



Nottingham, 29 May 2008

## **International Personal Finance selects Experian for customer management**

International Personal Finance ('IPF') has selected Experian<sup>®</sup>, the global information services company, to improve the financial performance of its customer relationships. Experian's Probe SM and consultancy services will help IPF to enhance the company's customer service and improve its overall profitability with the intention of increasing sales and reducing impairment charges.

The Probe SM system from Experian makes full use of customer data held by IPF in different account management systems to create an insight into each customer's behaviours and motivations, and enable it to completely understand each and every individual's needs. This thorough understanding of customers will be used to set consistent and relevant customer management strategies.

Probe SM will enable both central and regional IPF Credit Risk Management teams to have clear visibility of strategies, design & test new strategies and quickly deploy changes. This will ensure the close control of portfolios in Poland, Czech Republic, Slovakia, Hungary, Romania and Mexico, where IPF had over 1.94 million customers at the end of December 2007.

John Williams, Director of Credit at International Personal Finance, said: "Experian has shown to be a proven provider of data intelligence. Probe SM will help us to determine the right product, terms and other customer service opportunities that will satisfy our customers as well as our business objectives."

Jon Hudson, Head of Financial Services Experian's Decision Analytics division, commented: "We are proud of our long-term relationship with IPF. We started the collaboration over six years ago and with this agreement, we will provide IPF with our flexible software and extensive expertise to create a fully customised solution with a rapid and streamlined delivery. "

### **For further information on the press release please contact:**

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### **About Experian**

Experian<sup>®</sup> is a global leader in providing information, analytical and marketing services to organisations and consumers to help manage the risk and reward of commercial and financial decisions.

Combining its unique information tools and deep understanding of individuals, markets and economies, Experian partners with organisations around the world to establish and strengthen customer relationships and provide their businesses with competitive advantage.

For consumers, Experian delivers critical information that enables them to make financial and purchasing decisions with greater control and confidence. Clients include organisations from financial services, retail and catalogue, telecommunications, utilities, media, insurance, automotive, leisure, e-commerce, manufacturing, property and government sectors.

Experian Group Limited is listed on the London Stock Exchange (EXPN) and is a constituent of the FTSE 100 index. It has corporate headquarters in Dublin, Ireland, and operational headquarters in

Costa Mesa, California and Nottingham, UK. Experian employs approximately 15,500 people in 38 countries worldwide, supporting clients in over 65 countries around the world. Continuing sales for the year ended 31 March 2008 were \$4,059m (£2,020m / €2,858m)

**For more information, visit the Group's website on [www.experiangroup.com](http://www.experiangroup.com).**

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#### **About Experian Decision Analytics**

Decision Analytics is the international division of Experian specialized in providing credit risk and fraud management consulting services and products. Over more than 30 years, it has developed its best practice analytical, consulting and product capabilities to support organisations to manage and optimise risk; prevent, detect and reduce fraud; meet regulatory obligations; and gain operational efficiencies throughout the customer relationship. With clients in more than 60 countries and offices in more than 30, the decision Analytics Division of Experian delivers experience and expertise developed from working with national and international organisations around the world across a wide range of industries and business size.

For more information, visit the company's website on [www.experian-da.com](http://www.experian-da.com).

#### **About International Personal Finance plc ('IPF')**

International Personal Finance ('IPF') specialises in small, unsecured cash loans delivered by a network of 28,000 agents direct to customers' homes. IPF's success has been based upon its aim of being a leading provider of simple, fair and transparent financial products and services. These services are fast, accessible, inclusive, personal and flexible.

After 10 years as part of Provident Financial plc, the international businesses were demerged on 16 July 2007 and IPF shares began trading on the London Stock Exchange. IPF currently operates in six countries, has 1.94 million customers and employs 5,600 people.

For more information, visit the company's website on [www.ipfin.co.uk](http://www.ipfin.co.uk)