



Sharesave is maturing

The 2015 5-year and 2017 3-year plans mature this year

It's time to take advantage of your savings!

Sharesave option prices:

2015 5-year plan: £9.94
2017 3-year plan: £13.26





The **2015 5-year** and **2017 3-year** Sharesave plans mature this year. If you participate in either of these plans, you have the following choices available to you when the plan matures:

A. Use your savings to buy Experian shares at the discounted option price

You will then have a number of choices available:

B. Have your contributions refunded to you

Your savings (and any interest, if applicable) will be repaid to you, and you will lose the right to take advantage of the discounted option price.

1. Keep your shares¹

The deadline for this choice is 28 February 2021

You will be sent a share certificate detailing how many shares you own², and will be entitled to receive any dividends Experian pays on these shares. Dividends are usually paid in January and June every year. You will need to make your own arrangements when you decide to sell the shares in the future.

2. Buy your shares¹ and sell them

The deadline for this choice is 28 February 2021

Your shares will be sold, and your proceeds sent to you by cheque to your registered address within 5 working days. There are no transaction charges when you exercise your option to buy shares, however commission will be charged by Equiniti Financial Services Limited on the sale of the shares. Depending on your country, your savings and proceeds may be transferred to you via payroll.

If you are a participant in the UK, you can also choose to:

3. Buy your shares and sell some, keeping the balance

The deadline for this choice is 28 February 2021

Your shares will be sold by Equiniti Financial Services Limited, and your proceeds will be sent by cheque to your registered address within 5 working days. You will then be posted a share certificate for the balance of the shares, over which you will be entitled to receive dividends.

4. Keep your shares and transfer them to an Equiniti ISA

The deadline for this choice is 26 August 2020

Your shares will form part of your ISA limit for the year (£20,000 for the 2020/21 tax year). If relevant, the balance of shares can be sold or you can request a share certificate.

¹ If you participate in a non-UK plan, you may need to make a "top up" payment to keep the full number of shares held for you. See page 6 for details.

² In some countries a sufficient number of shares may be sold on your behalf to cover tax due on exercise of options. In such cases a share certificate will be posted to you for the net number of shares you are entitled to receive after shares sold for tax have been deducted. Please refer to the tax guides for your region (available at www.experiansharesave.com) to find out more information.



What do you need to do next?

Visit Experian Sharesave website www.experiansharesave.com to submit your maturity instruction online via the Equiniti Portal. Terms and conditions are available on the Equiniti portal.

If you have already registered on the Equiniti portal, you will need to “Login” with your portal password (which you will have previously created).

If you have not used the portal before you will need to “Register” and activate your account before you are able to submit your instruction. **We recommend registering with your Experian email address.**

You will not be able to submit your maturity instruction via the portal unless you have activated your account. If you registered with your Experian email address the activation code will be sent to you. If you registered with a different email address, your activation code will be sent to you via post. Please ensure that you allow sufficient time for this to be sent.

To exercise your options at the first available opportunity you must submit your instruction by 6pm (UK time), Wednesday 19 August 2020.

Your options will be exercised on 1 September 2020.

An allotment will then take place every week thereafter, on each Thursday of the week.

The final date for submitting your instruction is 28 February 2021. If you do not make a submission by this date, your options will lapse and you will lose your right to buy Experian shares at the discounted option price. Your savings will be returned to you.

Submit your instruction
(by Wednesday)



Allotment takes place on Thursday
8 days later

Don't forget you'll need to activate your account so you can submit your instruction on the Equiniti Portal.

Please also check your postal address, on the Equiniti Portal, is correct.



What is the timetable of events?

| Event | Date |
|--|------------------|
| Cut-off date to submit instruction to exercise your options at the first available opportunity (6pm UK time) | 19 August 2020 |
| Maturity date* | 1 September 2020 |
| First allotment of shares | 1 September 2020 |
| Cut-off date to submit instruction to exercise your options at the second available opportunity (6pm UK time) | 26 August 2020 |
| Second allotment of shares | 3 September 2020 |
| Further allotments will cut-off each Wednesday (6pm UK time). Allotments will take place on Thursday of the following week. | |
| Final date by which you must submit your instruction (6pm UK time) if you would like to either (i) buy shares and sell them or (ii) buy shares and keep them . Options will lapse if not exercised by this date.* | 28 February 2021 |

* If you have missed any payments, your maturity date will be delayed by the number of months' worth of payments missed. However, please note that you will still only have until **28 February 2021** to make your election if you would like to buy Experian shares and sell them.



Your questions answered: participants in the UK plan

What is the tax position?

You do not have to pay income tax on your savings and any applicable bonus or on any Experian shares that you buy when you exercise your option.

However, if you sell some or all of your Experian shares, you may have to pay **Capital Gains Tax (CGT)** if the gain, when added to any other capital gain you make in the same tax year, exceeds your annual allowance (which is £12,300 for the tax year 2020/21).

If you decide to sell some or all of your Experian shares and your total gains for one tax year is likely to exceed £12,300, you may be able to reduce the amount of CGT you pay by:

- Selling some of your Experian shares in one tax year and the rest in other tax years.
- Giving some of your Experian shares to your husband, wife or civil partner to sell immediately and use their annual allowance (you will need to contact Link who are the registrars for Experian plc for a gift transfer form).
- Use your annual ISA allowance (see 'What is an ISA and can I transfer my shares into one?').

Further information on CGT can be found in the UK tax guide, which is available at www.experiansharesave.com. If you are in any doubt about your personal tax situation you should obtain independent financial advice

What happens to the small amount left over after I purchase the shares?

If you decide to buy Experian shares with your savings, there may be a small sum left over. Under the Rules of the plan you can only buy the full number of shares granted at the beginning of the plan. You have the opportunity to donate this residual sum to charity. In order to choose, this you will need to tick the relevant box when making your instruction.

What is an ISA? Can I transfer my shares into one?

An ISA is an Individual Savings Account. ISAs are tax-exempt savings accounts, so any income and capital gains made within the ISA are tax-free. The maximum amount you can put into an ISA for the 2020/21 tax year is £20,000.

You can transfer shares arising from your Sharesave Plan directly into an Equiniti ISA without a liability for Capital Gains Tax by selecting 'Option 4'.

Alternatively you can select 'Option 1' and then transfer the Shares to an Equiniti ISA as long as it is done within 90 days of exercising your option. If you would like to transfer shares into a personal ISA, you can also do this by selecting 'Option 1' but you would need to do this yourself once you receive your share certificate.

For more information go to www.hmrc.gov.uk/isa.

What happens if I leave Experian?

If you leave Experian after your scheme maturity date and your option exercise period has commenced, you may still exercise your option provided that you do so by your last exercise date i.e. by 28 February 2021. If you have already left Experian because of injury, disability, redundancy or retirement before the maturity date, your six months exercise period will have started on the date of leaving.

What happens if I have taken a break from saving?

If you have missed any payments, your maturity date will be delayed by the number of months' worth of payments you have missed. So for example, if you missed two payments, your plan will mature on 1 November 2020. You will then have six months from this date (30 April 2021) to submit your instruction.

However please note that if you would like to buy Experian shares and sell them immediately you will still only have until 28 February 2021 to do so.

What is a share option?

A share option allows you to buy a share at a particular price. Sharesave allows you to buy shares at a 20% discount to the price at the start of the plan. If the share price increases over the period, you will also be able to take advantage of the increase. The option price for each plan maturing this year is shown on the front cover, and the current Experian share price can be found here:

www.experianplc.com/investors/share-price/.

What do I need to do if I'm subject to the Company's Dealing Code?

You are free to exercise your option, however, you should follow the appropriate procedure for seeking permission to sell your Experian shares. If you are in any doubt as to whether you are subject to the Dealing Code then you should contact your local Reward team.

For questions about Sharesave contact the Experian Sharesave Helpline on 0371 384 2004 (or +44 121 415 7016 if calling from outside the UK). Calls cost 8p per minute plus network extras. Lines are open 8.30am to 5.30pm (UK time) Monday to Friday, excluding bank holidays.

Please be aware that share prices can go down as well as up and the value of shares and the income from them cannot be guaranteed. You should seek independent financial advice if you are in any doubt about what course of action to take in respect of your option maturity.

If there is any difference between the information in this brochure and the Rules of the Plan, the Rules of the Plan will apply. A copy of the Rules of the Plan are available upon request.



Your questions answered: international plan participants

Can I buy the maximum number of shares under option and keep them?

Your savings are held in your local currency. However, Experian plc shares are traded in pound sterling. Shares were allocated to you based on the exchange rate at the time that your awards were made. However, exchange rates may have moved since this time and depending on how they have moved, your savings may not be enough to buy all of the shares that have been allocated to you.

If this is the case, you will have two choices:

1. Do not make a “top up” payment and receive a reduced number of shares. This will still be equivalent to the value of your contributions, so you will not lose out.
2. “Top up” your savings by making an additional payment to your local Sharesave co-ordinator. This will allow you to take full advantage of the shares allocated to you.

If exchange rates have moved the other way and your savings and any applicable interest are more than that needed to buy all of the shares, there is no need to worry – the extra money will be returned to you via payroll.

If you have the option to make a “top up” payment, you will be notified when you submit your instruction via the Equiniti Portal. It will also notify you of the amount of “top up” required, and you will need to contact your local co-ordinator to arrange for this payment to be made. Please note that if you elect to make a “top up” payment but the funds are not received, your election will be deferred to the following week’s allotment.

What is the tax position?

There may be tax implications as a result of exercising your option. Some high level tax guidance for your country may be found at www.experiansharesave.com. However, everyone’s tax position is different and if you are unsure of yours you should seek independent tax advice.

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If you leave Experian after your scheme maturity date and your option exercise period has commenced, you may still exercise your option provided that you do so by your last exercise date i.e. by 28 February 2021.

If you have already left Experian because of injury, disability, redundancy or retirement before the maturity date, your six months exercise period will have started on the date of leaving.

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If you have missed any payments, your maturity date will be delayed by the number of months’ worth of payments you have missed. So for example, if you missed two payments, your Plan will mature on 1 November 2020. You will then have six months from this date (30 April 2021) to make your election.

However please note that if you would like to buy Experian shares and sell them immediately you will still only have until 28 February 2021 to make your election.

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www.experianplc.com/investors/share-price/.

How much does it cost to sell my shares?

Sales commission is charged on the sale of your shares at a fee of 0.5% with a minimum of £25.00, which will be deducted from the proceeds of your sale.

Further information

Experian’s International Sharesave Plan is administered by Equiniti Limited. If you have any questions about the plan, please contact your local Sharesave co-ordinator in the first instance, or contact the Experian Sharesave Helpline on 0371 384 2004 (or +44 121 415 7016 if calling from outside the United Kingdom). Lines are open 8.30am to 5.30pm (UK time) Monday to Friday, excluding bank holidays.

Please be aware that share prices can go down as well as up and the value of shares and the income from them cannot be guaranteed. You should seek independent financial advice if you are in any doubt about what course of action to take in respect of your option maturity.

If there is any difference between the information in this brochure and the Rules of the Plan, the Rules of the Plan will apply. If any International Sharesave Plan documents (including letters, forms, statements, terms and conditions) are translated, the English version will be definitive and take precedence over the translated version. A copy of the Rules of the Plan are available upon request.