

# Experian Marketing Services Privacy Policy (Summary & Full Policy)

## Summary

- Experian Marketing Services is committed to protecting your privacy. This policy outlines the types of personal information we collect from business users of our services, how we use and safeguard it, and your rights.
- **Who is Experian?** Experian Marketing Services is a division of Experian Limited, a UK registered company, which is part of the Experian plc group of companies.
- **Contact Information:** For any privacy concerns, contact our Data Protection Officer at [UK.DPOBusinessEnquiries@Experian.com](mailto:UK.DPOBusinessEnquiries@Experian.com).
- **What personal data do we collect:** We collect a range of information, including contact details (such as name, address, phone, email, and job title), communication records, payment and bank details, security credentials, device and usage information (including data from cookies and analytics), and credit information. Feedback and complaints are also recorded.
- **How we use your data:** Your data is used to provide and manage access to our products and services, process payments, conduct analytics, prevent fraud, comply with legal obligations, and improve user experience. We may also use your information to inform you about relevant products and services.
- **Legal grounds:** Data processing is based on contract, consent (especially for cookies and third-party data), and legitimate interests.
- **Data Sharing:** We share your information only with those who need it—within the Experian group, trusted suppliers and service providers, resellers, and fraud prevention agencies.
- **International transfers:** Your data may be transferred outside the UK/EEA, but always with appropriate safeguards, such as approved contracts and/or frameworks.
- **Your rights:** You have the right to request access, correction, deletion, or restriction of your data, withdraw consent, and lodge complaints with the ICO or Financial Ombudsman Service.
- **Security:** We implement appropriate technical and organisational measures including encryption and access controls—to keep your data safe.
- **Retention:** Data is retained only as long as necessary for the purposes outlined or as required by law, after which it is deleted.
- **Updates:** We may update this policy and will notify you of significant changes.

## 1. Who is Experian and how can you contact us?

When we refer to 'Experian' in this Privacy Policy, we mean Experian Limited, part of the Experian plc (listed on the London Stock Exchange: EXPN) group of companies. Our group's HQ is in Dublin, Ireland, with operational HQs in Costa Mesa, California, and Nottingham, UK. Learn more at [www.experianplc.com](http://www.experianplc.com).

Experian is responsible for processing your personal information on our websites and its products and services. Where required under UK law, Experian maintains registration with the Information Commissioner's Office (ICO). If you have any questions, contact our Data Protection Officer at [UK.DPOBusinessEnquiries@Experian.com](mailto:UK.DPOBusinessEnquiries@Experian.com).

## 2. What information we collect

We collect information to provide the best possible experience when you engage with us or use our products and services. This includes:

- **Contact Information:** Name, postal address, phone number(s), email address(es) (either your work email address or personal email address, whichever you have provided to us), job title, company name.
- **Payment Information:** Credit/debit card (not retained), bank details (retained for 12 months after last billing).
- **Security Details:** Passwords and answers to security questions (e.g., mother's maiden name, first pet's name).
- **Device Information:** IP address, browser, operating system, location, screen resolution, and navigation data
- **Usage Information:** The type of Experian services used with how many times and how you use our services as well as any credit or allowance details
- **Credit Information:** Credit score and related data.
- **Survey/research data:** Feedback on our products and services
- **Communication information:** Details of any complaints and/or queries you have raised with us

## 3. How we use your information

Your information is used to:

- Provide and manage your access to our products and services.
- Process payments and collect arrears.
- Conduct reporting and analytics to improve our products and/or services.
- Investigate, detect, and prevent fraud and crime.
- Comply with legal and regulatory requirements.
- Track activity on our apps and websites to enhance your experience.
- Provide you with information about products and services offered by Experian.

If we use your information for any purpose not described here, we will inform you before doing so.

## 4. Legal grounds for handling personal information

- **Contract:** Most information is provided so we can deliver services you request.

- **Consent:** For cookies, we seek your consent.
- **Legitimate Interests:** We may process data to investigate, detect and prevent crime, develop and improve our products, enhance your experience, tell you about products and services we offer, , provided your rights are not overridden.
- **Legal Obligation:** Where we have a legal obligation to process your personal information

## 5. Where we store your information

We store and process your data across a combination of secure environments designed to meet performance, scalability, and compliance requirements. These include physical servers located on Experian premises—such as our Fairham House Data Centre in the UK—as well as cloud-based infrastructure hosted by trusted partners including Amazon Web Services (AWS), Google Cloud Platform (GCP), and Microsoft Azure. All environments are subject to rigorous data protection controls, including encryption, access management, and contractual safeguards to ensure compliance with applicable regulations.

## 6. Who we share your personal information with

We share your data only with:

- Experian group companies (for support and administration).
- Suppliers and service providers (to deliver services)
- Resellers, distributors, and agents (involved in delivering the services we provide and where necessary for them to do so).
- Fraud prevention agencies and, where required, law enforcement or public bodies.

## 7. International transfers

Your data may be transferred outside the UK or EEA. We ensure adequate protection by:

- Sending data only to countries with approved data protection laws.
- Using contracts approved by the European Commission.
- Using approved frameworks like the EU-US Data Privacy Framework (with UK Extension) (sometimes otherwise known as the “UK/US Data Bridge”) (where applicable).

## 8. Your rights

You have the right to:

- Access the personal information we hold about you.
- Correct, restrict, or delete your data (where applicable).
- Withdraw consent at any time (where applicable).
- Request data portability (where applicable).

- Complain to the ICO or the Financial Ombudsman Service if you are dissatisfied.

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.DPOBusinessEnquiries@Experian.com](mailto:UK.DPOBusinessEnquiries@Experian.com) or our customer service team on [CustomerRelations@uk.experian.com](mailto:CustomerRelations@uk.experian.com)

If we cannot resolve things under that procedure, then you may have the right to refer your complaint, free of charge, to the Financial Ombudsman Service. The contact details for the Financial Ombudsman Service are: Telephone: 0300 123 9 123, or from outside the UK +44 20 7964 1000 E: [complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk) W: [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk) Financial Ombudsman Service Exchange Tower London E14 9SR

You also have the right to contact the Information Commissioner's Office (ICO), the supervisory authority that regulates the 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 Commissioner's Office, Wycliffe House, Water Lane, Wilmslow, SK9 5AF

You may also have the option to register your complaint using the European Commission Online Dispute Resolution (ODR) platform. This is a web-based platform that is designed to help consumers who have bought goods or services online to deal with issues arising from their purchase.

## 9. Security

We use a variety of appropriate technologies and procedures designed to protect your data from unauthorised access, destruction, or disclosure.

## 10. How long we keep your personal information

We retain your data as long as necessary for the purposes described, or as required by law. Retention periods vary by data type (e.g., contact info, payment info, security details, device info, credit info). Data that is no longer needed is securely deleted.

## 11. Related Privacy Policies

Some Experian Marketing Services (EMS) B2B products are accessed through Okta's multi-factor authentication (MFA) platform. Business users will first encounter the Okta login interface before selecting and entering their EMS solution. To ensure transparency around data handling during this

authentication process, we encourage users to review the [Okta Privacy Policy](#), which is accessible at the point of login. This policy outlines how Okta manages personal and authentication-related data independently of Experian systems.

## 12. **Changes to this Privacy Policy**

We may update this policy at any time. Please check regularly for updates. For significant changes, we will notify you and where appropriate seek your consent.