

News release from Experian

Experian Acquires 40% Stake in Singapore's Veteran Credit & Business Information Bureau - DP Information Group

Singapore banks and financial institutions will benefit from enhanced consumer and credit risk management solutions

20 October 2008 [Singapore] – Experian, the global information services company, has acquired a 40% minority stake in Singapore's 30-year-old credit and business information bureau, DP Information Group (DP Info). Experian is a global leader in providing information, analytical and marketing services to organizations and consumers to help manage the risk and reward of commercial and financial decisions. It is one of the largest credit reference agencies in the world and a constituent of the UK's FTSE 100 Index, with revenues in excess of US\$4 billion. Experian supports clients in more than 65 countries and employs over 15,000 people in 38 countries.

DP Info is the leader in the provision of credit and business information services in Singapore across three key lines of services, including credit and business information services, credit management solutions and SME advisory and business bureau services. DP Info's credit and information portal, QuestNet, is currently used by 95% of Singapore's financial institutions and 75% of its legal firms. Its subsidiary, DP Credit Bureau, was recognized by the Monetary Authority of Singapore to operate a consumer credit bureau in May 2007 and started operations one year later.

Experian brings global technical and developmental expertise to DP Info's consumer and corporate risk management systems. This will enhance DP Info's existing services and enable the implementation of global best practices to meet the demands of a global economy. "Internationally Experian is the best at what they do – helping businesses and consumers understand risk and reward, enabling them to make better financial decisions," said Ms Chen Yew Nah, Managing Director of DP Info. "Combined with DP Info's unparalleled understanding of Singapore's economy and consumers, the relationship between DP Info and Experian will bring the consumer credit landscape in Singapore to the next level." "Consumers and lenders will enjoy enhanced credit decision making processes and techniques. Financial institutions, can expect to benefit from access to the advanced credit risk solutions employed in mature markets such as the US, UK and Europe," Ms Chen said.

"We are very excited about the relationship with DP Information Group. We see this is part of our continuing processes and commitments in Singapore as we established our corporate operation here. Together, we will provide the advanced credit bureau platform and bring in global best practice of credit risk management systems to the Singaporean market and through this relationship to a broadening market across Asia Pacific ." added Mr Ken Sansom, President, Experian Asia Pacific.

DP Credit Bureau (DPCB), DP Info's consumer credit bureau arm, will incorporate Experian's global expertise in credit analytics and decision support software that enables clients to make critical decisions in a timely and consistent manner. Clients can make faster and more informed lending decisions, optimize lending strategies and implement changes quickly in response to potential risks and rewards. The expertise provided by Experian will enable banks to better understand their customers, helping them set credit limits, determine whether to offer loans, or how to respond to an account that is in default.

A unique feature of the Singapore business landscape is the high percentage of companies doing business internationally. Experian's credit databases hold information about the credit status of more than 460 million consumers and about 35 million businesses around the world.

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About Experian

Experian is a global leader in providing information, analytical and marketing services to organizations and consumers to help manage the risk and reward of commercial and financial decisions.

Combining its unique information tools and deep understanding of individuals, markets and economies, Experian partners with organisations around the world to establish and strengthen customer relationships and provide their businesses with competitive advantage.

For consumers, Experian delivers critical information that enables them to make financial and purchasing decisions with greater control and confidence. Clients include organizations from financial services, retail and catalogue, telecommunications, utilities, media, insurance, automotive, leisure, e-commerce, manufacturing, and property and government sectors.

Experian plc is listed on the London Stock Exchange (EXPN) and is a constituent of the FTSE 100 index. Experian has corporate headquarters in Dublin, Ireland and has operational headquarters in Costa Mesa, California and Nottingham, UK. The Group employs approximately 15,500 people in 38 countries worldwide, supporting clients in over 65 countries around the world. Continuing sales for the year ended 31 March 2008 were \$4,059m (£2,020m / €2,858m).

For more information, visit www.experianplc.com.

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