

# Experian Privacy Policy

Effective date: 11 November 2019

## Who is Experian and how can you contact us?

When we refer to 'Experian' in this Privacy Policy, we mean Experian Limited.

Experian is part of a group of companies whose parent company is listed on the London Stock Exchange (EXPN) as Experian plc. The Experian group of companies has its corporate HQ in Dublin, Ireland, and its operational HQs in Costa Mesa, California and Nottingham, UK. You can find out more about the Experian group on our website at [www.experianplc.com](http://www.experianplc.com).

Experian is responsible for processing the personal information you provide to us on this website <https://aws.amazon.com/marketplace> when subscribing to Experian products and is registered with the Information Commissioners Office in the UK.

If there's anything you're unsure about in this Privacy Policy, feel free to contact our Data Protection Officer at [UK.DPOBusinessEnquiries@Experian.com](mailto:UK.DPOBusinessEnquiries@Experian.com).

## What information we collect

We will need to ask you for certain personal information to give you the best possible experience when you engage with us (via our websites or otherwise) and when you use our products and services.

The types of personal information we will ask for or collect are as follows:

### Contact information

When you enquire about any Experian services from this website we will ask you to provide some contact information. Contact information may include some or all of the following: Full Name, Business Address, Mobile Phone number, Business Phone number and Business Email address.

We will only retain this information for as long as is necessary to provide the requested product or service. For the contact information, you provide we will keep your data for 24 months after your last engagement with us.

## How we use your information

We use your personal information in lots of ways to make our products and services as effective as possible.

*For verification purposes*

We will use your information to complete some fraud verification steps (e.g. checking your email address is genuine or using a landline number to get in touch with you)

*To provide and improve customer support*

We will use your information to be able to provide and improve the customer support we provide to you (e.g. when you have questions)

*For internal training purposes*

We will use your information to ensure that our team has the knowledge and expertise to ensure we provide the best possible experience to you when you interact with us.

*For reporting and Analytical purposes*

We will use your information for reporting and analytical purposes (e.g. how many of our customers are in the north or south of the country) to enable us to improve our products and services and provide appropriate levels of support to our customers.

*To maintain our records and other administrative purposes*

We will use your information to ensure that we maintain comprehensive and up to date records of the ways we process your personal information and other operational activities and therefore we will use the information you provide for record-keeping, updates and general administrative purposes.

*For complaint and dispute resolution*

Whilst we will try to make sure that you are happy with the service we provide and do not feel the need to complain, if you do complain to us, we will use the information we have about you to help us manage your complaint and to bring it to a close.

*To comply with the law*

Like any other business, we are required to comply with many laws and regulations. We will, where necessary, use your information to the extent required to enable us to comply with these requirements

## **Further uses of your personal information not described in this Privacy Policy**

If we use your personal information for any purposes that are not set out in this Privacy Policy, we promise to let you know exactly what we will use it for before we go ahead and use it.

## What are the legal grounds for handling personal information?

To enable you to access our website, to use its functionality and to respond to enquiries you raise, we rely on the legal basis of legitimate interest. This personal data is stored to be able to respond to your contact request, enquiry or request for further information

*For verification purposes* we rely on the legal basis of legitimate interest to ensure that the details we have been provided are from a genuine organisation and the data enquiry or purchase is not fraudulent.

*To provide and improve customer support* we rely on the legal basis of legitimate interest to ensure you receive a high level of customer service.

*For internal training purposes* we rely on the legal basis of legitimate interest to ensure you receive a high level of customer service.

*For reporting and analytical purposes*, we rely on the legal basis of legitimate interest. This will enable us to improve our products and services, and to provide appropriate levels of support to our customers.

*To maintain our records and other administrative purposes* we rely on the legal basis of legitimate interest. Like any business, we need to ensure that we maintain comprehensive and up to date records of the ways we process your personal information and other operational activities and therefore we will use the information you provide for record-keeping, updates and general administrative purposes.

*For complaint and dispute resolution* we rely on the legal basis legitimate interest. Whilst we will try to make sure that you are happy with the service we provide and do not feel the need to complain, if you do complain to us, we will use the information we have about you to help us manage your complaint and to bring it to a close.

*To comply with the law*, we rely on the legal basis of 'Processing is necessary for compliance with a legal obligation'.

## Who we share your personal information with

We share your personal information only with those persons who need to handle it so we can provide the Experian products and services you've signed up to. We also share it with companies within the Experian group who manage some parts of the services for us; with suppliers who provide services to us which require access to your personal information only; and with resellers, distributors and agents involved in delivering the services we provide where necessary for them to do so.

Lastly, we may also provide your personal information to fraud prevention agencies. This is to protect the Experian group of companies and our customers,

to keep our systems secure, or where it's necessary to protect either yours or our best interests.

To find out more about who and why we share your information with others see below:

1. Group companies

As a member of the Experian group of companies, we can benefit from the large IT infrastructure and expertise that exists within our business. This means that the personal data you provide to us may be accessed by members of our group of companies for support and administrative purposes.

2. Suppliers

We use a number of service providers to support our business and these service providers may have access to our systems in order to provide services to us and/or to you on our behalf.

3. Public bodies, law enforcement and regulators

The police and other law enforcement agencies, as well as public bodies such as local and central authorities can sometimes request personal information. This may be for the purposes of preventing or detecting crime, apprehending or prosecuting offenders, assessing or collecting tax, investigating complaints or assessing how well a particular industry sector is working.

4. Individuals

You can obtain a copy of the information we hold about you. See section Your rights to how we use your personal information for further information on how you can do this.

## Where in the world do we send information?

Experian is based in the UK, which is where our main databases are. We also operate elsewhere in and outside the European Economic Area, so we may access your personal information from and transfer it to these locations as well. Don't worry though, any personal information we access from or transfer to these locations is protected by European data protection standards.

While countries in the European Economic Area all ensure rigorous data protection laws, there are parts of the world that may not be quite so rigorous and don't provide the same quality of legal protection when it comes to your personal information.

To make sure we keep your personal information safe, we apply strict safeguards when transferring it overseas. For example:

1. Sending your personal information to countries approved by the European Commission as having high quality data protection laws, such as Switzerland, Canada and the Isle of Man
2. Putting in place a contract that has been approved by the European Commission with the recipient of your personal information that provides a suitable level of high quality protection, or
3. Sending your personal information to a member organisation approved by the European Commission as providing a suitable level of high quality protection. For example, the Privacy Shield Scheme that exists in the US.

Still want to know more about the safeguards we use to protect your personal information overseas? Feel free to contact us at [UK.DPOBusinessEnquiries@Experian.com](mailto:UK.DPOBusinessEnquiries@Experian.com).

## Your rights to how we use your personal information

You can also ask for access to the personal information we hold about you and request that we correct any mistakes, restrict or stop processing or delete it. It's worth noting that in some cases if you do ask us to correct, delete or stop processing it, we won't always be required to do so. If that is the case, we will explain why. To request a copy of the personal information we hold about you, please follow this link:

<https://www.experian.co.uk/consumer/data-access>.

## Problems with how we handle your information or rights

We will try to ensure that we deliver the best levels of customer service but if you think we are falling short of that commitment, please let us know by contacting us at [UK.DPOBusinessEnquiries@Experian.com](mailto:UK.DPOBusinessEnquiries@Experian.com). You may also see our [full complaints handling procedure](#) and how to make a complaint.

If we cannot resolve things under that procedure, then you may have the right to refer your complaint, free of charge, to the Financial Ombudsman Service. The contact details for the Financial Ombudsman Service are: Telephone: 0300 123 9 123, or from outside the UK +44 20 7964 1000 E: [complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk) W: [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk) Financial Ombudsman Service Exchange Tower London E14 9SR.

You also have the right to contact the Information Commissioner's Office (ICO), the supervisory authority that regulates the handling of personal information in the UK. You can contact them by:

1. Going to their website at <https://ico.org.uk/>
2. Phone on 0303 123 1113
3. Post to Information Commissioner's Office, Wycliffe House, Water Lane, Wilmslow, SK9 5AF

You may also have the option to register your complaint using the European Commission Online Dispute Resolution (ODR) platform. This is a web-based platform that is designed to help consumers who have bought goods or services online to deal with issues arising from their purchase.

## How we keep your personal information secure

Online privacy and security is the most important aspect of any customer service and we take it extremely seriously. We use a variety of the latest technologies and procedures to protect your personal information from unauthorised access, destruction, use or disclosure.

Experian have a comprehensive Global Security Policy based on internationally recognised standards of security (known as ISO27001 standard) and holds ISO27001 certification in the key areas of Global Security Admin team who are responsible for administering logical access to systems and in the Data Centre.

Experian has a dedicated Cyber Security Investigations team who safeguard Experian's key assets such as its systems and storage facilities. This team, identify and effectively manage any security developments that may threaten Experian's people, process, or technology through intervention and the thorough investigation of security incidents. Experian holds Cyber Essentials Certification and performs risk assessments against our critical and external facing applications annually.

Experian is annually audited by an External QSA (Qualified Security Assessor) from Trustwave and have successfully maintained compliance since 2010.

## How long we keep your personal information for

We'll keep your personal information for the periods set out in the section 'What information we collect' above, and where we were not able to give a specific period, we will keep it only as long as we need it to provide the Experian products and services you've signed up to. We may also keep it to comply with our legal obligations, resolve any disputes and enforce our rights. These reasons can vary from one piece of information to the next and depend on the products or services you're signed up to, so the amount of time we keep your personal information for may vary.

### *Contact Information*

Contact information such as names and addresses are kept while there is a continuing need for us to have it. We will keep your data for 24 months after your last engagement with us.

### *Device Information*

Device information such as how you connect to the internet and screen resolution are kept while there is a continuing need to retain it.

In all of these cases, our need to use your personal information will be reassessed on a regular basis, and information which is no longer required for any purposes will be deleted/disposed of securely.

## Changes to this Privacy Policy

We can update this Privacy Policy at any time and ideally you should check it regularly for updates. We won't alert you to every little change, but if there are any really important changes to the Policy or how we use your information we'll let you know and where appropriate ask for your consent.