

PRICING SUPPLEMENT

PROHIBITION OF SALES TO 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 (“**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 (EU) 2016/97 (the “**Insurance Distribution 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 (as amended, the “**PRIIPs Regulation**”) for offering or selling the Notes or otherwise making them available to retail investors in the EEA has been 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.

PROHIBITION OF SALES TO UK 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 United Kingdom (“**UK**”). For these purposes, a retail investor means a person who is one (or more) of: (i) a retail client, as defined in point (8) of Article 2 of Regulation (EU) No 2017/565 as it forms part of domestic law by virtue of the European Union (Withdrawal) Act 2018 (“**EUWA**”); or (ii) a customer within the meaning of the provisions of the FSMA and any rules or regulations made under the FSMA to implement Directive (EU) 2016/97, where that customer would not qualify as a professional client, as defined in point (8) of Article 2(1) of Regulation (EU) No 600/2014 as it forms part of domestic law by virtue of the EUWA. Consequently, no key information document required by Regulation (EU) No 1286/2014 as it forms part of domestic law by virtue of the EUWA (the “**UK PRIIPs Regulation**”) for offering or selling the Notes or otherwise making them available to retail investors in the UK has been prepared and therefore offering or selling the Notes or otherwise making them available to any retail investor in the UK may be unlawful under the UK PRIIPs Regulation.

MiFID II product governance/Professional investors and ECPs only target market – Solely for the purposes of each manufacturer’s product approval process, the target market assessment in respect of the Notes has led to the conclusion that: (i) the target market for the Notes is eligible counterparties and professional clients only, each as defined in Directive 2014/65/EU (as amended, “**MiFID II**”); and (ii) all channels for distribution of the Notes to eligible counterparties and professional clients are appropriate. Any person subsequently offering, selling or recommending the Notes (a “**distributor**”) should take into consideration the manufacturers’ target market assessment; however, a distributor subject to MiFID II is responsible for undertaking its own target market assessment in respect of the Notes (by either adopting or refining the manufacturers’ target market assessment) and determining appropriate distribution channels.

UK MiFIR product governance/Professional investors and ECPs only target market – Solely for the purposes of each manufacturer’s product approval process, the target market assessment in respect of the Notes has led to the conclusion that: (i) the target market for the Notes is only eligible counterparties, as defined in the FCA Handbook Conduct of Business Sourcebook (“**COBS**”), and professional clients, as defined in Regulation (EU) No 600/2014 as it forms part of domestic law by virtue of the European Union (Withdrawal) Act 2018 (“**UK MiFIR**”); and (ii) all channels for distribution of the Notes to eligible counterparties and professional clients are appropriate. Any distributor should take into consideration the manufacturers’ target market assessment; however, a distributor subject to the FCA Handbook Product Intervention and Product Governance Sourcebook (the “**UK MiFIR Product Governance Rules**”) is responsible for undertaking its own target market assessment in respect of the Notes (by either adopting or refining the manufacturers’ target market assessment) and determining appropriate distribution channels.

NO PROSPECTUS IS REQUIRED IN ACCORDANCE WITH REGULATION (EU) 2017/1129 FOR THE ISSUE OF NOTES DESCRIBED BELOW.

**Pricing Supplement dated 21 January 2025
Experian Finance plc**

Legal entity identifier (LEI): 635400RKRK5EGXSPC782

**Issue of EUR500,000,000 3.510 per cent. Notes due 15 December 2033
Guaranteed by Experian plc
under the U.S.\$4,500,000,000 Euro Medium Term Note Programme**

PART A – CONTRACTUAL TERMS

Terms used herein shall be deemed to be defined as such for the purposes of the Conditions set forth in the Base Listing Particulars dated 5 March 2024 and the supplemental Base Listing Particulars dated 29 August 2024 and 15 January 2025 which together constitute listing particulars for the purposes of the listing rules of Euronext Dublin (the “**Listing Rules**”).

This document constitutes the Pricing Supplement of the Notes described herein for the purposes of the Listing Rules and must be read in conjunction with such Base Listing Particulars as so supplemented. Full information on the Issuer, the Guarantor and the offer of the Notes is only available on the basis of the combination of this Pricing Supplement and the Base Listing Particulars as so supplemented. The Base Listing Particulars and the supplemental Base Listing Particulars are available for viewing at <https://live.euronext.com/en> and during normal business hours at 2 Cumberland Place, Fenian Street, Dublin 2, D02 HY05, Ireland and copies may be obtained from HSBC Bank plc, 8 Canada Square, London E14 5HQ.

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| 1. | (i) Issuer: | Experian Finance plc |
| | (ii) Guarantor: | Experian plc |
| 2. | (i) Series Number: | 10 |
| | (ii) Tranche Number: | 1 |
| | (iii) Date on which the Notes will be consolidated and form a single Series: | Not Applicable |
| 3. | Specified Currency or Currencies: | Euro (“ EUR ”) |
| 4. | Aggregate Nominal Amount of Notes: | |
| | (i) Series: | EUR500,000,000 |
| | (ii) Tranche: | EUR500,000,000 |
| 5. | Issue Price: | 99.945 per cent. of the Aggregate Nominal Amount |
| 6. | (i) Specified Denominations: | EUR100,000 and integral multiples of EUR1,000 in excess thereof up to and including EUR199,000. No Definitive Notes will be issued with a denomination above EUR199,000 |
| | (ii) Calculation Amount (in relation to calculation of interest in global form see Conditions): | EUR1,000 |

7. (i) Issue Date:	23 January 2025
(ii) Interest Commencement Date:	Issue Date
8. Maturity Date:	15 December 2033
9. Interest Basis:	3.510 per cent. Fixed Rate (further particulars specified below)
10. Redemption/Payment Basis:	Redemption at par (subject to any purchase or cancellation or early redemption)
11. Change of Interest or Redemption/Payment Basis:	Not Applicable
12. Put/Call Options:	Make-Whole Redemption Issuer Call Investor Put upon Change of Control (further particulars specified below)
13. (i) Status of the Notes:	Senior
(ii) Status of the Guarantee:	Senior
(iii) Date Board approval for issuance of Notes and Guarantee obtained:	10 January 2025 and 9 January 2025, respectively

PROVISIONS RELATING TO INTEREST (IF ANY) PAYABLE

14. Fixed Rate Note Provisions:	Applicable
(i) Rate of Interest:	3.510 per cent. per annum payable annually in arrear on each Interest Payment Date
(ii) Interest Payment Date(s):	15 December in each year, commencing on 15 December 2025 up to and including the Maturity Date
(iii) Fixed Coupon Amount for Notes in definitive form (and in relation to Notes in global form see Conditions):	EUR35.10 per Calculation Amount, save for the short first coupon (see para 14(iv) below)
(iv) Broken Amount(s) for Notes in definitive form (and in relation to Notes in global form see Conditions):	EUR31.35 per Calculation Amount payable on the Interest Payment Date falling on 15 December 2025
(v) Day Count Fraction:	Actual/Actual (ICMA)
(vi) Determination Dates:	15 December in each year
(vii) Other terms relating to the method of calculating interest for Fixed Rate Notes:	Not Applicable
15. Floating Rate Note Provisions:	Not Applicable
16. Zero Coupon Note Provisions:	Not Applicable

PROVISIONS RELATING TO REDEMPTION

17. Call Option:	Applicable
(i) Optional Redemption Date(s):	Any date from and including 15 September 2033 to but excluding the Maturity Date

(ii) Optional Redemption Amount(s) of each Note and method, if any, of calculation of such amount(s):	EUR1,000 per Calculation Amount
(iii) If redeemable in part:	Not Applicable
(iv) Notice period:	Minimum period: 10 days Maximum period: 20 days
18. Make-Whole Redemption:	Applicable from and including the Issue Date to but excluding 15 September 2033
(i) Notice period:	Minimum period: 10 days Maximum period: 20 days
(ii) Make-Whole Redemption Rate:	The rate per annum equal to the prevailing yield of the Reference Bond as determined by the Determination Agent in accordance with generally accepted market practice as at 11.00 a.m. (CET) on the reference date as specified in the relevant notice of redemption. Determination Agent means a leading investment bank or financial institution of international standing appointed by the Issuer and the Guarantor in respect of the Notes; and Reference Bond means DBR 2.6 per cent. due 15 August 2033 (DE000BU2Z015), or, if such stock is no longer in issue, such other German government stock with a maturity date as near as possible to the Maturity Date, as the Determination Agent may determine to be appropriate by way of substitution for DBR 2.6 per cent. due 15 August 2033 (DE000BU2Z015).
(iii) Make-Whole Redemption Margin:	+0.15 per cent.
19. Put Option:	Not Applicable
20. Investor Put upon Change of Control:	Applicable
21. Final Redemption Amount of each Note:	EUR1,000 per Calculation Amount
22. Early Redemption Amount: Early Redemption Amount(s) per Calculation Amount payable on redemption for taxation reasons or on event of default or other early redemption and/or the method of calculating the same (if required):	EUR1,000 per Calculation Amount

GENERAL PROVISIONS APPLICABLE TO THE NOTES

23. Form of Notes:	Temporary Global Note exchangeable for a Permanent Global Note which is exchangeable for Definitive Notes in the limited circumstances specified in the Permanent Global Note
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| 24. New Global Note: | Yes |
| 25. Additional Financial Centre(s) or other special provisions relating to payment dates: | London and New York |
| 26. Talons for future Coupons to be attached to Definitive Notes (and dates on which such Talons mature): | No |
| 27. Other supplemental terms or special conditions: | All references in the Conditions to the TARGET2 System shall be construed to mean the Trans-European Automated Real-time Gross Settlement Express Transfer System or any successor or replacement for that system (“T2”) |

DISTRIBUTION

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|-------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 28. (i) Method of distribution: | Syndicated |
| (ii) If syndicated, names of Managers: | Banco Santander, S.A.
Barclays Bank PLC
BNP PARIBAS
Skandinaviska Enskilda Banken AB (publ)
Wells Fargo Securities International Limited
(the Joint Bookrunners) |
| (iii) Stabilisation Manager(s) (if any): | BNP PARIBAS |
| 29. If non-syndicated, name of Dealer: | Not Applicable |
| 30. U.S. Selling Restrictions: | Reg. S Compliance Category 2; TEFRA D |
| 31. Singapore Sales to Institutional Investors and Accredited Investors only: | Applicable |
| 32. Additional selling restrictions: | Not Applicable |

PURPOSE OF PRICING SUPPLEMENT

This Pricing Supplement comprises the pricing supplement required for issue and admission to trading on the Global Exchange Market of Euronext Dublin of the Notes described herein pursuant to the U.S.\$4,500,000,000 Euro Medium Term Note Programme of Experian Finance plc.

RESPONSIBILITY

The Issuer and the Guarantor accept responsibility for the information contained in this Pricing Supplement.

Signed on behalf of Experian Finance plc:

By:

Duly authorised

Signed on behalf of Experian plc:

By:

Duly authorised

PART B – OTHER INFORMATION

1. LISTING

- (i) Admission to trading: Application has been made by the Issuer (or on its behalf) for the Notes to be admitted to the Official List of Euronext Dublin and to trading on the Global Exchange Market of Euronext Dublin with effect from the Issue Date.
- (ii) Estimate of total expenses related to admission to trading: EUR1,000

2. RATINGS

- Ratings: The Notes to be issued have been rated:
S&P Global Ratings UK Limited: A-
Moody's Investors Service Ltd.: A3

3. INTERESTS OF NATURAL AND LEGAL PERSONS INVOLVED IN THE ISSUE/OFFER

Save for the fees payable to the Joint Bookrunners named above, so far as the Issuer is aware, no person involved in the issue of the Notes has an interest material to the offer. The Joint Bookrunners and their affiliates have engaged, and may in the future engage, in investment banking and/or commercial banking transactions with, and may perform other services for, the Issuer and the Guarantor and their affiliates in the ordinary course of business.

4. YIELD

- 3.518 per cent. per annum
- Indication of yield: The yield is calculated at the Issue Date on the basis of the Issue Price. It is not an indication of future yield.

5. OPERATIONAL INFORMATION

- ISIN: XS2982065018
- Common Code: 298206501
- Any clearing system(s) other than Euroclear and Clearstream, Luxembourg and the relevant identification number(s): Not Applicable
- Delivery: Delivery against payment
- Names and addresses of additional Paying Agent(s) (if any): Not Applicable
- Intended to be held in a manner which would allow Eurosystem eligibility: Yes. Note that the designation "yes" simply means that the Notes are intended upon issue to be deposited with one of the ICSDs as common safekeeper and does not necessarily mean that the Notes will be recognised as eligible collateral for Eurosystem monetary policy and intra day credit operations by the Eurosystem either upon issue or at any or all times during their life. Such recognition will depend upon the ECB being satisfied that Eurosystem eligibility criteria have been met.