



Experian Investigator Online Privacy Policy

This policy

We take your privacy seriously. This Privacy Policy explains what personal information we collect from you and how we use it.

We encourage you to read this policy thoroughly. To make it easier, we've broken it up into bite-size chunks, each with a heading and summary.

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 <http://www.experianplc.com/>.

Experian is responsible for processing the personal information you provide to us on this website (experian-eub.okta-emea.com) and where it is a requirement under English Law, Experian will maintain its registration 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.



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.

See below for the types of personal information we will ask for or collect.

Contact Information

When you use the services from this website we will ask you to provide some contact information. Contact information will include details such as your full name & work email address, company information such as company name and team. We will only retain your Contact information for as long as you use the services, and data for inactive accounts will be purged after 180 days.

Security Details

For the service you select on our website, we will ask you to provide security information that only you will know. Security information may include some or all of the following:

- Password
- Paternal grandfather's first name
- Grandmother's town
- Best friend's street
- Mother's city of birth
- Your city of birth
- Mother's middle name
- First manager's first name
- First pet's name
- First girlfriend/boyfriend's name
- Father's city of birth
- Paternal grandmother's first name
- Grandfather's nickname
- Maternal grandmother's first name
- Oldest nephew's first name



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- Maternal grandfather's first name
 - Best friend's first name
 - Father's middle name
 - First company you worked for

Data for inactive accounts will be purged after 180 days

How do we use your information

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

See below on what we will use your personal information for.

To enable you to access our website and use our services

We will use your information to accept you as a new/returning customer and continue to provide you with our products and services

Confirm your identity

We will use your information to confirm your identity and authenticate the information you provide for security purposes

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 or when you forget your log-in information)

For fraud investigation, detection and prevention

We will use your information for fraud investigation, detection and prevention measures and in order to provide suitable security for your account and your information that we hold (such as to enable us to prevent others logging in to your account without your permission from unknown devices)



For the investigation, detection and prevention of crime

We will use your information for the investigation, detection and prevention of crime (other than fraud)

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

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.

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 complaint, 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

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?

In most cases, the information described above will be provided to us by you because you want to take services from us or engage with us and our use of your information will be governed by contract terms. Giving this information to us is therefore your choice. If you choose not to give all or some of it to us, this may affect our ability to provide the services you want, to you.

Under the legal grounds of the contract we use your data for the following reasons:

- To enable you to access our website and use our services
- Confirm your identity
- Provide and improve customer support

In many instances, when we handle your personal information, we will do this because we need to in order to provide the products or services that you have requested from us, or because you have consented to us using your information in a particular way. In the United Kingdom, we can also use personal information where the benefits of



doing it are not outweighed by the interests or fundamental rights or freedoms of data subjects. The law calls this the “Legitimate Interests” condition for processing.

Under the legal grounds of Legitimate Interests we use your data for the following reasons:

- Reporting and Analytical purposes
- To maintain our records and other administrative purposes
- Complaint and Dispute Resolution
- To comply with the law
- Fraud investigation, detection and prevention
- Investigation, detection and prevention of crime

We have put in place various safeguards to ensure that individuals’ whose personal information we handle are not unduly harmed by the activities we use their personal data for. These include making information available to individuals so that they understand how their personal data will be used by Experian, explaining their rights to obtain the information we hold and to have their information corrected or restricted and providing information about how individuals can complain if they are dissatisfied.

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

Who we share your personal information with

We will not share your personal log in information.

We may provide your personal information to fraud prevention agencies and regulators where applicable or where we’re required to by law. 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.



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. Fraud prevention agencies

If we believe that fraud has been or might be committed, we may share information with fraud prevention agencies. Fraud prevention agencies collect, maintain and share, information on known and suspected fraudulent activity.

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. Suppliers we may share data with

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.

How long we keep your personal information for

We'll keep your personal information for 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. Data for inactive accounts will be purged after 180 days.

Identifiers/Contact Information

Identifiers/Contact information such as names and addresses are kept while there is a continuing need for us to have it.



Security Check

Security check information such as date of birth and mother's maiden name details 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 disposed of.

Where in the world do we send information?

Experian is based in the UK, which is where our main databases are. We have operations elsewhere inside and outside the European Economic Area, and personal data may be accessed from those locations too. In both cases, the personal data used in those locations is protected by UK and European data protection standards.

Sometimes we will need to send or allow access to personal data from elsewhere in the world. This might be the case, for example, when one of our processors or a client is based overseas or uses overseas data centres.

While the UK and countries in the European Economic Area all ensure a high standard of data protection law, some parts of the world may not provide the same level of legal protection when it comes to personal data. As a result, when we do send personal data overseas we will make sure suitable safeguards are in place in accordance with UK data protection requirements, to protect the data. For example, these safeguards might include:

Sending the data to a country that's been approved by UK authorities as having a suitably high standard of data protection law. Examples include the Isle of Man, Switzerland and Canada.

Putting in place a contract with the recipient containing terms approved by UK authorities as providing a suitable level of protection

Sending the data to an organisation which is a member of a scheme that's been approved by UK authorities as providing a suitable level of protection.

If your data has been sent overseas like this, you can find out more about the safeguards used by contacting us as follows:

By Post: Experian, PO BOX 9000, Nottingham, NG80 7WF

Email: uk.dpo@experian.com



Your rights to how we use your personal information

If our right to process or share your personal information is based on the fact that you've given us consent, you have the right to withdraw that consent at any time by contacting us.

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. We will assess your request and subject to legal or overriding requirements to keep it we will act on your request, but please note that this does not mean that we will delete negative information about you if it is confirmed to be correct. To request a copy of the personal information we hold about you, please follow this link:

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

In certain circumstances (e.g. where you provide your information to us (a) with consent to process it or (b) where the processing is necessary for the performance of our contract with you) you can require that we provide the information we hold about you either to you or a third party in a commonly used format. This only applies if we are processing it using automated means. If you would like more information about this, let us know by contacting our Data Protection Officer on UK.DPOBusinessEnquiries@Experian.com.



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 our Data Protection Officer at 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

W: 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.

See below on more about our safeguards and security measures for handling your information.



We have put in place various safeguards to ensure that individuals' whose personal information we handle are not unduly harmed by the activities we use their personal data for. These include making information available to individuals so that they understand how their personal data will be used by Experian, explaining their rights to obtain the information we hold and to have their information corrected or restricted and providing information about how individuals can complaint if they are dissatisfied.

We restrict access to your personal data to those employees, and third parties, who need to know that information to provide products or services to you. We maintain physical, electronic, and procedural safeguards to protect your personal data.

Experian protects your information over the Internet by using secure web server technologies, which allows all modern web browsers to interact with Experian's web server via an encrypted session. Experian employs a Secure Sockets Layer (SSL) connection that provides an encrypted connection between your computer and Experian. The 256-bit encrypted connection scrambles ordinary text or data into cypher text to safeguard sensitive information during its journey across the Internet. The information is decrypted, or put back into a readable format, when it reaches its intended destination. When you visit any Experian website you may move in and out of secured areas. Any time that you are on a registration page or viewing your personal credit report, you will be in a secured area.

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.

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Experian Ltd. The Sir John Peace Building Experian Way, Ng2 Business Park, Nottingham, NG80 1ZZ
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