

OTTO UK will improve its customer management with Experian solutions

June 2007, Nottingham. – OTTO UK, part of the world's largest home shopping group, is to implement the Probe SM and Reporting Studio solutions from Experian[®] to improve the financial performance of its customer relationships. These solutions will enable OTTO UK, which encompasses the Freemans, Grattan, Montage, Oli and Look Again brands, to create and manage the company's customer strategies in the UK, enhance its customer service and improve its overall profitability.

The Probe SM solution from Experian Decision Analytics makes full use of customer data held by Otto UK in different account management systems to create an insight into the behaviour and motivations of each customer, and enable it to completely understand each and every individual's needs. This thorough understanding of customers is used to set consistent and relevant strategies across every element of customer management.

The integrated reporting and monitoring capabilities provided by the Portfolio Monitoring Studio solution maintains the results for operational reporting and strategic monitoring, supporting both day-to-day management control and longer-term business strategic development.

With the solution's sophisticated simulation capability, OTTO UK will be able to evaluate business scenarios to calculate the impact of potential changes in policies and terms, and assess the effectiveness of its customer strategies. This will help the company to quickly adapt its strategies when required, gaining the flexibility needed to operate in a highly dynamic environment.

Alan Milne, Credit Director, OTTO UK, commented: "We will use data intelligence provided by Experian Decision Analytics to help us to determine the right product, terms and other customer service opportunities. Experian Decision Analytics is a proven provider of decisioning technology and Probe SM offers the flexibility we need to be really effective with our customer relationship management. With its simulation capabilities and Champion-Challenger facilities, we will be able to evaluate, evolve and prove our strategies for maximum performance."

Robert Clegg, Head of Financial Services, Experian Decision Analytics UK, said: "For us, working with OTTO UK presents a great opportunity, especially as this is a great challenge and we are sure that our flexible software and extensive expertise will enable us to create a fully customised solution with a rapid and streamlined delivery. As a result, Otto UK will soon maximise the benefits that can be gained in its operational, technical and business environments."

The solution further strengthens Experian's wider relationship with OTTO UK as a leading supplier of its credit services products. As well as being the primary supplier of credit bureau data, OTTO UK also utilise Experian's Delphi for Customer Management, which enables them to identify patterns and insights to help improve all elements of the customer relationship from billing to marketing, in order to drive profitability per customer.

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About Experian Decision Analytics

Experian Decision Analytics' enterprise-wide solutions combine data intelligence, predictive analytics, decision-enabling technologies, strategy optimisation and consulting services to enrich client data and allow organisations to maximise profitability and performance from their customer relationships. Its fraud and identity solutions enable clients to prevent fraud at all stages of the customer lifecycle – from authentication and application fraud through to transactional and open account fraud.

Experian Decision Analytics works closely with clients in more than 60 countries across diverse industries, including financial services, telecommunications, retail, leasing, automotive, insurance, government agencies and utilities, enabling them to make billions of customer-focused decisions annually.

With over 20 years experience in fraud and identity solutions, the company has clients worldwide and collaborates with organisations, associations and trade bodies to further develop data sharing schemes and support new fraud prevention initiatives.

As part of the global Experian Group, Experian Decision Analytics has more than 30 years experience of managing bureau data, adding intelligence to that data and delivering analytical solutions. It maintains connectivity with more than 70 credit bureaus around the world and, with offices worldwide, is uniquely qualified to support local, national, regional and global businesses.

For more information, visit the company's website on www.experian-da.com.

Experian Group Limited is listed on the London Stock Exchange (EXPN) and is a constituent of the FTSE 100 index. It has corporate headquarters in Dublin, Ireland, and operational headquarters in Costa Mesa, California and Nottingham, UK. Experian employs around 13,500 people in 36 countries worldwide, supporting clients in more than 60 countries. Annual sales are \$3.5 billion (£1.8 billion/€2.7 billion).

For more information, visit the Group's website on www.experiangroup.com.

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About OTTO UK

Otto UK was formed in 2001 when two members of the Otto Group - Grattan (acquired in 1991) and Freemans (acquired in 1999) - were brought together. Otto UK employs 6,000 people in the UK. It has four main sites in Bradford, Sheffield, Peterborough and London, 15 distribution depots and 25 catalogue discount stores. Otto UK's brand names in the mail order market are Freemans, Grattan and Kaleidoscope. Parcelnet is the distribution arm of Otto UK, delivering parcels for in-house brands and providing delivery services for many third party clients. Otto UK is a member of the Otto Group.

About Otto Group

Founded in Germany in 1949, the Otto Group is now a worldwide-operating trade and services group with more than 54,000 employees on three continents. The Otto Group operates in 19 countries in Europe, North America and Asia with a total of 123 member organisations. Its activities cover four business segments: Multichannel Retail, Financial Services, Services and Wholesale. In the financial year 2004/05, the Otto Group achieved

revenues of €14,424m. Today, Otto is the largest mail order group in the world. The Otto Group is the world's number two in business-to-consumer online trade. Over-the-counter retail trade constitutes the third pillar of the successful multichannel distribution concept at Otto, along with mail-order sales and e-commerce.

For further information on the Otto Group, please visit www.ottogroup.com