experian Credit Score' section above. They may also affect it later once sufficient rental payment history has been added to your Experian Credit Report.
- We will use details of your rent payments, alongside identity information we already hold about you, so that other providers of good/services can check your age and identity e.g. when you take out a mobile contract, shop online or use age-restricted services. When we do this, we'll only confirm that your details match, we won't share your data with them. Further information about this activity and other personal data that may be used for these purposes can be found in section 2 (b) ''Checks to validate and verify client data, and help prevent and detect fraud, money laundering and other criminal activity" in the CRAIN.

To make ads more relevant:

- We may share your transaction information or the profiles we create with Experian's Marketing Services business which can use that information, or combine it with other information already held, to provide services to its clients.

- Where applicable, Experian's Marketing Services business uses the transaction information or profiles to:

    - develop models, segmentations and insights into the characteristics of the UK population. These models, segmentations and insights are modelled information rather than actual information about you, and are used to make predictions about likely characteristics of individuals, households and geographic locations in the UK such as income or spending patterns within a certain area

    - create anonymised and/or aggregated analysis of income and spending habits, such as the average income of the population in a certain UK postcode location or geographical area

- Information from your bank or credit card account will not be shared with Experian Marketing Service's clients.

- Further information about these activities, what is meant by 'models' 'segments' and 'insights' and other personal data that may be used for these purposes can be found in these sections of the CIP: 'Dividing things up, creating models and making predictions' and 'solving problems using insights from data'.

Where data sharing with Experian's Marketing Services business could arise, you can opt-out from this processing of your personal data both during sign-up to Experian Boost and then at any time via the CIP by clicking here. You can also do this via the link in your Experian account profile and where your bank or credit card account connections are managed.

To understand financial trends:

- We will share your transaction information with Experian's Data Insights business which will process your data to develop financial reports and other types of analysis to understand market trends and economic insight (for example, understanding the impact and risk of mortgage rate changes on the UK population). The outputs contain anonymous data which is data where individuals cannot be identified. The outputs are for use by Experian Data Insights and to share with others including our clients, as well as regulators and similar organisations, for their market research, to analyse target markets, and for their product development.

- Further information about this activity and other personal data that may be used for these purposes can be found in section 2 (i) ''Profiling, statistical analysis and anonymisation" in the CRAIN.

- You can opt out from Experian Data Insights using your personal data for these purposes in your Experian account profile and where your bank or credit card account connections are managed.

For all open banking related services

In addition to the main purposes your bank account information is processed for, we may also:

- use the full transaction history we hold about you since you connected your account(s), together with our categorisation of those transactions, for reporting, analysis, training, service development and testing. Please see 'Reporting, analytics and product development' in this policy for further information,
- use the information for ancillary purposes which are explained in this document, such as sending you service emails related to Experian Boost or providing customer support.

To provide you with services that give you rewards when you spend on your debit or credit card

We'll use your Profile Information and your Financial Information (in particular, transaction information we've obtained from card networks) to set up and operate our reward scheme – in particular, to work out how much you've spent at merchants that are part of our reward scheme, calculate the rewards you are entitled to, and operate the reward wallet in your mobile app. We use third parties to help provide our reward service.

To comply with the law

Like any other business, we are required to comply with many laws and regulations. Where necessary (i.e. where it is reasonable and proportionate for us to do so), we will use your personal data to the extent required to enable us to comply with these requirements. This could include sending you information that Experian is legally required to send for consumer products or another part of the Experian business (for example, where Experian makes updates to the CIP in relation to processing carried out by Experian Marketing Services).

Investigation, detection and prevention of crime

We may use your information for the investigation, detection and prevention of crime (other than fraud).

Market research

Experian may select customers and invite them to be involved in market research. If you accept this invitation, we will use the feedback you give us to improve our products and services.

Administration of prize draws, competitions, membership offers, surveys and other promotional activities

From time to time we will run prize draws, competitions, promotions and surveys and, we will use the personal data you provide to us, to run such activities and to do what we agree to do as part of them.

Marketing

We will use the personal data we hold about you for marketing purposes in 4 ways:

- to send you marketing communications by email, post, SMS and in-app notifications; to enable
- digital advertising including retargeting with partners such as Google and Meta; to enable
- marketing through affiliate partnerships who refer leads to our website; and to create marketing
- content and to refine our marketing strategies.

Marketing communications sent by email, post, SMS and in-app notifications

We will send marketing communications if we think one of our products, services or offers, or those of our third-party partners, may be suitable and of interest you. We will improve relevancy and timeliness of the communications you receive and the content of the communications by identifying customer groups (profiles) and by personalising the data, messages, and images in communications.

We will use your contact information, your credit information, information about how you use our services and any information you may have given us in response to a marketing message, in the sending of these marketing communications. This information includes how frequently you login, your score and score band, how you interact with direct marketing channels and any responses to questions in marketing communications, how recently you have searched for credit and products. If you have searched, we will also use the type of credit, purpose, period, amount, eligibility, and results information. We may as part of our service use this information to create profiles about you in order to tailor our communications for relevancy and communication preference.

If your Experian subscription has finished, we may also contact you and invite you to resubscribe to the same or a different service or product, or to use certain free features on our website and app.

For the purposes of sending you these marketing communications, we will also use profiled data about you, your household or the area in which you live, which is received from Experian Marketing Services. This profiled data from Experian Marketing Services is not actual information about you but rather modelled predictions about the likely characteristics of individuals, households and geographic locations in the UK, such as preferred leisure pursuits, supermarkets likely to be used for shopping or likely social media usage.

More information about the personal data used by Experian Marketing Services and the purposes for which the data are processed is explained in the CIP, which includes information about modelling (the predictions we make) and data profiling.

> Please note that you can opt-out from Experian Marketing Services' processing of your personal data at any time by clicking here. You can also do this via the CIP.

You can also opt out of marketing communications by post, email or SMS from Experian Consumer Services at any time by following the instructions in the email or SMS or by contacting us at customerservices@uk.experian.com. If you opt-out of receiving marketing messages from Experian Consumer Services, your data will still be used for marketing purposes as described below.

You can turn off app notifications at any time using the settings on your mobile device.

Digital advertising with partners such as Google and Meta including retargeting

To help us promote our services, where you have agreed to it in our Cookie and Online Marketing Settings, we will use data about you to help us optimise the adverts we display online on third party websites and social media platforms.

We use tools provided by social media platforms, advertising networks and search engines including Google, Meta and Bing to optimise our advertising on their and third-party websites. As a result, you may receive advertising based on information about you that we have provided to them such as which pages you have visited on our websites, which subscriptions you hold, what you've searched for in our marketplace and what results you saw including eligibility scores, basic credit information such as your credit score band, or whether you've previously started to sign up for a service but not finished. Equally, you might see an advert because you fall into a group whose attributes we have selected on their platform or if your profile looks like groups that we have provided to them.

When we share your data with Meta, Google or Bing, we use a number of techniques including "hashing" to make sure that your data is secure and that third parties can only identify you if they already hold information about you which can be matched to the data we provide.

Please also see the section headed 'Social media platforms, advertising networks, affiliate networks and search engines' in the 'Who we share your personal information with' section of this privacy notice.

You can opt-out from having your personal data used for digital advertising purposes by amending your cookie preferences through our Cookies & online marketing settings.

You can amend your cookie preferences across the industry through the Network Advertising Initiative or Your AD Choices.

Please be aware that this privacy policy covers the consumer pages of our websites. Our business to business pages may use different marketing technologies and have alternative privacy arrangements: https://www.experian.co.uk/privacy/privacy-policies.

Measuring the effectiveness of our advertising

In addition to the marketing activities described above, we also measure how effective our advertising is. This helps us understand which advertising campaigns are successful and improve how we promote our products and services.

For this purpose, we may use limited personal data, such as an email address, telephone number or information about activity in our app, to determine whether an interaction (for example, creating an account or using a service) can be linked to a previous advert.

We use this information to understand which of our adverts are effective and to help improve our advertising activities. This information is not used to make decisions about you, your account, or your eligibility for our products and services.

This advertising measurement will involve trusted third-party partners such as Google, Meta or TikTok. Limited information, such as your email address, may be converted into a hashed (protected) form before being shared with an advertising platform to help us understand whether an advert led to an action such as creating an account or using one of our services.

These advertising measurements are separate from cookie-based advertising controls. You can find more information about your data protection rights, including your right to object where we rely on legitimate interests, in the 'Your rights' section of this Privacy Policy.

For affiliate marketing

We work with partners who help us generate visitors to our website. For us to track which visitors to our website originated from each partner (so that we can evaluate the benefits of the partnership and, where appropriate, compensate the partner), we will provide certain identifier information to them. Typically the information we share will just be a reference code they sent to us and details of whether you completed a desired action (such as signing up for a free account) but the partner will not be able to identify you or your device unless they already hold information about you as a result of their relationship with you.

To create marketing content and to refine our marketing strategies

We will sometimes anonymise the data we hold and use it for analysis purposes in order to create marketing content (for example, people in your area have an average credit score of 750) or to refine our marketing strategies (e.g. understand which factors influence when customers might be interested in taking out a credit

card). When we do this, the information will not identify you but analysing aggregate information is useful in informing us and helping us make decisions about our marketing strategy.

Fraud, investigation, detection and prevention

We may use your information for fraud investigation, detection and prevention measures and in order to provide suitable security for your account and your information that we hold (such as to enable us to prevent others logging in to your account without your permission).

Internal training purposes

We will use your information to ensure that our team has the knowledge and expertise they need to ensure we provide the best possible experience to our customers when interacting with us.

Reporting, analytics and product development

We will analyse your information to understand how customers use our products and services, what their needs are, and where we can make improvements.

Depending on the services you use, this may include information from your Experian Credit Report, including quotation searches; open banking information (including the full transaction history we hold); information about how you use our websites and apps; identifiers created when you use our services; and information about how you interact with our emails. Where applicable, we may combine this with information provided by third parties or other parts of Experian.

We may also create synthetic data from your information to use in our analysis. Synthetic data is artificially created information that reflects the statistical properties of real data but does not relate to an identifiable individual. We use it to help test systems, develop new products and improve our services. The synthetic data we create cannot be used to identify you.

Your information and our analysis are then used to:

- operate our services efficiently and at scale;
- understand our customers, their credit needs and how they use our services;
- improve and promote our existing products and services;
- develop and test new products, services and features;

- provide relevant service communications, educational content and customer support; and

- generate insights about our customers and how our services are used.

For some reporting and analysis, we also use profiled information from Experian Marketing Services about you, your household or the area in which you live. This is modelled information rather than actual information about you and represents predictions about likely characteristics of individuals, households or areas. You can find out more about this processing, including modelling and profiling, in the CIP.

> Please note that you can opt-out from Experian Marketing Services' processing of your personal data at any time by clicking here. You can also do this via the CIP.

Other Experian business functions

Your information and our analysis may also be used to develop new products and services for other Experian businesses, such as the Experian Credit Bureau or our Identity & Fraud business.

Where this involves open banking information, we will only use it where you have agreed to this. Please see 'To provide services that use your bank account information' in section 5 of this policy.

Working with other organisations

As part of improving our products and services, we may share our analysis with selected lenders, brokers and other financial services providers so they can consider whether they can improve their products or the terms on which they offer them to Experian customers.

Where you use Experian Boost, we may share your bank transaction information or a summary of this with selected lenders with whom you have an existing or previous relationship. This helps us and those lenders develop and test services, lending strategies and decision-making processes relating to credit risk and affordability.

You have the right to opt out of this processing by cancelling your agreement with us.

Further information about the services Experian provides business clients, public sector bodies and the government, and other personal data that may be used for these purposes can be found in the CRAIN. See Section 2 (a) 'Credit risk assessments, financial vulnerability, and affordability checks', 2 (i) Profiling, statistical analysis and anonymisation' and Section 2 (k) 'New development and testing'.

Using data safely for analysis and development

Where appropriate, we use privacy-enhancing techniques to reduce the amount of identifiable information used for reporting, analysis and product development. This may include anonymising information so that it is no longer personal data.

To help our partners develop and improve the products and services they offer you

Where you use our comparison services, we may also share your personal data with lenders or brokers returned as part of your search to enable them to conduct their own analysis, in order to develop and improve the products and services they offer.

Your data may also be shared with other lenders or brokers as part of services we have developed to help them understand customer behaviours (for example, to enable them to understand which products customers took where their product was returned as part of a search). Where possible, this information will be provided in an anonymised or pseudonymised way.

To personalise your experiences in our websites and apps

When you are logged in to our services, we will use the information we know about you including your behaviour on our websites and your credit history to help make our services as relevant and easy to use as possible. For example, where we can see that you have a high credit score, we may be more likely to talk to you about features and offers related to taking out a mortgage.

To maintain our records and other administrative functions

Like any business, we need to ensure that we maintain comprehensive and up to date records of the ways we process your personal information and other operational activities and therefore we will process the information you provide for record-keeping, updates and general administrative purposes.

Complaint and dispute resolution

Whilst we will try to make sure that you are happy with the service we provide and do not feel the need to complain, if you do complain to us, we will use the information we have about you to help us manage your complaint.

To improve data accuracy and completeness

Personal information you provide to us during registration, when you search for credit products in our comparison services or when we search on your behalf may be used to improve the Experian Credit Bureau information we already hold about you in our role as a credit reference agency e.g. if you provide a different address or alias to the one we hold already we may add to your details in the bureau the new address or alias to aid quicker identification of you and ensure that lenders can see a full picture of you when making lending decisions, it also aids identification and verification in the credit application process.

Please see Section 4 ‘What kinds of personal data do credit reference agencies hold, and where do they get it from?’ of the CRAIN for further information.

Invitations to participate in market research

In order to improve the service we offer to customers, we may ask you to participate in research from time to time. It is entirely up to you whether you choose to do so.

6. What are the legal grounds for handling personal information?

Data protection laws require that, where we're processing your personal data, we must satisfy at least one prescribed condition for processing. These are set out in data protection law and we rely on a number of different conditions for the activities we carry out.

Necessary for performance of a contract or to comply with law

In most cases, the information described above will be provided to us by you because you want to take services from us or engage with us and our use of your information will be governed by contract terms. Giving this information to us is therefore your choice. If you choose not to give all or some of it to us, this may affect our ability to provide the services you want, to you. We may rely on this condition for processing in the following scenarios:

- To enable you to access our website and use our services.
- To let you know about significant changes to product, terms or privacy policy.
- To confirm your identity and authenticate the information you provide.
- To process payments and collect arrears.
- To provide and improve customer support.
- To provide you with information from your Experian Credit Report.
- To provide you with additional services related to your Experian Credit Report information and Experian Credit Score.

- To provide alerts.
- To Lock or unlock your Experian Credit Report.
- To send you service communications.
- To resolve complaints and disputes where:
  - you are an existing Experian customer and/or; your complaint/dispute relates
  - to an FCA regulated part of our services
- To provide comparison services and create eligibility ratings.
- To provide information related to your use of our comparison services.
- To send you personalised product updates.
- To provide the Experian Credit Score and send you credit score notifications.
- To provide services that use your bank account information.
- To provide you with services that give you rewards when you spend on your debit or credit card.
- To comply with the law.
- Investigation, detection and prevention of crime.
- To filter out communications that we believe may not be suitable for your financial situation.

Consent

We obtain your consent when we use non-essential cookies, or technology similar to cookies, and/or collect information about the device you use to access our website. Sometimes we work with third parties who carry out these activities on our behalf. You will be asked to consent to the use of nonessential cookies before using our website. Further information about the cookies is included in our Cookies & online marketing page.

We may also rely on consent in the following scenarios:-

- Market research – we may send you invitations to participate in market research (see below). If you do so, your feedback is given with your consent.
- Administration of prize draws, competitions, membership offers, surveys and other promotional activities.
- Where we use biometric information, this is classified as "special category data". Under data protection law, we can only process special category data under certain circumstances. In our case, we will only do this when we have your explicit consent.

Necessary in our legitimate interests or those of a third party

In the United Kingdom, we can also use personal information where the benefits of doing it are not outweighed by the interests or fundamental rights or freedoms of individuals. The law calls this the "Legitimate Interests" condition for processing. Where we rely on it, the benefits being pursued by us are:-

- Marketing
  To send you communications (whether by post, email, SMS or in app), for digital advertising with partners such as Google and Meta, for affiliate marketing and to create marketing content and refine our marketing strategies.
- Fraud investigation, detection and prevention
  Identifying and stopping fraud, including fraudulent access to our services.
- Internal training purposes
  To enable us to train our staff to better provide services to our customers.
- To maintain our records and other administrative functions.
- Reporting, analytics and product development
  To provide management information and information to continue to provide our services efficiently at scale, to help improve our services and communications, and those of our partners.
  To develop our products and those of other Experian businesses outside of Experian Consumer Services. We may create anonymous data for these purposes.
- To help our partners develop and improve the products and services they offer you.
- To personalise your experiences on our websites and apps so that we can tailor the services we provide to you and how we communicate with you.
- To resolve complaints and disputes where you are no longer an Experian customer and your complaint or dispute is not about an FCA regulated part of our services – we will need to use customer data when looking into queries and complaints.
- To improve data accuracy and completeness
  When you register for or use our services you may supply us with information about yourself which we will use to improve our data accuracy and completeness across our wider business
  (including sharing your data with the Experian Credit Bureau for these purposes) and enable Experian to provide the most accurate data for our customers and clients.
- Invitations to participate in market research
  In order to improve the service we offer to customers, we may ask you to participate in research from time to time. It is entirely up to you whether you choose to do so.
  - To provide and improve customer support for non-Experian customers.
  - To share data with Experian business functions as described in this policy.
  - To provide partners with your CreditLock status as part of an eligibility check, so that they are able to alert you if CreditLock is on.

7. Who we share your personal information with

We share your personal information with those persons who need to handle it so we can provide the Experian products and services you've signed up to. We also share it with:

- the Experian Credit Bureau (who may pass this on to Experian Marketing Services);
- Experian's ID&F business to provide services to help us confirm your identity and authenticate you and for product and services development and research;
- Experian business functions to use it for product and services development and research;
- Experian's Marketing Services business to:
    - verify and update your IP address, postal address and age;
    - connect this data to profiles they have created about your likely behaviours and interests, enabling relevant advertisements to be displayed across digital marketing channels, such as websites, social media platforms, mobile apps, and on other web connected devices such as Smart TVs by connecting advertisers and publishers together;
    - create models into the 'makeup' of the UK population for characteristics across age, gender, number of adults and composition of the household and length of residency;
    - link profiled data about you to a client's customer file (where you are already their customer); and
    - screen out of financial marketing where the financial offer is not appropriate for your circumstances.
- To the Experian business functions described in section 5 'To provide services that use your bank account information'.
- companies within the Experian group who manage some parts of the services for us;
- social media platforms, advertising networks, affiliate networks and search engines to help target and measure our digital marketing;
- suppliers who provide services to us which require access to your personal information;
- and resellers, distributors and agents involved in delivering the services we provide where necessary for them to do so.

Lastly, we may also provide your personal information to fraud prevention agencies. This is to protect the Experian group of companies and our customers, to keep our systems secure, or where it's necessary to protect either yours or our best interests.

1. Additional Experian business functions
    - Experian Credit Bureau

      Personal data that you provide during registration (as described in the section 'What information we collect') is shared with Experian's Credit Bureau for the purposes of improving data accuracy and completeness. The Experian Credit Bureau may subsequently provide your data to Experian Marketing Services. Please see Section 4 'What kinds of personal data do credit reference agencies hold, and where do they get it from?' of the CRAIN for further information.

- Experian Marketing Services

  As described in the section 'Scope of this privacy policy', Experian Marketing Services also receives some personal data from Experian's Credit Bureau, which was originally collected under this policy and during your registration for our services. Please see the 'Credit Activity Data' section of the CIP for further information.

- Experian Pre-qualification Services

  Personal data that you provide during registration (limited to your date of birth, surname, postcode and an internal ID) is shared with Experian's Pre-qualification Services if you opt into Experian Boost. This is to ensure that a summary of your bank information is taken into consideration if you use another price comparison site or directly request a quotation or eligibility rating from a participating lender (who use Experian's Pre-qualification services).

2. Group companies

   As a member of the Experian group of companies, we can benefit from the large IT infrastructure and expertise that exists within our business. This means that the personal data you provide to us may be accessed by members of our group of companies for support and administrative purposes.

3. Social media platforms, advertising networks, affiliate networks and search engines

Subject to your preference settings, we will share information about you including your Contact Information, Credit information, information you provide to us when you use our services or interact with us, information about your visits to our website and other insight we learn about you, with social media platforms, advertising networks, search engines and affiliate networks such as Meta, Google, Bing (Microsoft) and Affiliate Window.

We use techniques to make sure we don't give information such as your email address to someone who hasn't already got it but are still able to work with partners to know when you've been to our website, and also been to – for example – Meta or an affiliate partner who introduced you to us.

We take steps to ensure all partners we share personal information treat it securely and only in accordance with our instructions where they are providing a service to us. However, in some instances, they may become joint or independent controllers of your data. For more information about our Partners and their processing of your personal data, see below.

Meta

When we share data with Meta, Meta Ireland 4 Grand Canal Square, Grand Canal Harbour, Dublin 2, Ireland will be a joint controller of your personal data. You can read more about how Meta Ireland will process your personal data including what lawful basis they rely on and how you can exercise your rights in their Data Policy.

We have entered into a joint controller agreement with Meta Ireland which sets out our respective obligations in relation to the processing of your personal data. We have agreed as follows: -

(a) we are responsible for providing you with a link to the Meta Data Policy; and

(b) Meta Ireland is responsible for ensuring that you can exercise your data protection rights when it comes to personal data held by Meta Ireland.

Google

We have a contract in place with Google and they agree to process the personal data we provide to them for the purposes of providing the services to us and no other purposes. You can read more about how Google advertising works here and exercise your right to opt out and delete the information Google holds about you here.

Bing (Microsoft)

Microsoft receives personal data from us as data controller. You can find out how they will process your personal data here and exercise your right to opt-out here.

Affiliate Window

Affiliate Window tracks devices who have visited our website from an affiliate partner website or certain advertisements or offers aimed at driving traffic to our site. We have a contract in place with Affiliate Window. You may opt out of this tracking here: https://www.awin.com/fr/cgv/optout although this may interfere with your ability to earn cashback from sites such as TopCashback and Quidco which rely on this tracking.

4. Suppliers
   We use several service providers to support our business and these service providers may have access to our systems and data in order to provide services to us and/or to you on our behalf.
5. Resellers, distributors and agents
   We sometimes use organisations to help provide our products and services to clients and

   We sometimes use organisations to help provide our products and services to clients and customers. Personal data may be provided to them in connection with this purpose.
6. Fraud prevention agencies

   The personal information we have collected from you will be shared with fraud prevention agencies who will use it to prevent fraud and money-laundering and to verify your identity. Law enforcement agencies may access and use this information.

   If fraud is detected, you could be refused certain services, finance, or employment. Further details of how your information will be used by us and these fraud prevention agencies can be obtained on the Cifas website.

   We and other organisations may access and use the information recorded by fraud prevention agencies from other countries.
7. Public bodies, law enforcement and regulators

The police, other law enforcement agencies, regulators, as well as public bodies such as local and central authorities can sometimes request personal information. This may be for the purposes of preventing or detecting crime, apprehending or prosecuting offenders, assessing or collecting tax, investigating complaints or assessing how well a particular industry sector is working.

8. Brokers, lenders, aggregators and providers of credit and financial products
   In some circumstances, we will share credit report information and your personal information (such as name and address) with brokers, lenders and providers of credit and financial products themselves for purposes that may include:

   - verifying your eligibility for the products;
   - verifying suitability of products;
   - those set out in the financial services provider's terms and conditions and/or its privacy policy relevant to the product you are searching for - a list of our brokers, lenders and providers of credit and financial products can be found here;
   - assisting you in completing your application to the financial services product provider (which may include pre-populating the application form on their website);
   - contacting you regarding credit and financial products;
   - and complying with any contractual, legal and/or regulatory obligations;
   - providing analysis and insight to help the financial services providers to improve the products and services that they offer to our customers.

   We may also share your personal and credit information with lenders or brokers returned as part of your search to enable them to conduct their own analysis, in order to develop and improve the products and services they offer.

   In addition, we may share an indicator of your CreditLock status with lenders during the eligibility checking process (soft search) to help improve your experience and reduce the risk of unintended blocked applications.

   Where you use our mortgage comparison services, we will share the information you provide (including mortgage related information and your contact details) with our Broker Partner. Our Broker Partner will use this information to assess your eligibility against mortgage products available through them and may return eligibility information to Experian so that we can display personalised mortgage results to you. They may also contact you in line with your stated contact preferences.

   Where we share your personal and credit information with these firms, they become controller of your data.

   These firms may also receive bank transaction data or a summary of that data that we hold about you if you opt into our Experian Boost open banking service or share this data as part of your use of our comparison service. The data will only be used by Experian as described in the 'How we use your information' section of this privacy policy.

9. Individuals

   You can obtain a copy of the information we hold about you. See section 'Your rights to how we use your personal information' for further information on how you can do this.

8. Where in the world do we send 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 the UK and 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, or countries covered by UK adequacy regulations.

2. Putting in place a contract that has been approved by the European Commission, or is recognised in accordance with UK data protection laws, with the recipient of your personal information that provides a suitable level of protection.

3. 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 such as the EU – US Data Privacy Framework, or has signed up to the UK extension of that framework.

9. Your rights to how we use your personal information

It is important that you understand your rights in relation to your personal information and how you can contact us if you have questions or concerns.

If you've given us consent to process your personal information, you have the right to withdraw that consent at any time by contacting us at uk.dpo@experian.com. You can also make changes to that preference in your

Experian account. If the consent relates to cookies, you can withdraw or amend your consent by at any time by using the "Cookies & online marketing" link at the bottom of each page.

You can also ask for access to the personal information we hold about you by visiting https://www.experian.co.uk/consumer/data-access.

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.

You also have the right to request that we correct any mistakes, restrict processing or delete your data. It's worth noting that in some cases if you do ask us to correct, delete or stop processing data, we won't always be required to do so. For example, some of the data we hold about you is data we have created from profiling activities to predict certain things about you, such as the data referred to in sections 'To provide the Experian Credit Score and send you credit score notifications', 'To provide services that use your open banking information' and 'Marketing' in respect of the data we receive from Experian Marketing Services. This created data is not factual data, it is Experian's opinion and you do not have a right to correct it if you disagree with Experian's opinion. Where your rights don't apply, we will explain why. To use these rights, contact us at uk.dpo@experian.com.

We will try to ensure that we deliver the best levels of customer service but if you think we are falling short of that commitment, please let us know by contacting our data protection officer at uk.dpo@experian.com.

The section 'Marketing' tells you how to opt-out of marketing.

In certain circumstances (e.g. where you provide your information to us (a) with consent to process it or (b) where the processing is necessary for the performance of our contract with you) you can require that we provide the information we hold about you either to you or a third party in a commonly used format. This only applies if we are processing it using automation only. If you would like more information about this, let us know by contacting us at uk.dpo@experian.com.

We will try to ensure that we deliver the best levels of customer service. You have the right to complain to us if you think we are falling short of that commitment or if you believe we have not handled your personal information in line with data protection law. You can do this by contacting us at uk.dpo@experian.com.

If you're still unhappy with any aspect of how we handle your personal information you also have the right to contact the privacy supervisory authority that regulates handling personal information in the country where you are resident. The relevant supervisory authorities for this privacy policy are:

Information Commission's Office (ICO), the supervisory authority that regulates handling of personal information in the UK. You can contact them by:

1. Going to their website at https://ico.org.uk/.
2. Phone on 0303 123 1113
3. Post to Information Commission's Office, 4th Floor No.3 Circle Square, 5 Hawkshaw Street, Manchester, M1 7BL

Jersey Office of the Information Commissioner, the supervisory authority that regulates the handling of personal information in Jersey. You can contact them by:

1. Going to their website at https://jerseyoic.org/make-a-complaint/.
2. Phone on 01534 716530
3. Post to Jersey Office of the Information Commissioner 2nd Floor, 5 Castle Street, St. Helier, Jersey, JE2 3BT.

The Office of the Data Protection Authority, the supervisory authority that regulates the handling of personal information in Guernsey. You can contact them by:

1. Going to their website at https://www.odpa.gg/for-individuals/make-a-complaint/.
2. Phone on 01481 742074
3. Post to The Office of the Data Protection Authority Block A, Lefebvre Streer, St Peter Port, GY1 2JP.

Isle of Man Information Commissioner, the supervisory authority that regulates the handling of personal data in the Isle of Man. You can contact them by:

1. Going to their website at https://www.inforights.im/complaint-handling/how-to-make-a-complaintto-the-information-commissioner/.
2. Phone on 01624 693260
3. Post to Isle of Man Information Commissioner, P.O. Box 69, Douglas, Isle of Man, IM99 1EQ

You may also see our full complaints handling procedure and how to make a complaint. If we cannot resolve things under that procedure, then you may have the right to refer your complaint, free of charge, to the UK Financial Ombudsman Service. This service is available to you if you live in Channel Islands or Isle of Man because Experian is a UK based business.

The contact details for the Financial Ombudsman Service are:

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

10. How we keep your personal information secure

Online privacy and security is the most important aspect of any customer service and we take it extremely seriously. We use a variety of the latest technologies and procedures to protect your personal information from unauthorised access, destruction, use or disclosure.

Experian have a comprehensive Global Security Policy based on internationally recognised standards of security (known as ISO27001 standard) and holds ISO27001 certification in the key areas of Global Security Admin team who are responsible for administering logical access to systems and in the Data Centre.

Experian has a dedicated Cyber Security Investigations team who safeguard Experian's key assets such as its systems and storage facilities. This team, identify and effectively manage any security developments that may threaten Experian's people, process, or technology through intervention and the thorough investigation of security incidents. 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.

11. Changes to this Privacy Policy

We can update this Privacy Policy at any time and ideally you should check it regularly for updates. We won't alert you to every little change, but if there are any really important changes to the Policy or how we use your information we'll let you know and where appropriate ask for your consent.

Previous versions of this Privacy Policy are available upon request.