EXPERIAN TERMS AND CONDITIONS VERSION 6.0 ("TERMS AND CONDITIONS")
ADOPTED: 11/2026

SECTION A: CORE TERMS

These Core Terms shall always apply.

1. PRIMARY OBLIGATIONS AND WARRANTIES

1.1. Experian shall:

1.1.1. provide the Services in accordance with the Specification;

1.1.2. use all reasonable care and skill in the performance of the Services (including in the collection and collation of any data on which the Services are based or which is comprised within the Services); and

1.1.3. use suitably qualified personnel in the provision of the Services.

1.2. The Client shall provide Experian with any information or assistance which the parties have agreed the Client shall provide in order for Experian to perform its obligations under this Agreement and shall use all reasonable endeavours to ensure that any such information provided to Experian is complete, accurate and in the agreed format.

1.3. Each of the parties shall

1.3.1. where there is a Project Timetable, use all reasonable endeavours to perform its obligations under this Agreement in accordance with the Project Timetable; and

1.3.2. ensure that its personnel, whilst on the premises of the other party, comply with that party's reasonable requirements governing security and health and safety as have been notified to it.

1.4. Each party warrants that:

1.4.1. it has the full power and authority to enter into this Agreement;

1.4.2. it has obtained and will continue to hold all necessary licences, consents, permits and agreements required for it to comply with its obligations under this Agreement and for the grant of rights to the other party under this Agreement; and

1.4.3. the use by the other party as permitted by this Agreement of any information, data, software, documentation, scorecards and/or services which it provides to the other party shall not infringe any third party Intellectual Property Rights in the United Kingdom.

1.5. The warranties expressly set out in this Agreement are the only warranties that each party gives to the other in respect of the subject matter of this Agreement. All other warranties, representations or terms of equivalent effect that might be implied by law are excluded to the extent permitted by law.

2. TERM

2.1. This Agreement shall be deemed to have commenced on the Commencement Date and, subject to the provisions for early termination set out in this Agreement, shall continue for the Initial Term and thereafter unless terminated by either party serving on the other not less than the Minimum Notice Period to expire on or after the end of the Initial Term.

3. PAYMENTS AND INVOICING

3.1. The Client shall pay the fees set out in the Schedule.

3.2. Apart from any sums which are stated in the Schedule to be payable in accordance with a specified payment timetable, all sums payable by the Client to Experian will be invoiced monthly in arrears. All invoices are payable in cleared funds within 30 (thirty) days after the date of the relevant invoice. If the Client (acting reasonably and in good faith) believes that the amount of any invoice submitted by Experian under this Agreement is incorrect, the Client shall notify Experian of this and the reasons for this belief and of the amount of the invoice which it believes to be incorrect (the "Disputed Amount"). Provided that any such notification and payment of the invoice other than the Disputed Amount have been received by Experian by the due date for payment of the invoice (the "Due Date"), the Client shall be entitled to withhold payment of the Disputed Amount until the date on which the relevant dispute is resolved by the parties. Both parties shall act reasonably and promptly in attempting to resolve any such dispute.

3.3. If any sum payable by the Client to Experian other than a Disputed Amount is not paid in cleared funds by its due date, subject to Clause 3.2, Experian shall be entitled to charge interest on the overdue amount at 2% per annum above Barclays Bank plc's base rate from time to time. Interest will accrue on a daily basis from the due date up to the date of actual payment, after as well as before judgment. In addition, Experian shall, on giving written notice to the Client, be entitled (without prejudice to any other right or remedy) to suspend provision of the Services with immediate effect until (a) the overdue amount is paid in full; and (b) if Experian so requires, the Client has implemented an appropriate payment assurance measure (including payment in advance or payment by direct debit). Experian shall recommence provision of the Services once conditions (a) and (b) have been satisfied.

3.4. If under this Agreement the Client agrees in the Schedule to pay a minimum fee over any particular period, and it does not meet such minimum fee requirement in that period, Experian shall be entitled to invoice the Client for the difference between the relevant fees actually payable in respect of that period and such minimum fee. Any such amount shall be payable to Experian as a debt.

3.5. All sums referred to in this Agreement are:

3.5.1. exclusive of VAT or any other similar sales or turnover tax (if applicable); such taxes shall be payable on the same payment terms as apply to the sums to which the taxes relate; and

3.5.2. due to be paid gross from the Client to Experian, with any withholding tax payments being an obligation of the Client.

3.6. The fees set out in the Schedule will be fixed, save that Experian shall be entitled to increase the fees on each anniversary of the Commencement Date by the Applicable Rate.

4. NATURE AND USE OF THE SERVICES

4.1. The Client agrees and acknowledges that (a) the Services are not intended to be used as the sole basis for any business decision, nor to relieve the Client of its obligation to comply with its own obligations under Applicable Law; (b) Experian Data is based upon data which is provided by third parties, the accuracy and/or completeness of which it would not be possible and/or economically viable for Experian to guarantee; and (c) where the Services also involve models and techniques based on statistical analysis, probability and predictive behaviour they are not determinative. Therefore, the Client acknowledges that it is prudent to use, and it is responsible for using, the Services as one of a number of factors in its decision-making process, and for determining those other factors. Therefore, Experian will be liable if it fails to comply with its obligation under Clause 1.1.2 but Experian is not able to accept any other liability for:

4.1.1. any inaccuracy, incompleteness or other error in the Experian Data which arises as a result of data provided to Experian by the Client or any third party; or

4.1.2. any failure of the Services to achieve any particular result for the Client or any Permitted User.

4.2. The Client agrees that it will:

4.2.1. use the Services, and/or Experian Materials provided under this Agreement, for the Permitted Purpose only and in accordance with any Documentation;

4.2.2. not sell, transfer, sub-license, distribute, commercially exploit or otherwise make available to, or use for the benefit of, any third party any of the Services, and/or Experian Materials provided under this Agreement, except as specifically permitted by this Agreement;

4.2.3. not (and will not allow any third party to) adapt, alter, modify, reverse engineer, de-compile or otherwise interfere with any Experian Materials provided under this Agreement without the prior written consent of Experian or as otherwise permitted by law; and

4.2.4. only take such copies of the Experian Materials as are reasonably required for the use of the Experian Materials in accordance with this Agreement.

5. **COMPLIANCE AND AUDIT**

5.1. The parties acknowledge and agree that:

5.1.1. Experian shall comply with all Applicable Law which applies to Experian as the provider of the Services. However, the Client acknowledges that Experian's compliance with this Clause 5.1.1 does not extend to the Client's specific use of the Services. Experian makes no representation or warranty that the Services will satisfy any legal or regulatory requirements applicable to Client; and

5.1.2. the Client shall comply with all Applicable Law which applies to any jurisdiction in which it uses the Services and is solely responsible for determining whether the Services are suitable for the Client's use in any such jurisdiction.

5.2. Each party shall, upon reasonable notice and during normal working hours, permit the other party to audit its compliance with the obligations of this Agreement relating to the use of any software, data or other materials. Such audits may be conducted no more than once in each Contract Year, unless the party subject to the audit is, or is reasonably suspected of being, in material breach of this Agreement.

5.3. If either party wishes to carry out an additional audit in any Contract Year, it shall reimburse the party being audited for any costs reasonably and properly incurred in connection with supporting such additional audit. The party carrying out the audit shall:

5.3.1. observe the other party's procedures relating to the protection of confidential information about any clients or customers of the other party; and

5.3.2. take all reasonable steps to minimise disruption to the other party's business during such audit.

5.4. User Access Devices are (where applicable) provided by Experian to enable the Client to access and use the Services in accordance with the terms of this Agreement. The Client shall ensure that any User Access Device(s) are not copied, interfered with and/or used in any unauthorised way.

5.5. It is the Client's responsibility to inform Experian of any unauthorised use and/or disclosure of any User Access Device so that Experian can suspend or disable that User Access Device as appropriate. The Client shall remain liable for any and all fees for the Services incurred in connection with the use of any User Access Device, until the Client has informed Experian.

5.6. Each party will cooperate and share information with the other as reasonably necessary from time to time (including in circumstances where the parties may individually or collectively have caused harm to end consumers) to ensure that both parties discharge their regulatory obligations, and in order to help achieve positive customer outcomes.

5.7. Consumer Duty (where applicable to each party's role in the distribution chain). Without prejudice to the general obligations under Clause 5.6 in respect of consumer harm, each of the parties agree that in the event Consumer Duty applies in the provision or use of the Services (as appropriate), each party shall comply with their own obligations under Consumer Duty that are applicable to it. In order to assist Experian with its compliance where Consumer Duty applies to the Services it provides under this Agreement, the following provisions will apply:

5.7.1. Where Consumer Duty applies in the Client's use of Services the Client must determine itself how the Services are distributed, deployed or used within its products in a way that supports good customer outcomes.

5.7.2. Permitted Purpose. The Client must comply with the provisions of Clause 15.1 including (but not limited to) using the Services in accordance with the Permitted Purpose and any other provisions relating to use of the Services or restrictions on the use of the Services set out in the Schedule. In addition to any audit rights described within this Clause 5, Experian reserves the right to assess and monitor (as appropriate) whether the Client is in compliance with the Permitted Purpose and any usage rights and restrictions in the Schedule and its obligations under this Agreement where it has the potential to cause harm to the end consumer or otherwise detrimentally affects Experian's compliance with Consumer Duty. The Client will provide Experian with any materials Experian reasonably requests in order to conduct such an assessment on these grounds. The Client is also obligated to report back to Experian any non-compliances with the Permitted Purpose and any usage rights or restrictions. In the event that in Experian's reasonable judgement the Client's use of the Services is not compliant with the Permitted Purpose or any usage rights and restrictions set out in the Schedule, the following process applies:

5.7.2.1. Experian will notify the Client in writing specifying the non-compliance and grant the Client 15 days to remedy any non-compliances and ensure its use of the Services complies with the Permitted Purpose and any usage rights and restrictions.

5.7.2.2. If Experian reasonably determines the Client to still be non-compliant after such remediation period set out in Clause 5.7.2.1, Experian reserves the right to suspend the Client's use of the Services by serving written notice and grant the Client a period of remediation of 28 days after receipt of the suspension notice within which to remedy the non-compliance.

5.7.2.3. In the event of the non-compliance being remedied within the remediation period set out in Clause 5.7.2.2 Experian will lift the suspension. Otherwise, Experian reserves the right to terminate this Agreement immediately by serving written notice to the Client in the event that either:

5.7.2.3.1. the non-compliance is not capable of remedy; or

5.7.2.3.2. the non-compliance is capable of remedy and the Client has failed to remedy the non-compliance in accordance with the timelines set out in Clause 5.7.2.2 above.

5.7.3. Pricing. The Client acknowledges that it is its responsibility to ensure it provides fair value and complies with any pricing obligations that applies to it under Consumer Duty and the Client confirms it will evidence its compliance with PRIN 2A.4 under Consumer Duty (if applicable).

5.7.4. Monitoring. The Client agrees to share with Experian any documentation or information reasonably required by Experian to assist Experian in complying with its Consumer Duty obligations in relation to the Services.

5.7.5. Reporting. The following provisions apply:

5.7.5.1. if the Client identifies that it or another firm in its distribution chain is not delivering good outcomes for retail customers, it must promptly notify Experian; and

5.7.5.2. notwithstanding any suspension of the Services, each party shall be responsible for considering and complying with its own obligations to notify the FCA where it becomes aware that any other firm in the distribution chain is not or may not

be complying with Principle 12 under Consumer Duty. Each party shall be responsible for its own costs incurred in such reporting.

5.8. Without prejudice to the general obligations under Clause 5.1, each of the parties shall in connection with this Agreement:

5.8.1. comply with the Anti-Corruption Requirements and the Anti-Slavery Requirements;

5.8.2. not engage in any activity, practice or conduct which would constitute either a UK tax evasion facilitation offence under section 45(1) of the Criminal Finances Act 2017 or a foreign tax evasion facilitation offence under section 46(1) of the Criminal Finances Act 2017.

5.9. Each party shall have and shall maintain in place throughout the Term:

5.9.1. its own policies and procedures to ensure compliance with Clause 5.8, including adequate procedures under the Bribery Act 2010, and will enforce them where appropriate;

5.9.2. appropriate policies, procedures and controls in relation to the prevention of sexual harassment, taking into account its own and the other party's legal obligation to take all reasonable steps to prevent sexual harassment of employees by third parties. Nothing in this Clause 5.9.2 limits either party's statutory duties, including any duty to take all reasonable steps to prevent sexual harassment or third-party harassment; and

5.9.3. an appropriate staff training programme on sexual harassment and unacceptable behaviour in the workplace.

5.10. Each party shall promptly report to the other:

5.10.1. any request or demand for any undue financial or other advantage of any kind received in connection with this Agreement;

5.10.2. any slavery or human trafficking in a supply chain which has a connection with this Agreement;

5.10.3. any request or demand from a third party to facilitate the evasion of tax within the meaning of Part 3 of the Criminal Finances Act 2017, in connection with the performance of this Agreement; and

5.10.4. any allegation or complaint that an employee or representative of either party has sexually harassed an employee of the other party. The parties agree to co-operate in good faith to investigate any such allegations or complaints and to take appropriate remedial action.

5.11. If, as a result of (a) any changes in Applicable Law (including any reasonable interpretation thereof); (b) any changes in the supply of third party data or technologies used in connection with the Services; or (c) a security vulnerability (other than a Personal Data Breach) which Experian reasonably considers may cause consumer harm, Experian considers the Services to have become Affected Services Experian will be entitled to do one of the following (as applicable) on giving prior written notice to the Client (and Experian shall, where possible, use reasonable endeavours to give 3 (three) months written notice):

5.11.1. suspend and modify the Affected Services as necessary; or

5.11.2. procure alternative data or technologies, the same as or similar to those used in the Affected Services; or

5.11.3. terminate this Agreement without liability in respect of those Affected Services.

6. CONFIDENTIALITY

6.1. Each party shall, in respect of the Confidential Information for which it is the recipient:

6.1.1. keep the Confidential Information strictly confidential and not use or disclose any part of such Confidential Information to any person except as permitted by or as required for the performance of the recipient's obligations under this Agreement; and

6.1.2. take all reasonable steps to prevent unauthorised access to the Confidential Information.

6.2. The parties may disclose the Confidential Information for which it is the recipient to, and allow its use in accordance with this Agreement by, the following (as long as the conditions in Clause 6.3 are met):

6.2.1. employees and officers of the recipient who necessarily require it as a consequence of the performance of the recipient's obligations under this Agreement;

6.2.2. the recipient's auditors, bankers, lawyers and accountants solely for the purposes of providing professional advice and any other persons or bodies having a legal right or duty to have access to, or knowledge of, the Confidential Information in connection with the business of the recipient;

6.2.3. the recipient's Group Companies for reasonable reporting purposes;

6.2.4. (in the case of the Client being the recipient) Permitted Users to the extent required to exercise the Permitted User Rights;

6.2.5. (in the case of Experian being the recipient), agents and/or sub-contractors of Experian who reasonably require it as a consequence of the performance of Experian's obligations under this Agreement.

6.3. As a condition of the rights set out in Clause 6.2 the party wishing to exercise the rights must:

6.3.1. ensure that any person to whom it discloses Confidential Information is under an obligation of confidentiality which is substantially the same as set out in this Clause 6 in relation to such Confidential Information; and

6.3.2. procure that such persons observe the restrictions in this Clause 6.

6.4. The restrictions in Clause 6.1 do not apply to any information to the extent that it:

6.4.1. is or comes within the public domain other than through a breach of Clause 6.1; or

6.4.2. is in the recipient's possession (with full right to disclose) before receipt from the other party; or

6.4.3. is lawfully received from a third party (with full right to disclose); or

6.4.4. is independently developed by the recipient without access to or use of the Confidential Information of the disclosing party; or

6.4.5. is required to be disclosed by law or by a court of competent jurisdiction or by any regulatory body or in accordance with the rules of any recognised stock exchange.

6.5. The parties acknowledge that from time to time the parties may discuss the provision of additional and/or new products and services by Experian to the Client and/or that Experian may bid to provide new products and/or services to the Client (whether as part of a formal tender process or not). In such circumstances the parties agree that:

6.5.1. the terms of this Clause 6 shall apply to any such discussions or bid (including any documents issued in relation to the bid) and any ideas and output developed as part of those discussions and/or bid;

6.5.2. references in this Clause 6 to a recipient's obligations and the purposes of this Agreement shall be deemed to refer to the assessment of the provision of goods/services by Experian to the Client; and

6.5.3. the recipient shall return to the other party all materials containing the other party's Confidential Information immediately upon demand by the other party.

6.6. Where Experian processes Personal Data contained within Client Data, the terms of Clause 18 shall govern such processing and Personal Data contained within Client Data shall not therefore be considered Confidential Information for the purposes of this Clause 6. For the

avoidance of doubt, any breach of Clause 6 concerning or relating to Personal Data shall be considered solely as a breach of Clause 18 and not of Clause 6, including for the purposes of Clause 9.

7. **INTELLECTUAL PROPERTY RIGHTS**

7.1. All Intellectual Property Rights in the Client Materials will remain vested in the Client (or its relevant licensors) and to the extent that any rights in such materials vest in Experian by operation of law, Experian hereby assigns such rights to the Client.

7.2. All Intellectual Property Rights in the Experian Materials and the Service Derivatives will remain vested in Experian (or its relevant licensors) and to the extent that any rights in such data or materials vest in the Client by operation of law, the Client hereby assigns such rights to Experian.

7.3. Each party:

7.3.1. acknowledges and agrees that it shall not acquire or claim any title to any of the other party's Intellectual Property Rights (or those of the other party's licensors) by virtue of the rights granted to it under this Agreement or through its use of such Intellectual Property Rights;

7.3.2. agrees that it will not, at any time, do, or omit to do, anything which is likely to prejudice the other party's ownership (or the other party's licensors' ownership) of such Intellectual Property Rights; and

7.3.3. agrees not to remove, suppress or modify in any way any proprietary marking, including any trade mark or copyright notice, on or in the materials of the other party and agrees to incorporate any such proprietary markings in any copies it takes of such materials.

8. **THIRD PARTY CLAIMS**

8.1. Subject to Clause 8.2, each party shall fully indemnify the other party against:

8.1.1. any amounts paid by the indemnified party to any third party as a result of or in connection with any claim which that third party brings against the indemnified party alleging that its Intellectual Property Rights are infringed in the United Kingdom by the provision by the indemnifying party to the indemnified party of the indemnifying party's Materials or the use of the indemnifying party's Materials by the indemnified party as permitted by the terms of this Agreement; and

8.1.2. any associated legal expenses reasonably and properly incurred.

8.2. The indemnities in Clause 8.1 shall not apply to the extent that any claim arises as a result of use of any infringing Materials supplied or developed by the indemnified party, and are subject to the indemnified party:

8.2.1. notifying the indemnifying party promptly on becoming aware of any matter or claim to which the indemnity might relate;

8.2.2. not making any admission, settlement or payment in respect of such matter or claim, other than a payment made pursuant to a court order, without the prior written consent of the indemnifying party (such consent not to be unreasonably withheld or delayed); and

8.2.3. allowing the indemnifying party, where appropriate, to appoint legal advisers of its choice and to conduct and/or settle negotiations and/or proceedings relating to such matter or claim and the indemnified party shall comply with the indemnifying party's reasonable requests in the conduct of any such negotiations and/or proceedings.

8.3. If any claims are made, or in Experian's reasonable opinion are likely to be made, by any third party alleging that its Intellectual Property Rights are infringed by the Client's use of the Experian Materials as permitted by the terms of this Agreement, Experian may at its sole option and expense:

8.3.1. procure for the Client the right to continue using the relevant Experian Materials (or any part of them) in accordance with the terms of this Agreement; and/or

8.3.2. modify the relevant Experian Materials to avoid the infringement or replace the relevant Experian Materials with non-infringing materials, whilst still providing the same, or substantially similar, functionality to the infringing materials.

9. **LIMITS ON LIABILITY**

9.1. Neither party excludes or limits its liability to the other for any of the following (and nothing in this Agreement shall be construed as excluding or limiting such liability):

9.1.1. for breach of its obligations under section 12 Sale of Goods Act 1979 or section 2 Supply of Goods and Services Act 1982;

9.1.2. for personal injury or death resulting from its negligence or that of its employees, agents and/or sub-contractors by operation of Section 2(1) of the Unfair Contract Terms Act 1977;

9.1.3. for breach of Clause 6;

9.1.4. for any matter which it would be illegal for that party to exclude and/or limit, or attempt to exclude and/or limit, its liability; or

9.1.5. for that party's fraud or fraudulent misrepresentation.

9.2. Except as provided in Clauses 9.1 and 9.3, the liability of each party to the other in respect of any claims (whether in contract, negligence, for breach of statutory duty or under any indemnity or otherwise) brought under or in connection with this Agreement shall be limited as follows:

9.2.1. for all claims arising in the first Contract Year, liability shall be limited in aggregate to the Initial Contract Value;

9.2.2. for all claims arising in any subsequent Contract Year liability shall be limited in aggregate to the fees (excluding VAT) paid by the Client to Experian under this Agreement in the previous Contract Year.

9.3. The limitations in Clause 9.2 shall:

9.3.1. not apply to the indemnity given under Clause 8.1;

9.3.2. not apply to any liability of either party under Clause 18.6;

9.3.3. be in addition to the obligation of the Client to pay the fees and charges under this Agreement.

9.4. Subject to Clause 9.1, neither party shall be liable to the other (whether in contract, negligence, for breach of statutory duty or under any indemnity or otherwise) for:

9.4.1. any indirect or consequential loss;

9.4.2. the following types of financial loss: loss of profits; loss of earnings; loss of business or goodwill; even if that party had notice of the possibility of the other party incurring such losses; or

9.4.3. the following types of anticipated or incidental losses: loss of anticipated savings; increase in bad debt; failure to reduce bad debt; even if that party had notice of the possibility of the other party incurring such losses.

10. **TERMINATION**

10.1. Either party shall be entitled to suspend or to terminate this Agreement immediately by serving written notice on the other party in the following circumstances:

10.1.1. if the other party commits a material breach of any of its obligations under this Agreement which is not capable of remedy;

10.1.2. if the other party commits a material breach of any of its obligations under this Agreement which is not remedied within 28 (twenty eight) days after receipt of a notice from the party not in breach specifying the breach, requiring its remedy and making clear that failure to remedy may result in termination;

10.1.3. if the other party has passed a resolution for its winding up or is subject to a petition presented to any court for its winding-up (save, in either case, for a voluntary winding-up for the purpose of a voluntary reconstruction or amalgamation), is the subject of an application for administration, or a notice of intention to appoint an administrator, filed at any court, or is dissolved or declared bankrupt, or has a receiver, administrator or administrative receiver appointed over all or part of its assets, or enters into an arrangement with its creditors, or suspends or threatens to suspend payment of its debts or is unable to pay its debts within the meaning of section 123 Insolvency Act 1986, or ceases to trade or takes or suffers any similar action;

10.1.4. upon becoming aware at any time that Sanctions apply to or otherwise target the other party or the other party is on an applicable Sanctions list maintained by such Sanctions Authority as apply to the party giving notice ("Notifying Party"), and that such listing prevents or materially affects the Notifying Party's ability to (as applicable) provide or receive the Services or give or receive payment or makes it impossible, impracticable or unlawful for the Notifying Party to perform any of its obligations or exercise any of its rights under this Agreement. In addition, if Experian becomes aware that Sanctions apply to or otherwise target a Permitted User of the Client or a Permitted User is on a Sanctions list, Experian shall be entitled to terminate the Permitted User Rights immediately on serving written notice on the Client. In the event that Experian becomes aware that Sanctions apply to or otherwise target a Group Company of the Client or the Group Company of a Client is on a Sanctions list or the Client is directly or indirectly owned or controlled by a Sanctions Restricted Person, Experian shall be entitled to either suspend the Services provided under this Agreement or terminate this Agreement, even if Sanctions do not apply to or otherwise target the Client itself or the Client itself is not on a Sanctions list;

10.1.5. where a Change in Law renders some or all of the activities of that party in connection with this Agreement illegal or unlawful and no action that party could reasonably be expected to take can make such activities legal and lawful;

10.1.6. if that party receives a request or order from a regulatory authority to cease providing or receiving the Services (in whole or in part) or, in that party's reasonable opinion, the continued provision or receipt of the Services (in whole or in part) would be in breach of that party's regulatory obligations.

10.2. Termination of this Agreement (or of any element of it) shall not affect any rights, obligations or liabilities of either party:

10.2.1. which have accrued before termination; or

10.2.2. which are intended to continue to have effect beyond termination.

10.3. Upon termination of this Agreement (or the relevant elements of it) and subject to Clause 10.4:

10.3.1. the parties shall each promptly return the Confidential Information of the other party to its owner;

10.3.2. the Client shall, at Experian's request either return any Experian Materials to Experian or destroy such materials and, if destroyed, provide a certificate stating that such materials have been destroyed; and

10.3.3. Experian shall promptly return any Client Materials to the Client on request.

10.4. The obligations under Clause 10.3 shall not apply where it is necessary to retain any Confidential Information, Experian Materials or Client Materials to exercise any rights granted under this Agreement which are intended to survive termination of this Agreement and/or to the extent that retention is required by law or any applicable governmental or regulatory authority, for audit requirements or handling of any consumer complaints, or where electronic records have been automatically backed up to a backup or recovery system in the ordinary course of business for disaster recovery purposes. The terms of this Agreement (including Clause 6 and 18) shall continue to apply to any information or materials retained.

10.5. The licences granted by Experian under this Agreement will automatically expire on termination of this Agreement for any reason and the Client shall, other than as set out in Clause 10.4, cease to use all Experian Materials (unless any licence is expressed in the Schedule to be perpetual in which case such licence and any terms relating to the extent and/or exercise of that licence shall remain in force notwithstanding termination of this Agreement, except if termination is by Experian pursuant to Clause 10.1).

11. FORCE MAJEURE

11.1. Neither party will be liable for any delay or failure in the performance of its obligations under this Agreement if such delay or failure is due to an event of Force Majeure.

11.2. If the Force Majeure persists for a period of 28 days or more, the party not claiming Force Majeure may give notice to the other to terminate this Agreement with effect from a date specified in the notice without penalty or other liability (except for any liability on the Client to pay accrued fees).

12. SEVERANCE

12.1. If any court or competent authority finds that any provision of this Agreement (or part of any provision) is invalid, illegal or unenforceable, that provision or part-provision shall, to the extent required, be deemed to be deleted, and the validity and enforceability of the other provisions of this Agreement shall not be affected.

12.2. If any invalid, unenforceable or illegal provision of this Agreement would be valid, enforceable and legal if some part of it were deleted, the parties shall negotiate in good faith to amend such provision such that, as amended, it is legal, valid and enforceable, and, to the greatest extent possible, achieves the parties' original commercial intention.

13. NOTICES

13.1. Any notices to be sent by one party to the other in connection with this Agreement except for the service of Court proceedings shall be in writing and shall either be:

13.1.1. sent by email to the email addresses of each party specified in the Schedule as those dedicated for receiving notices in accordance with this Clause 13.1. Such notice shall be deemed to have been duly given at 9.00 a.m. on the first Business Day following transmission, provided that the sender has not received a bounce-back or other delivery failure notification;

13.1.2. sent by first class post (or equivalent service offered by the postal service from time to time) to either the addresses of each party as set out in this Agreement or to the registered office addresses of each party (and in the case of notices sent to Experian, with a copy to Experian's Legal Department). Such notice shall be deemed to have been duly given two clear days after the date of posting.

13.2. If either party notifies the other party of a change to its details for the purposes of Clause 13.1, such notification shall only be effective on the date specified in such notice or seven days after notice is given, whichever is later.

14. GENERAL

14.1. If either party fails to exercise a right or remedy that it has or which arises in relation to this Agreement (including pursuant to Clause 3), such failure shall not prevent that party from exercising that right or remedy subsequently in respect of that or any other incident.

14.2. A waiver of any breach or provision of this Agreement shall only be effective if it is made in writing and signed on behalf of the party who is waiving the breach or provision. Any waiver of a breach of any term of this Agreement shall not be deemed a waiver of any subsequent breach and shall not affect the enforceability of any other term of this Agreement.

14.3. This Agreement and all matters arising out of it shall be governed by, and construed in accordance with, the laws of England. The English courts shall have exclusive jurisdiction over any claim or matter which may arise out of or in connection with this Agreement.

14.4. Variations of this Agreement shall not be effective unless recorded in writing signed by the parties (signature may be made by electronic signature); variations in electronic form shall not count as variations recorded in writing. However, variations to the Schedule made in accordance with any agreed change control procedure shall be effective.

14.5. Neither party may assign, transfer, charge or deal in any other manner with this Agreement or any of its rights under it, or purport to do any of these things, without the prior written consent of the other party (such consent not to be unreasonably withheld or delayed).

14.6. This Agreement sets out all the terms agreed between the parties relating to the subject matter of this Agreement and supersedes any previous agreement between the parties (whether oral or written) relating to the same subject matter. Each party acknowledges that in entering into this Agreement it does not rely on, and shall have no remedies in respect of, any warranty or representation (whether made innocently or negligently) that is not set out in this Agreement. Nothing in this Clause 14.6 shall limit or exclude any liability for fraudulent misrepresentations.

14.7. Except as expressly provided in Clause 19.1.2, a person who is not a party to this Agreement shall not have any rights under the Contracts (Rights of Third Parties) Act 1999 or otherwise to enforce any term of this Agreement. The rights of the parties to terminate, rescind or agree any variation, waiver or settlement under this Agreement are not subject to the consent of any other person.

14.8. Each party shall, at the reasonable request and cost of the other party, do whatever is reasonably required to give the other party the full benefit of all the provisions of this Agreement.

14.9. This Agreement may be executed in any number of counterparts.

14.10. Nothing in this Agreement is intended to, or shall, operate to:

14.10.1. create a partnership or joint venture of any kind between the Client and Experian;

14.10.2. authorise either party to act as agent for the other party; or

14.10.3. authorise either party to act in the name or on behalf of, or to otherwise bind, the other party in any way.

14.11. In this Agreement:

14.11.1. any reference to a statutory provision includes a reference to any modification or re-enactment of it from time to time;

14.11.2. references to Clauses are to the clauses of the particular section of the Experian Terms and Conditions in which they appear, unless reference is made to another set of Experian Terms and Conditions;

14.11.3. references to schedules are to the Schedule;

14.11.4. the singular includes the plural and vice versa;

14.11.5. the headings are for ease of reference only and shall not affect the construction or interpretation of this Agreement;

14.11.6. where any matter is to be agreed, such agreement must be recorded in writing; and

14.11.7. wherever the words “including”, “include”, “includes” or “included” are used they shall be deemed to be followed by the words “without limitation” unless the context otherwise requires.

14.12. The contents of the Schedule shall prevail over the contents of these Terms and Conditions to the extent of any conflict or inconsistency.

SECTION B: DATA AND MATERIALS TERMS

These terms relating to data and materials are supplemental to the Core Terms, and apply only if either party provides data and/or materials to the other party.

15. **PROVISION OF DATA AND MATERIALS**

15.1. Experian grants the Client (subject to Clauses 4.2 and 10.5) a non-exclusive non-transferable licence to use any Experian Materials provided as part of the Services for the Permitted Purpose in the Permitted Territory on any licence terms identified in the Schedule. The licence granted under this Clause 15.1 is made separately in respect of each individual element of the Experian Materials and commences on the day that each element of the Experian Materials is first made available to the Client.

15.2. The use by the Client and any Permitted User of any Services which are dependent upon data derived from a Data Sharing Scheme is conditional upon the Client and each Permitted User:

15.2.1. complying with the relevant Data Sharing Scheme Rules which are in force from time to time and any requirements in order to comply with Applicable Law; and

15.2.2. remaining entitled under those Data Sharing Scheme Rules to receive and use the relevant Experian Data and Services unless and until that entitlement ceases by operation of those Data Sharing Scheme Rules, as a result of a decision made under the governance arrangements of the relevant Data Sharing Scheme, or otherwise; and

15.2.3. maintaining all subscriptions, memberships, approvals, authorisations, permissions, registrations, licences or exemptions required under those Data Sharing Scheme Rules.

15.3. Experian shall be entitled to immediately suspend or discontinue the provision of any and all Services which utilise data from the relevant Data Sharing Scheme if at any time, any condition in Clause 15.2 is not satisfied.

15.4. Any suspension or cessation under Clause 15.3 shall be applied to the Client and the Permitted User to which the relevant non-compliance relates.

15.5. The licence granted pursuant to Clause 15.1 does not permit and therefore the Client shall not use, or allow any third party to use, Experian Materials to develop, improve, train, validate or benchmark any AI Technologies. For the purpose of clarification, Client may use Experian Materials in its AI Technologies to the extent strictly necessary to produce individual outputs or decisions solely for the Permitted Purpose; provided that no AI Technologies are developed, improved or trained through such use and no Experian Material is persistently retained.

15.6. Any technology, information, data, or materials created by the Client using Experian Materials in breach of Clause 15.5 shall be treated as Experian Confidential Information and the Client hereby assigns all Intellectual Property Rights within those things that are created in breach of Clause 15.5 to Experian.

15.7. Experian’s rights under Clause 5 shall apply to assessing the Client’s compliance with Clause 15.5.

16. **CLIENT RESPONSIBILITIES**

16.1. The Client shall be responsible for:

16.1.1. the security, configuration and operation of any environment, system, model or process by which it accesses, receives or uses the Services;

16.1.2. ensuring that the Services and Experian Materials are accessed and used: (a) only within an environment under its control (which includes an environment operated by a third party on the Client's behalf that the Client controls); and (b) in accordance with

Experian's reasonable instructions and guidelines issued by Experian in respect of its security and compliance requirements, including those set out at https://ssp.uk.experian.com/securecontrol/securityGuidelines.html and https://www.experian.com/content/dam/marketing/na/procurement/TPSMS026_Client_Security_Requirements_v4.0_EN.pdf and any set out in the Schedule; and

16.1.3. each decision, act or omission it takes in reliance (in whole or in part) on the Services, and for explaining and evidencing any such decision, acts or omissions as required by Applicable Law.

17. **USE OF CLIENT MATERIALS**

17.1. The Client grants Experian (subject to Clause 10.3) a royalty free, non-exclusive, non-transferable licence to use (and copy) the Client Materials solely for the purposes of:

17.1.1. performing this Agreement; and

17.1.2. complying with any requests made to Experian under statute and/or regulation.

17.2. Other than with respect to data that the Client has agreed to contribute to a Data Sharing Scheme (which does not constitute "Client Data" for the purposes of this Agreement), and unless provided for in this Agreement or otherwise authorised by the Client in writing, the licence granted pursuant to Clause 17.1 does not permit and therefore Experian shall not use, or allow any third party to use, Client Materials to develop, improve, train, validate or benchmark any AI Technology.

18. **DATA PROTECTION**

18.1. Without prejudice to the general obligations under Clause 5.1 each of the parties shall in the provision or use of the Services (as appropriate) comply with all applicable Data Protection Legislation.

18.2. Each party warrants that it shall implement appropriate technical and organisational measures to ensure a level of data security relating to the Personal Data of the other party appropriate to the risk presented by the Processing.

18.3. The Client instructs Experian to, and agrees that Experian may, Process the Client Data for the Agreement Purposes.

18.4. There are circumstances in which Experian will or may be a Processor of Client Data. When, and to the extent that from time to time, Experian is a Processor of Client Data, the parties shall record the particulars of any such Processing in the Schedule, and the parties agree the following in respect of such Processing:

18.4.1. Experian shall Process the Client Data only in accordance with the Client's documented instructions referred to in Clause 18.3 (including with regard to transfers of Personal Data to a third country) and any other instructions agreed by the parties from time to time, unless Experian is required to Process the Client Data to comply with Applicable Law (in which case, Experian shall inform the Client of that legal requirement before Processing, unless that law prohibits such information on important grounds of public interest);

18.4.2. (subject to the authorisation granted under Clause 18.4.4) Client authorises the international transfer of Client Data where (i) reasonably necessary for the performance, maintenance or support of the Services; or (ii) where Experian is required to conduct an international transfer in order to comply with Applicable Law (in which case, Experian shall inform the Client of that legal requirement before Processing, unless Applicable Law prohibits such communication on important grounds of public interest);

18.4.3. Experian shall ensure that persons authorised to Process the Client Data have committed themselves to confidentiality;

18.4.4. Client provides general authorisation to Experian's use of Sub-processors to provide Processing activities on Client Data on behalf of the Client. The details of Experian's current Sub-processors are available via the following link: https://experian.co.uk/crain/data-sub-processors. In the event that:

18.4.4.1. Experian adds or replaces any Sub-processors during the Term, Experian will update this website and provide Client with a mechanism to obtain notice of that update. In line with Article 28(2) of UK GDPR the Client has the opportunity to object to such changes. The appointment of any Sub-processor shall not relieve Experian of its obligations under this Agreement; and

18.4.4.2. if the Client (acting reasonably and in good faith) objects to the change to or addition of a new Sub-processor pursuant to Clause 18.4.4.1, the parties shall discuss the Client's concerns in order to resolve them and/or consider alternative solutions (if any) for the continued provision of the Services to the Client together with any new commercial terms for such alternative solution.

18.4.5. Experian shall ensure that where Experian appoints another Processor as contemplated by Article 28(4) of the UK GDPR, that Processor is subject to contract obligations as required by that Article;

18.4.6. Experian shall take into account the nature of the Processing Experian carries out as a Processor of Client Data and assist the Client by appropriate technical and organisational measures, insofar as this is possible, for the fulfilment of the Client's obligation to respond to requests for exercising the Data Subject rights laid down in Chapter III of the UK GDPR;

18.4.7. Experian shall assist the Client in ensuring compliance with the obligations pursuant to Articles 32 to 36 of the UK GDPR, taking into account the nature of the Processing Experian carries out, and the information available to Experian, in its capacity as a Processor of Client Data;

18.4.8. Experian shall (at the request of the Client) comply with its obligations relating to the return or destruction of data under Clause 10.3, and to audit under Clause 5;

18.4.9. Experian shall (at the request of the Client) provide the Client with any information which it is reasonable for Experian to provide to allow the Client to demonstrate compliance with Article 28 of the UK GDPR;

18.4.10. Experian shall comply with its obligations under Article 28(3) of the UK GDPR to inform the Client immediately if in the opinion of Experian any instruction of the Client referred to in Clause 18.4.1 infringes the UK GDPR or any other relevant data protection provision;

18.4.11. Experian shall notify the Client without undue delay after becoming aware of a Personal Data Breach relating to the Client Data.

18.5. Where either party is a Controller of Personal Data and is sharing that Personal Data with the other party in accordance with this Agreement who is also acting as a Controller of that Personal Data (making that Personal Data, Shared Personal Data, for the purposes of this Agreement), each party shall comply with Clause 5 and agrees as follows:

18.5.1. The Controller sharing the Shared Personal Data acknowledges and agrees that the Data Subjects have been made aware of the intention to share Shared Personal Data.

18.5.2. Each party shall be a Controller of the Shared Personal Data and shall make its own assessment as to how it will satisfy the obligations of a Controller under the Data Protection Legislation including establishing its own grounds for Processing the data.

18.5.3. The receiving party shall always comply with all Data Protection Legislation in connection with the exercise and performance of its rights and obligations under this Agreement.

18.5.4. Pursuant to the Data Protection Legislation, each party confirms that when acting as a Controller:

18.5.4.1. it has implemented procedures for dealing with individual rights; and

18.5.4.2. it is responsible for responding to any Data Subject access requests it may receive; and

18.5.4.3. it shall forward any Data Subject access requests it may receive which relate to the other party's Processing activities to the other party without undue delay.

18.5.5. The parties have determined that the aim of sharing the Shared Personal Data is to enable (as applicable) (i) the right to receive the Services; or (ii) the obligation to perform the Services, in accordance with this Agreement.

18.5.6. The parties have determined that the benefits to be derived by Data Subjects and/or society from sharing the Shared Personal Data are those associated with the receipt and performance of the Services (as applicable), including any set out in the Permitted Purpose.

18.5.7. Each party will:

18.5.7.1. deal with individual rights and access (for example, dealing with Data Subject requests) in accordance with its own procedures and compliance documentation; and

18.5.7.2. implement its own governance procedures (including security arrangements, data accuracy, retention, and deletion etc.).

18.5.8. Each party shall nominate key contacts for ensuring compliance for that party's data privacy obligations under this Agreement and make those details known to the other party upon request.

18.6. Subject to Clause 18.7, if, pursuant to Article 82(4) UK GDPR, one party (the "Paying Party") has been held liable to pay compensation to a Data Subject for damage caused (in whole or part) by the other party ("Other Party"), the Paying Party shall, as envisaged under Article 82(5) UK GDPR, be entitled to recover from the Other Party (as a debt) any part of such compensation corresponding to damage for which the Other Party was responsible.

18.7. Following receipt of a claim (or notification of an intention to make a claim) from a Data Subject to which Article 82(4) UK GDPR may apply:

18.7.1. the party in receipt of the claim shall promptly notify the other party of the claim;

18.7.2. neither party shall make any admission of liability, settlement or payment in respect of such claim, other than a payment made pursuant to a court order, without the prior written consent of the other party (such consent not to be unreasonably withheld or delayed); and

18.7.3. each party shall provide such cooperation and assistance as is reasonably required by the other party in connection with the claim.

SECTION C: PERMITTED USERS

These terms relating to Permitted Users are supplemental to the Core Terms and shall apply only where the Schedule states that there are Permitted Users in connection with this Agreement.

19. **PERMITTED USERS**

19.1. It may be of benefit to the Client for agreed third parties to have certain access to the Services. The Client shall therefore be entitled to allow Permitted Users to exercise the Permitted User Rights. In order to achieve this without the need for each Permitted User to contract directly with Experian the relevant Schedule shall identify the Permitted User and their registered office, and (if required) the Permitted Territory shall be deemed extended accordingly for the purposes of that Permitted User exercising their Permitted User Rights only, and the Client agrees as follows:

19.1.1. the Client shall procure that each Permitted User complies with all relevant provisions of this Agreement, including the obligation that the Permitted Users use the Services for the Permitted Purpose only; and

19.1.2. pursuant to the Contracts (Rights of Third Parties) Act 1999, the terms of this Agreement shall be enforceable by each Permitted User (to the extent permitted by law and subject to the terms of this Agreement including Clause 19.1.3) as if each Permitted User were a party to this Agreement;

19.1.3. the terms of Clause 9 (Limits on Liability) shall apply on an aggregate basis across all claims that may be brought by the Client and/or a Permitted User under or in connection with this Agreement;

19.1.4. unless expressly agreed otherwise in the Schedule, a Permitted User must at all times be a Client Group Company in order to have access to the Services as set out in this Agreement. If any Permitted User is no longer a Client Group Company ("Ex-Permitted User"), the rights of the relevant Permitted User will automatically terminate (without further notice and without liability to Experian) on the date it ceases to be a Client Group Company and the Client will be liable for any acts or omissions of the Ex-Permitted User as if they were the acts or omissions of the Client;

19.1.5. where an Ex-Permitted User has any Experian Materials, the Client shall inform Experian in writing, and shall ensure that such Ex-Permitted User:

19.1.5.1. stops use of and has no further possession of or access to such Experian Materials; and

19.1.5.2. returns to the Client all copies of Experian Materials and any other equipment or software which is the property of Experian in its possession or control; and

19.1.5.3. deletes any remaining copies of such Experian Materials from its computer system and any other medium on which it is stored.

19.1.6. if the Client's rights under this Agreement terminate (for whatever reason), the Permitted Users Rights shall also automatically terminate (without further notice and without liability to Experian).

19.2. References to Client Materials in this Agreement shall be deemed to include data and materials provided by Permitted Users.

SECTION D: DEFINITIONS

In this Agreement the following words and expressions shall have the following meanings:

Word or Expression	Meaning
Affected Services	Services which Experian (in its reasonable opinion) considers that it can no longer provide in accordance with their Specification or that it cannot provide at all as a consequence of the trigger events set out in Clause 5.11;
Agreement Purposes	The purposes of Experian providing the Services as contemplated by this Agreement, and for such other purposes as the parties may agree from time to time;
AI Technologies	Artificial intelligence, machine learning or similar technologies, systems, and agents;
Anti-Corruption Requirements	All Applicable Law relating to anti-bribery and anti-corruption including the Bribery Act 2010;
Anti-Slavery Requirements	All Applicable Law relating to anti-slavery and human trafficking including the Modern Slavery Act 2015;

Word or Expression	Meaning
Applicable Law	Means: (i) all legislation and regulations; (ii) legally binding rules, policies, guidance, codes of practice, instructions, notices, publications, recommendations, industry codes of conduct or guidelines issued or adopted by any governmental, statutory or regulatory body; and (iii) any other rules having equivalent force;
Applicable Rate	Means: (i) in the event the anniversary of the Commencement Date falls between 1 April and 30 September, the percentage increase of the latest Relevant Index available at 90 (ninety) days prior to 1 April as compared with the Relevant Index 12 (twelve) months prior; or (ii) in the event the anniversary of the Commencement Date falls between 1 October and 31 March, the percentage increase of the latest Relevant Index available at 90 (ninety) days prior to 1 October as compared with the Relevant Index 12 (twelve) months prior;
Business Day	A day other than a Saturday, Sunday or public holiday in England;
Change in Law	The coming into effect of a new Applicable Law or a change in Applicable Law or a fundamental change in the interpretation of Applicable Law after the date of this Agreement;
Client Data	Any of the data (including Personal Data) and/or databases supplied by the Client and provided to Experian in connection with this Agreement but excluding any data supplied to the Client by Experian;
Client Materials	Any of the items provided to Experian by the Client in connection with this Agreement, including Client Data;
Commencement Date	The date specified in the Schedule or, if no such date is specified, the date on which this Agreement is signed by the final signatory;
Confidential Information	Any and all information relating to the trade secrets, operations, processes, plans, intentions, product information, prices, know-how, designs, customer lists, market opportunities, transactions, affairs and/or business of the parties and/or to their customers, suppliers, clients or Group Companies in or on any medium or format;
Consumer Duty	As set out in Principle 12 and PRIN 2A of the Principles for Business section of the Financial Conduct Authority ("FCA") Handbook and any related rules or guidance issued by the FCA relating to the delivery of good customer outcomes for retail customers;
Contract Year	A 12 (twelve calendar) month period from the Commencement Date or any anniversary of the Commencement Date, or, if this Agreement is for a Term of less than 12 (twelve) calendar months, the Term;
Controller	The definition specified in the Data Protection Legislation;
Core Terms	The provisions set out in Section A and the definitions set out in Section D of these Terms and Conditions;
Data Protection Legislation	All Applicable Law relating to data protection and privacy as it applies to the parties in respect of their obligations under this Agreement;
Data Sharing Scheme	Any scheme, programme, membership, information exchange, or other arrangement where certain data sharing activities are carried out subject to the relevant Data Sharing Scheme Rules;
Data Sharing Scheme Rules	The rules of the relevant Data Sharing Scheme;
Data Subject	The definition specified in the Data Protection Legislation;
Documentation	Any or all of the Specification, user documentation, product documentation, technical documentation including guidelines relating to data security and access and/or statements of functionality;
Experian Data	Any of the data (including Personal Data) and/or databases and/or scores supplied by Experian to the Client in connection with this Agreement but excluding the Client Data;
Experian Materials	Software and any materials, Documentation, Scorecards or other items licensed by Experian to the Client in connection with this Agreement and includes Experian Data;
Force Majeure	Any act of government or state, civil commotion, epidemic, fire, flood, industrial action or organised protests by third parties, natural disaster, war, failure of payment systems, or any event beyond the reasonable control of the party claiming to be excused from performance of its obligations;
Group Company	Any company which is in relation to Experian or (as the case may be) the Client, a subsidiary, holding company or subsidiary of a holding company as the terms "subsidiary" and "holding company" are defined by section 1159 of the Companies Act 2006. "Experian Group Company" and "Client Group Company" shall be interpreted in this way;
Initial Contract Value	The greater of (1) the amounts (excluding VAT) payable by the Client under this Agreement in the first Contract Year as specified in the Schedule; and (2) the amounts (excluding VAT) actually paid by the Client under this Agreement in the first Contract Year;
Initial Term	The period specified as such in the Schedule;
Intellectual Property Rights	Copyright, database right, domain names, patents, registered and unregistered design rights, registered and unregistered trade marks, and all other industrial, commercial or intellectual property rights existing in any jurisdiction in the world and all the rights to apply for the same;
Materials	Client Materials or Experian Materials, as appropriate;
Minimum Notice Period	The minimum period of notice to be served by either party to terminate this Agreement as specified in the Schedule or, if no such period is specified, 12 (twelve) months;
Permitted Users	The permitted users identified in the Schedule;
Permitted User Rights	The rights of the Permitted User set out in the Schedule;
Permitted Purpose	Unless otherwise set out in the Schedule, the internal business purposes of the Client and not in any event for the provision of bureau services to any third parties;
Permitted Territory	Unless otherwise set out in the Schedule, the country in which the registered office of the Client (as stated in the Schedule) is located;
Personal Data	The definition specified in the Data Protection Legislation;
Personal Data Breach	The definition specified in the Data Protection Legislation;

Word or Expression	Meaning
Processing	The definition specified in the Data Protection Legislation and "Process" and "Processed" shall also be construed accordingly;
Processor	The definition specified in the Data Protection Legislation;
Project Timetable	Any timetable expressly set out or referred to in the Schedule or otherwise agreed between the parties from time to time;
Relevant Index	All Items index of the Retail Prices Index as published by the Office for National Statistics (or its successor from time to time), or any official index replacing it. If the Retail Prices Index is unavailable at the time of identifying the Applicable Rate, then a broadly equivalent measure of inflation (as may be reasonably determined by Experian) will be used as a substitute;
Sanctions	As in force from time to time, any treaty, law regulation, decree, ordinance, order, decision, directive, policy, demand, request, rule or requirement imposed, administered or enforced from time to time by any Sanctions Authority: (a) relating to any economic, financial trade or other, sanction, restriction, embargo, import or export ban, prohibition on receipt or transfer of funds or assets or on performing services, or equivalent measure; or (b) directed at prohibiting or restricting dealings with Sanctions Restricted Person(s);
Sanctions Authority	Means any of: a) the United Kingdom; b) the European Union or any of its Member States; c) the United States of America; and the respective governmental institutions and agencies of any of the foregoing in items (a) to (c) above;
Sanctions Restricted Person	Any person or entity: (i) included on the Consolidated List of Financial Sanctions Targets maintained by Her Majesty's Treasury; (ii) included on the Consolidated List of Persons, Groups and Entities subject to European Union Financial Sanctions; (iii) included on the Specially Designated National and Blocked Persons List maintained by the United States Office of Foreign Assets Control; (iv) included on any other list of a similar nature administered by a Sanctions Authority in respect of persons or entities with whom dealings are prohibited and/or whose assets are blocked; (v) owned 50% or more of, if applicable in accordance with respective Sanctions, controlled by any person, entity or body appearing on any list referred to in items (i) to (iv) of this definition;
Schedule	The schedule or schedules which describe the subject matter and specific terms relating to this Agreement;
Scorecard	A statistical formula derived to aid decision making and any supporting material in relation to such formulae;
Services	The services as specified in the Schedule and all other services supplied by Experian to the Client under or in connection with this Agreement, including the provision and grant of licences in respect of any Experian Data and/or Experian Material;
Service Derivatives	Information, data and materials that are derived, prepared or generated by Experian and/or its sub-contractors pursuant to (and/or as a consequence of) the Services but not licensed to the Client in connection with this Agreement, including (i) search footprints; and (ii) aggregated, anonymised data relating to the Client's use of the Services, but excluding the Client Materials themselves;
Shared Personal Data	The Personal Data that is being shared on a Controller-to-Controller basis (if any), as set out in the Schedule, and not any other Personal Data that may be shared between the parties under this Agreement;
Specification	Any document identified as a specification in the Schedule (as such document is updated by agreement between the parties from time to time), or if none, Experian's standard configuration for the Services from time to time;
Sub-processor	Any person (including any third party and any Experian Group Company but excluding an employee of Experian or any of its sub-contractors) appointed by or on behalf of Experian to Process Personal Data on behalf of Experian in connection with the Agreement;
Term	The duration of this Agreement as determined in accordance with Clause 2.1;
UK GDPR	The General Data Protection Regulation (2016/679), to the extent that and in the form that it is a requirement of English law from time to time;
User Access Device	Any identification code, username, password, digital certificate, web certificate or any other security device provided by Experian and used by the Client to access the Services.