



news release

Santander signs new credit data and analytics deal with Experian to support consumer and commercial lending

Nottingham, UK, 10 May 2010 — Experian®, the global information services company, today announced that it has signed a three year deal with Santander to provide consumer and commercial credit information to the banking group's UK operation.

Experian will support Santander's secured and unsecured lending activity across all areas of its business by providing consumer and commercial credit reference data and analytics for new business and ongoing customer management decisions.

Under the agreement, Experian will also provide Santander with access to an array of services, including its Delphi for Customer Management (DCM) system and Commercial Delphi scorecards, to provide Santander with a 360 degree view of its customers including borrowing trends and changes in their borrowing status.

DCM identifies changes in the credit behaviour of existing customers and provides an updated risk assessment by combining information from Santander with shared credit information from other lending institutions. Commercial Delphi provides a credit score that predicts the financial stability of a company, and the likelihood that it will be able to meet its financial commitments over a twelve month period.

Iain Laing, Chief Credit Officer, Santander Retail Bank, comments: "This new agreement with Experian will enable us to continue to take full advantage of their broad and deep data and analytic capabilities for UK consumer and business lending decisions.

"Our relationship with Experian has been strengthened by recent experiences integrating our UK businesses. We consider them to be a key partner, enabling us to make sustainable lending and customer management decisions based on the most comprehensive insight available."

Phil Cotter, Credit Services Managing Director, Experian UK & Ireland, comments: “Our consumer and commercial credit information will enable Santander to continue making quick, responsible lending decisions, and manage risk in a way that is sensitive to each customer’s behaviour and circumstances. Experian is a long-term strategic partner of Santander. This announcement signals the next phase of that relationship and the value we offer.”

ENDS

Contact:

Chantal Heckford / Jen Comerford / Duncan Skehens

Lansons Communications

020 7490 8828

chantalh@lansons.com / jenniferc@lansons.com / duncans@lansons.com

About Experian

Experian is the leading global information services company, providing data and analytical tools to clients in more than 65 countries. The company helps businesses to manage credit risk, prevent fraud, target marketing offers and automate decision making. Experian also helps individuals to check their credit report and credit score, and protect against identity theft.

Experian plc is listed on the London Stock Exchange (EXPN) and is a constituent of the FTSE 100 index. Total revenue for the year ended 31 March 2009 was \$3.9 billion. Experian employs approximately 15,000 people in 40 countries and has its corporate headquarters in Dublin, Ireland, with operational headquarters in Nottingham, UK; Costa Mesa, California; and São Paulo, Brazil.

For more information, visit <http://www.experianplc.com>.