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**HSBC IMPLEMENTS EXPERIAN'S APPLICATION
PROCESSING TO ENHANCE CUSTOMER SERVICE**

HSBC, one of the world's largest banking and financial services organisations, has implemented Experian's Strategy Management software for its UK operations. The bank chose to rely on Experian's expertise to strengthen its account processing for cards, loans, and mortgages and enhance its customer services.

Strategy Management provides the business user with the ability to deploy timely and consistent decisions across the enterprise for every individual at every stage of the customer relationship. The scalable and robust software receives, validates and processes applications from multiple channels, accessing relevant data sources before applying complex business rules and strategies to make appropriate lending decisions. Once an applicant has been accepted, Strategy Management enables proactive and reactive customer management for risk, promotional activities for growth through to debt management activities, such as collections and recovery.

John Oldham, Head of Credit Analytics and Decision Systems, UK, HSBC, said: "Strategy Management will be used to determine the most appropriate approach for our customers who find themselves in arrears. It enables us to achieve consistency in decision-making across our diverse operations, whilst improving the speed and quality of our decisions."

Gary Wood, Managing Director of Experian's Decision Analytics UK division, commented: "The introduction of Strategy Management at the bank will contribute to improving risk management and lower operational costs. We are proud for being HSBC's trusted partner both globally and locally".

The implementation of Strategy Management in HSBC is part of the global agreement signed in 2006 to support the bank's lending decisions around the world. HSBC will implement the Strategy Management business rules engine into its new business processing environment in over 40 countries. Experian and HSBC have a longstanding relationship spanning 21 years and six continents.

HSBC is one of the world's largest banking and financial services organisations, with over 128 million customers in 83 countries and territories. Everyday, HSBC makes billions of decisions in the management of its customers' accounts and applications. The ability to take those decisions quickly and accurately is critical to the success of HSBC around the world.

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About Experian

Experian is the leading global information services company, providing data and analytical tools to clients in more than 65 countries. The company helps businesses to manage credit risk, prevent fraud, target marketing offers and automate decision making. Experian also helps individuals to check their credit report and credit score, and protect against identity theft.

Experian plc is listed on the London Stock Exchange (EXPN) and is a constituent of the FTSE 100 index. Total revenue for the year ended 31 March 2009 was \$3.9 billion. Experian employs approximately 15,000 people in 40 countries and has its corporate headquarters in Dublin, Ireland, with operational headquarters in Nottingham, UK; Costa Mesa, California; and São Paulo, Brazil.

For more information, visit <http://www.experianplc.com>.