



Madrid, February 23rd 2009

Comunitae.com chooses Experian for efficient credit risk application processing

Comunitae.com, the first Spanish social lending community, has chosen Experian, the global information services company, to accurately assess the risk of borrowers. This service will enable Comunitae users to make accurate and consistent decisions about the applicant's financial risk.

Comunitae is an online marketplace where people lend and borrow money with each other. Experian will provide an immediate online credit risk assessment, so all lenders can fix the price of the loan depending on the solvency of a borrower, their probability of default and likelihood to repay.

Comunitae's business model was created in United Kingdom, and has quickly expanded through USA, Europe and Asia. Comunitae is the first organisation to offer this service in Spain.

Jose Angel Hernandez, Risk Manager Comunitae: "Our priority is the quality and accuracy of rating for borrowers as this is the main factor to encourage users to make a lending decision. Experian is a proven provider of decisioning technology in Spain and has a wider European experience for similar social lending platforms."

Jesus Garcia, Sales Director Experian's Decision Analytics and Credit Services divisions Iberia, commented: "This agreement means that every Comunitae user will have the ability to make decisions with the same advanced credit risk tools as the main credit institutions in Spain. For Experian, it is a great opportunity to put our consultancy and analytics services at the user's disposal".

For further information on the press release please contact:

Beatriz Sanjuan, Media Relations Experian's Decision Analytics EMEA
Tel: +34 617 390 451 Email: beatriz.sanjuan@experian.com

About Experian

Experian plc is a global leader in providing information, analytical and marketing services to organisations 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 organisations from financial services, retail and catalogue, telecommunications, utilities, media, insurance, automotive, leisure, e-commerce, manufacturing, property and government sectors.

Experian plc 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 approximately 15,500 people in 38 countries worldwide, supporting clients in over 65 countries around the world. Revenue for the year ended 31 March 2008 was \$4bn.

For more information, visit www.experianplc.com.

About Experian's Decision Analytics division

Decision Analytics is the international division of Experian specialized in providing credit risk and fraud management consulting services and products. Over more than 30 years, it has developed its best practice analytical, consulting and product capabilities to support organisations to manage and optimise risk; prevent, detect and reduce fraud; meet regulatory obligations; and gain operational efficiencies throughout the customer relationship. With clients in more than 60 countries and offices in more than 30, the Decision Analytics division of Experian delivers experience and expertise developed from working with national and international organisations around the world across a wide range of industries and business size.

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