



Nottingham, 11 February 2009

Vanquis Bank signs new five-year deal with Experian

Experian[®], the global information services company, today announced a new five-year, multi-million pound deal with Vanquis Bank in the UK. Experian will provide the bank with services to assist its customer acquisition and management activities.

Experian will act as Vanquis Bank's principal credit bureau data provider and will provide the bank with its Transact SM application processing and decisioning system and its Detect fraud prevention system. Vanquis Bank will also have access to Experian Fusion, the company's hosted database marketing system.

Using sophisticated segmentation and scoring techniques, Transact SM will provide Vanquis Bank with the ability to define, test and manage decisioning and underwriting strategies. Transact SM easily interfaces with multiple internal and external data sources, enabling the bank to further enhance its ability to take on the right applicants on the right terms by verifying and checking new customers for over-indebtedness and potential fraud.

Vanquis Bank will use Experian's credit bureau data within its application processing, which will provide visibility of applicants' credit histories for consideration within the risk models implemented via Transact SM.

To support its customer acquisition marketing activities the bank will use Experian Fusion. The hosted database marketing system will allow Vanquis to quickly and easily plan, create and manage direct marketing campaigns.

Phil Pringle, Head of Commercial Delivery, Vanquis Bank, commented: "We are pleased to extend our existing partnership with Experian, and look forward to working together with them to further grow our business, through the use of the Experian product set."

Charlotte Hogg, Managing Director, Experian UK & Ireland, commented: "Experian's core data and analytics expertise provides the science for clients to execute effective credit risk management and high-ROI marketing campaigns. By using Experian's credit and marketing data, analytics and software, Vanquis Bank is ideally placed to find new customers and predict and manage the risks and rewards associated with lending to them."

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About Experian

Experian 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. 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. Revenue for the year ended 31 March 2008 was \$4bn.

For more information, visit www.experianplc.com.