



Modern Slavery Statement

This document has been classified as Experian Public

Version FY26



1 Experian Statement on Modern Slavery

Financial year ended 31 March 2026

This statement is made pursuant to section 14 of the Modern Slavery Act 2018 (Cth) (the “Act”) and sets out the steps taken by Experian Australia Holdings Pty Ltd ABN 17 124 553 984 and its subsidiaries (together, the Experian Australia Group) to ensure that slavery, human trafficking, and child labour are not taking place in our supply chains or in any part of our business. It covers our activities for the financial year for the 12 months to 31 March 2026, hereafter referred to as ‘FY26’. Experian Australia Holdings Pty Ltd is the ultimate holding company of the Experian Australia Group with registered office at Level 14/2 Southbank Boulevard, Southbank 3006, and it is a wholly owned subsidiary of Experian plc, the ultimate parent company. This statement has been prepared as a joint statement on behalf of all reporting entities in the Experian Australia Group. A listing of all of the reporting entities are in Appendix.

The Experian Group share the same governance framework, the same set of policies and code of conduct, shared suppliers, and have the same shared services teams including Finance, Procurement, Legal, Risk, and Human Resources.

Our Definition and Approach to Modern Slavery

Experian is dedicated to creating a better tomorrow. A key element of this mission is to ensure that we do all we can to eliminate the blight of modern slavery.

Experian defines modern slavery in line with section 4 of the Act, which encompasses slavery, servitude and forced or compulsory labour, human trafficking, sexual exploitation, and child labour; all practices that constitute an offence under Division 270 or 271 of the Criminal Code or a violation of the international agreements described in section 4 of the Act. It can take many forms and is often very difficult to detect. Experian seeks to do all it can through the efforts outlined in this statement to prevent, detect, and eliminate these practices in our organisation and supply chain.

We have established a modern slavery steering committee which meets quarterly and is chaired by our Group Chief Procurement Officer. This committee oversees our modern slavery programme. In June 2024, our efforts to combat modern slavery were recognised at the prestigious Credit Strategy Awards in the UK, where Experian won the Corporate Social Responsibility category for our approach to modern slavery over the last seven years. The judges provided the following feedback:

“This stands out as a unique entry, without the need of self-promotion. A global effort towards a very good cause, using their technology and size to tackle a huge problem. The results are quantified, and they have committed to the project for the long run.”

Our Business

Experian is a global data and technology company, powering opportunities for people and businesses around the world. We help individuals take control of their financial lives and follow their dreams. Businesses rely on our valuable data and powerful analytics to make smarter decisions and to mitigate risk. We are changing lending, helping business detect more fraud, simplifying healthcare, making it easier to get a car, enabling businesses to understand their target customers, and much more.

We empower businesses to make faster, smarter decisions by transforming complex data into actionable insights. From credit risk assessment to fraud prevention and market analysis, our solutions help organisations innovate and grow with confidence. We also provide individuals with tools and resources to take control of their financial health and achieve their goals. Through personalised offers, monitoring services and identity protection, we help people build brighter financial futures.

We invest in talented people and new advanced technologies to unlock the power of data and innovate. As a FTSE 100 Index company listed on the London Stock Exchange (EXPN), we have a team of 25,200 people across 33 countries. The Group corporate headquarters are in Dublin, Ireland with operational headquarters in Nottingham, UK; Costa Mesa, USA; and São Carlos, Brazil. The Experian plc Board has oversight over the Group globally, and we have a well-developed system of internal authorities, controls, and policies within the Group. We also have a number of corporate functions (e.g. Procurement, Risk, Finance, HR, Sustainability etc) that support the regions.

Learn more at experianplc.com.

How we work

How we work is as important as what we do. We recognise that our work carries with it an enormous responsibility, and our guiding principle is to treat everyone fairly and their data with respect.

Every day, our data and analytics are helping people and businesses to achieve more; individuals to access the financial services they need; people to protect their identities and lives; and economies and societies to flourish.



We aim to have a positive effect on the communities in which we live and work. From teaching unemployed young people the interview skills they need to get a job, to helping charities expand so they can feed and shelter even more people, we're using our expertise to make a difference.

Our Structure

Experian plc is the ultimate parent company of the Group, it operates its business through its subsidiaries globally, the majority of which are wholly owned (see p229 of FY26 Annual Report). Experian plc and its subsidiaries employ approximately 25,200 people in 33 countries. Experian provides services across four geographic operating segments: North America (67% of revenue); Latin America (15%); UK and Ireland (11%); and EMEA and Asia Pacific (7%), with the leaders of each region reporting to the Chief Executive Officer of the Group.

Our three largest markets are the USA, Brazil, and the UK. A full list of the countries in which we operate can be found at experianplc.com/contact-us. This regional structure enables Experian to better understand the different needs and constraints of each local market and to service both domestic and international clients effectively within each region. Its global reach enables Experian to offer its clients the benefit of shared product development and market knowledge, supporting existing clients (frequently large multinational organisations) as they expand into new countries.

Experian's activities are grouped into two business segments: Business-to-Business (73% of revenue) and Consumer Services (27% of revenue).

In preparing this Modern Slavery Statement, Experian plc consulted with relevant entities that it owns or controls across the Group to ensure the content reflects global operations and risk profile. Consultation was coordinated centrally by the Group and involved engagement with regional teams and subject matter experts (including procurement/supplier management, HR, risk and compliance). Through this process, information was gathered and validated regarding structure, operations and supply chains, confirming region- and business-specific initiatives and priorities. Feedback from participating Group entities was incorporated into the Statement.

Our Supply Chain

Each year Experian Group companies spend c.\$3.5bn with external vendors on goods and services. The majority of this spend is on IT, professional services, data, and marketing. Our suppliers employ over 5,900 contractors who work on Experian projects, many of these are based in India and are specialists in software development.

Our supply base is heavily weighted towards service-based providers rather than the purchase of manufactured goods. Most of the manufactured goods that we do purchase are purchased from large multinational corporations who have their own supply chain principles and ethical standards in addition to agreeing to ours where appropriate.

Given the nature of Experian's business, we believe the risk of modern slavery in our organisation and supply chain is low compared with businesses operating in other sectors. Nonetheless, we are not complacent and continue to focus on improving our procedures and policies to ensure that there is no modern slavery in our organisation or supply chain.



Our Standards and Policies

We have standards and policies in place which combat the risk of modern slavery.

Our employees:

- are provided with a written contract of employment which sets out their rights as employees clearly and which complies with local laws;
- certify compliance with our Global Code of Conduct which is published on our [website](#) and communicated to employees via a mandatory online annual training module are provided with a [global confidential helpline](#) where any concerns can be reported anonymously 24 hours per day. Any instances of whistleblowing are received by our Head of Global Internal Audit. If serious, a triage committee assesses the report, agrees on next steps, and decides on reporting lines. The committee is also responsible for ensuring that all whistleblowing policies are adhered to in relation to the whistle-blower. Where a supplier is involved, the Experian business owning the relationship has responsibility for ensuring the supplier responds to any violations and undertakes any recommended actions;
- are provided with an all-employee communication highlighting how they can report any suspected instances.

Our suppliers:

- are obligated under our contractual terms and conditions to maintain acceptable controls and standards in respect of their employees and their rights and freedoms;
- must comply with our supplier code of conduct which sets out our expectations of suppliers. It separates these expectations into obligations our suppliers must fulfil and best practices that they should seek to comply with. The new supplier code of conduct can be found on our website and specifically covers human trafficking, modern slavery, and forced/child labour.

Risk Assessment

We invited our partners at the Slave Free Alliance to undertake a risk assessment of our business. The last one that they conducted was in FY23 and it concluded that the internal risk in our business is relatively low due to the pre-employment checks that we undertake.

SFA noted significant progress in the latest assessment:

- New and improved supplier code of conduct shared with suppliers
- Our supplier due diligence now includes modern-slavery related questions
- Substantial uplift in facilities management due diligence at tender stage
- Employee induction training package now includes content on modern slavery, bullying, harassment and grievance reporting
- Formal escalation process for modern slavery provided via our whistleblowing helpline
- New bespoke training delivered to several business areas

Areas recommended for further development were:

- Address the inconsistency of understanding of modern slavery risks across the enterprise. This varies by region and department due to the range of markets that Experian operates in. A planned training refresh in FY27 will address this
- Development of our supplier due diligence. Our risk-based approach to supplier due diligence, planned for FY27, will address this

The categories of modern slavery that Experian is most at risk of (operating in a service-based environment), relate to excessive working hours (where victims are forced to work more than the maximum hours allowed by the law of the country of operation) and bonded labour. Our assessment activities are therefore focused on these areas.

Supplier Due Diligence – New Suppliers

When starting a new relationship with a supplier, we:

- ask questions at the outset of any competitive process regarding a supplier's modern slavery compliance and
- obligate suppliers to agree to our supplier code of conduct or their equivalent standards. We assess whether their standards are equivalent by reviewing their policies and standards around modern slavery.

Supplier Due Diligence – Existing Suppliers

We have also undertaken assessments of our existing supply chain. We carried out desktop assessments in the UK and Ireland, North America, Latin America and EMEA and Asia Pacific. The assessment began with a segmentation of all our suppliers by spend, region and category. We focused on higher risk categories including facilities management, labour agencies and software development suppliers. We combined this with data from the Corporate Human Rights benchmark and Glassdoor.com to identify 94 of our highest risk suppliers. These suppliers received an assessment questionnaire.

The assessment questionnaire included a series of questions to ascertain the suppliers' knowledge, approach and policies relating to modern slavery risks in their business. The process included a review of their modern slavery statements and supporting policies where available. We received a 100% response-rate to the assessment questionnaire.

The responses to the assessment questionnaire highlighted a number of measurable key performance indicators ("KPIs") that we used to assess the effectiveness of the actions we have undertaken. These will be reviewed again in FY27 to check on progress:

- 53 of the 94 suppliers stated that they have a modern slavery policy;
- 43 suppliers audit their own new suppliers (with modern slavery and human rights in scope);
- 47 suppliers include clauses in their supplier contracts aimed at preventing modern slavery in their respective supply chains.

We undertook 12 video calls with suppliers that, based on the questionnaire responses, were of highest risk. The calls were led by a modern slavery expert from the Slave Free Alliance. The subject matter expert produced a report for each supplier with a series of recommendations which were shared with the suppliers to action.

We intend to revisit this assessment in FY27 to understand the progress that our supply chain has made on this topic and ensure that any risk continues to be monitored.

Supplier Due Diligence – Facilities Management

In FY24, we wanted to build on the due diligence from the previous year. We decided to focus on facilities management vendors at our main sites as this was identified as one of our higher-risk areas. We embarked on a series of on-site visits to each of our main offices around the globe including in the UK, USA, Brazil, India, Germany, Bulgaria, and Malaysia. At each of these offices, in person meetings were held with staff such as cleaners, caterers, maintenance and reception staff.

The agenda and questions for the meetings were prepared with assistance from our partners at the Slave Free Alliance. The meetings assessed the interviewees' level of knowledge regarding the subject, whether they would recognise the signs of modern slavery and their level of confidence in Experian and their employer to deal with the situation. The meetings were organised as general welfare discussions so that interviewees did not prepare and to ensure that we obtained a true picture of their knowledge of modern slavery.

Facilities management colleagues and contractors were interviewed across 12 offices. The main themes that emerged were;

- facilities management employees' current understanding of the issue in some regions was primarily obtained through local media which varies from region to region;
- all interviewees appeared to have a good understanding of their rights and what to expect of their employers;
- there were no instances of modern slavery or human rights being infringed within our organisation or supply chain.

As a member of the Slave Free Alliance we seek their input each year when developing and undertaking internal or external assessments. The Slave Free Alliance assisted with the visits in the UK. Visits undertaken outside of the UK were undertaken by Experian colleagues (not the facilities teams) with support from the Slave Free



Alliance. We have a panel of external auditors who would have been deployed had a more in-depth supplier assessment been required. Each external auditor is selected based on location, capacity and whether there is any potential conflict of interest.

Supplier Due Diligence – Supply Chain

In FY25, we wanted to understand the risk and mitigation strategies further down our supply chain so we selected three key suppliers of cloud infrastructure, hardware and professional services:

- The suppliers' publicly available data about modern slavery and their respective supply chains was studied and an appropriate messaging and a question set were compiled with support from our partners and subject matter experts at the Slave Free Alliance. The messaging was supportive and collaborative.
- A series of meetings were set up to cross-check the information provided in the public documents and to understand what the suppliers were doing to mitigate risk further down in the supply chain.

Training

We have used our relationship with the Slave Free Alliance to ensure that subsidiaries across all regions, including Australia, are well-informed on the subject. Our steering committee allows representatives from across the organisation to come together and share best practice, learning from each other and the Slave Free Alliance.

Global Procurement team receives supplementary modern slavery training through our on-line learning and development tool. These assignments are tracked to ensure that all procurement colleagues complete the training. We have also extended training to Human Resources Business Partners with two webinars held to increase understanding and awareness.

Support for Anti-Slavery Organisations

The North America region has partnered with Hope for Justice to support Hope for Justice's RISE Programme in North Carolina (NC) and Tennessee (TN) to generate enhanced, long-term services for human trafficking survivors. Over 12 months, 2,319 potential victims of trafficking were reached - 2,217 in TN, and 102 in NC through outreach services. Aftercare services reached 70 people across TN and NC, supporting and advocating for survivors in domains such as housing, education, employment, financial literacy, physical and mental health. Beyond direct survivor support, the project delivered training to 2,653 people - 1,528 in TN, and 1,125 in NC. Together, these activities reflect wide-scale impact across prevention, intervention and aftercare.

In the last 12 months we have worked with our charity partner Hope for Justice to facilitate Start Anew clinics. There have been seven clinics held across the USA which have helped 500 victims of human trafficking and domestic abuse. Our education and advocacy teams helped them understand how they can rebuild their lives.

One of the organisers told us, *"Thank you for your time and help with the Dallas Start Anew clinic this past Wednesday! Over 120 people attended the clinic of which 45 were survivors of human trafficking or domestic abuse. Experian made a huge impact and we cannot thank you all enough."*

We also sponsor and support International Sanctuary – a charity that supports women who are escaping human trafficking - helping them to rebuild their lives through education, employment, healthcare and community.



Summary of Activities for the financial year ended 31 March 2026

There have been no instances of modern slavery found in our business or supply chain against the 11 International Labour Organisation indicators in this financial year.

We invited the Slave Free Alliance to undertake a third-party assessment of our processes and practices to understand where we are strong and what can be improved – we will take appropriate actions based on the recommendations made.

The North America region has renewed its partnership with Hope for Justice to support the RISE Programme in North Carolina and Tennessee. Both projects generate enhanced, long-term services for human trafficking survivors.

We have used our expertise and industry knowledge to work with Hope for Justice and the Start Anew initiative.

Through seven clinics, we have helped 500 victims of human trafficking and domestic abuse.

We actively participate in the Slave Free Alliance's industry group for companies in the finance sector.

We developed and are implementing a formal, risk-based supplier assessment process to measure the effectiveness of its actions to address modern slavery risks, including periodic reviews of higher-risk suppliers, targeted questionnaires, and documented outcomes to support ongoing monitoring and improvement. This process involves consultation with relevant stakeholders (including entities Experian Australia owns or controls) and engagement with supplier relationship owners across the business to gather input and assess risks across those suppliers' operations.

Proposed Actions for the next financial year ending 31 March 2027

1. Implement the learnings from the Slave Free Alliance Assessment that was undertaken in FY26;
2. Undertake a risk-based assessment of our supply chain to understand and mitigate the risks of modern slavery;
3. Renew training for key teams on the subject of modern slavery; and
4. Build on the work done through Hope for Justice and the Start Anew initiative, using our expertise to help victims of modern slavery and human trafficking.

This commitment statement is approved by Experian Australia Holdings Pty Ltd Board on 6 August 2026 and signed on its behalf by:

Andrew Black
Chief Executive Officer
Experian Australia Holdings Pty Ltd

Date: 06 August 2026



Appendix 1: Reporting entities

1. Experian Australia Holdings Pty Ltd ABN 17 124 553 984
2. Experian Australia Pty Ltd ABN 95 082 851 474
3. Experian Australia Operations Pty Ltd ABN 95 006 399 677
4. Experian Australia Credit Services Pty Ltd ABN 12 150 305 838
5. Credit Data Solutions Pty Ltd ABN 72 606 370 576
6. Credit Data Solutions Finance Pty Ltd ABN 68 606 372 114
7. Credit Data Solutions Acquisition Pty Ltd ABN 37 606 373 675
8. Experian Holdings (AU) Pty Ltd ABN 67 145 828 422
9. illion Services Pty Ltd ABN 80 005 196 690

