

SCHEDULE 3
FORM OF PRICING TERM SHEET

EXPERIAN FINANCE PLC

PRICING TERM SHEET

U.S. \$500,000,000 4.250% per cent. Notes due 2029

Guaranteed by EXPERIAN PLC

DATED: 24 January 2019

Issuer:	Experian Finance plc
Guarantor:	Experian plc
Legal Format:	Rule 144A / Reg. S
Expected Rating*:	Baa1 (stable) by Moody's A- (stable) by S&P
Size:	U.S.\$500,000,000
Coupon:	4.250% semi-annually in arrear
Ranking:	Senior Unsecured
Currency:	U.S. Dollars
Tenor:	10 years
Pricing Date:	24 January 2019
Expected Settlement Date:	(T+5); 31 January 2019
Maturity Date:	01 February 2029
Par Call Date:	01 November 2028
Change of Control:	Upon the occurrence of a Put Event (as defined in the Listing Particulars), the Issuer will be required to offer to repurchase the Notes at 101% of the principal amount of the Notes plus accrued and unpaid interest
Denominations:	U.S. \$200,000 x U.S.\$1,000
Interest Payment Dates:	Semi-annually in arrear on 01 February and 01 August in each year. Long first coupon.
First Payment Date:	01 August 2019
Day Count Fraction:	30/360
Benchmark Treasury:	UST 3.125% November 2028
Benchmark Treasury Yield:	2.710%
Benchmark Treasury Price:	103-17+
Re-offer Price:	99.919%
Re-offer Yield:	4.260%

Re-offer US Treasury Spread:	+ 155 basis points
Make-whole US Treasury Spread:	+ 25 basis points
Gross Proceeds:	\$499,595,000
Listing:	Global Exchange Market of Euronext Dublin
Clearing:	DTC
Form of the Notes:	Registered Global Notes
Joint Lead Managers:	BNP Paribas Securities Corp., Merrill Lynch, Pierce, Fenner & Smith Incorporated, Mizuho Securities USA LLC, SG Americas Securities, LLC and Bank of China Limited, London Branch
Rule 144A CUSIP:	30217AAB9
Rule 144A ISIN:	US30217AAB98
Reg. S CUSIP:	G3257NAG1
Reg. S ISIN:	USG3257NAG19
Law:	English law
Documentation:	Standalone

Before you invest, you should read the Preliminary Listing Particulars dated 17 January 2019 (the “Listing Particulars”) for more complete information about the Issuer, the Guarantor and this offering. The Joint Lead Managers will arrange to send you the Listing Particulars if you request it.

This pricing term sheet is qualified in its entirety by reference to the Listing Particulars. The information in this pricing term sheet supplements the Listing Particulars and supersedes the information therein to the extent that there are any inconsistencies. Terms not otherwise defined herein shall have the meanings ascribed to them in the Listing Particulars.

BNP Paribas Securities Corp., Merrill Lynch, Pierce, Fenner & Smith Incorporated, Mizuho Securities USA LLC and SG Americas Securities, LLC can arrange to send you a copy of the Listing Particulars for the offering if you request it by calling toll-free 1-800-854-5674 (BNP Paribas Securities Corp.), 1-800-294-1322 (Merrill Lynch, Pierce, Fenner & Smith Incorporated), 866-271-7403 (Mizuho Securities USA LLC), or 1-855-881-2108 (SG Americas Securities, LLC).

*** Note: A securities rating is not a recommendation to buy, sell or hold securities and may be subject to revision or withdrawal at any time.**

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*The Notes and the Guarantee have not been and will not be registered under the United States Securities Act of 1933, as amended (the **Securities Act**), or the securities laws of any other jurisdiction, and are being offered: (a) for sale to qualified institutional buyers (each a **QIB**) as defined in, and in reliance upon, Rule 144A (**Rule 144A**) under the Securities Act and (b) for sale outside the United States to persons other than U.S. persons in reliance upon Regulation S (**Regulation S**) under the Securities Act. Prospective purchasers are hereby notified that the sellers of the Notes and the Guarantee may be relying on the exemption from the registration requirements of the Securities Act provided by Rule 144A of the Securities Act or another available exemption from registration.*

*The distribution of this pricing term sheet and the offering in certain jurisdictions may be restricted by law and therefore persons into whose possession this pricing term sheet comes should inform themselves about and observe any such restrictions. Any failure to comply with these restrictions could result in a violation of the laws of such jurisdiction. In particular, this pricing term sheet may only be distributed in the United States to persons reasonably believed to be **QIBs**.*

For a description of these and certain further restrictions on offers, sales and transfers of the Notes and the distribution of the Listing Particulars and this pricing term sheet, see the section headed “Plan of Distribution” in the Listing Particulars.

PRIIPs Regulation / EEA retail investors – The Notes are not intended to be offered, sold or otherwise made available to and should not be offered, sold or otherwise made available to any retail investor in the European Economic Area (the EEA). For these purposes, a retail investor means a person who is one (or more) of: (i) a retail client as defined in point (11) of Article 4(1) of Directive 2014/65/EU (as amended, MiFID II); or (ii) a customer within the meaning of Directive 2002/92/EC (as amended or superseded, the Insurance Mediation Directive), where that customer would not qualify as a professional client as defined in point (10) of Article 4(1) of MiFID II. Consequently no key information document required by Regulation (EU) No 1286/2014 (the PRIIPs Regulation) for offering or selling the Notes or otherwise making them available to retail investors in the EEA has been or will be prepared and therefore offering or selling the Notes or otherwise making them available to any retail investor in the EEA may be unlawful under the PRIIPs Regulation.

Stabilisation: FCA/ICMA.

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