

Article 14 Notice

How Experian Marketing Services use your personal data: what you need to know

We work with household brands and public service organisations, such as car manufacturers or local councils, so you receive advertising and information that is most relevant to you. We also try to make sure you aren't sent marketing about products, offers or services that aren't right for you. For example, someone who doesn't have a garden is less likely to be interested in a lawnmower offer from their local retailer. We also help to make sure that organisations don't send things to an old address if you have moved.

While much of the data we obtain or process doesn't relate to individuals but rather to households, properties or geographic areas, the data we receive and process may include elements that identify you such as names and addresses and this is known as "personal data". We process personal data to allow us to create products and services that help our clients improve their marketing, so you receive communications that are relevant and helpful - whether you're a potential new customer for a brand, one of their existing customers or, in the context of public sector organisations, a citizen.

You have the right to be informed about the collection and use of your personal data. This is a key transparency requirement under data protection regulation, and we want to make this easy for you.

We've published lots of information and content across this [Consumer Information Portal](#) to ensure you're informed of what data we collect and how we use it and so that you can control the use of your personal data. However, this page provides a summary of the important information you should be aware of and where to go to in our Consumer Information Portal to find out more or to opt out.

You can also view our "frequently asked questions" page which is updated regularly by [clicking here](#).

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1. Who are Experian Marketing Services?

You may know [Experian](#) as one of the major UK Credit Reference Agencies. But Experian also have a separate part of the organisation that helps businesses and public sector organisations communicate with you more effectively by turning data into something meaningful for them and which creates benefits for you. This part of the business is called Experian Marketing Services.

Have a question or simply wish to find out more about Experian Marketing Services? Go directly to our Consumer Information Portal where we've published lots of content to ensure you're informed of what data we collect and how we use it and so that you can control the use of your personal data.

You can also contact us via post, telephone or email:

Experian Customer Service Team
Experian Ltd
PO BOX 8000
Nottingham
NG80 7WF

customerservices@uk.experian.com

0115 828 6738 (Monday – Friday 9am – 5pm)

2. What personal data do we process about you and where do we get it from?

We process personal data to allow us to create products and services that help our clients improve their marketing, so you receive communications that are relevant and helpful.

2.1 What personal data do we process?

Within Experian Marketing Services, the personal data we hold, and process includes:

- Contact Data – name, postal address, email address, mobile phone number.
- Date of birth – which you may have provided to one of our data suppliers.
- Life events – individuals who have recently moved home or had a baby.
- Insurance renewal – individuals' home and motor insurance renewal dates which you may have provided to one of our data suppliers.
- Online identifiers – Internet Protocol (IP) address records are shared with us by some of our data suppliers who collect this information where appropriate permission exists to pass this on to third parties like Experian.
- Suppression data - information about individuals (such as name, address) whose details should be removed from a marketing contact database. This data identifies individuals: who have moved; where they have moved to; who are deceased; or do not wish to be contacted for marketing. We also use limited personal data relating to credit use from Experian's credit reference business to help clients who are marketing financial products and services to uphold responsible lending by removing marketing contact details from any marketing activity where the financial services being offered are inappropriate to the circumstances of the individual (see [section 3.3](#)).
- County Court Judgments (CCJs) and insolvencies – public data which contains the personal details of the individual concerned.
- Directors – publicly available residential addresses of directors where they have chosen to register them with Companies House.
- BT "Phone Book" – telephone directory information where customers of the communication providers provide their consent for their telephone number details to be included in the directory.
- Modelled marketing profiles – models and segmentations that Experian build which indicate likely characteristics about an individual or groups of individuals and which help our clients to communicate with you relevantly (see [section 3.1](#)).
- Identity resolution - all the different forms of an individual's name and address from wherever we see them, to identify unique individuals in unique households, giving each a series of keys. This helps to keep data accurate and reduces multiple communications made in error to the same customer.

We do not obtain or use any special categories of personal data, such as ethnicity, nor do we use data such as social media profiles.

2.2 Where do we obtain personal data from?

We obtain personal data from a number of sources: -

- Third party marketing data partners. Data partners who provide us with appropriately permissioned personal data for marketing purposes. These partners include lifestyle surveys and clubs, competition and money saving / offer websites. A list of the marketing data partners we work with can be found in the [Personal data](#) section of the Consumer Information Portal.
- Third party data cleansing suppression data partners. Some of the data cleansing and suppression data we use also comes from third parties, which include personal data about individuals (such as name and address) whose details should be removed from a marketing contact database or data which is used to ensure information that our clients hold about you is accurate. Examples include Royal Mail's Postcode Address File, BT Wholesale and the Mailing Preference Service (MPS).
- Public information. We also obtain personal data from publicly available sources, which can often be freely used, reused and redistributed by anyone. This data might come from Government /Local Authority data such as The Edited Electoral Roll; and other publicly available data such as County Court Judgments and the Register of Directors.
- Names, addresses and dates of birth from Experian's credit reference business. This data is never used to identify new prospects for marketing, but, for example, is used to validate that marketing contact names and addresses belong to an individual aged 18+, or for matching and linking our modelled data to a client's existing customer records. We also use limited information on credit usage and history to enable our clients to uphold responsible lending by removing marketing contact details from any marketing activity where the financial services being offered are inappropriate to the circumstances of the individual. If you want to find out more about the credit data that Experian hold against you, please go to our [Data Subject Access Request](#) page and request your Experian Credit Report.
- Client data. Our clients may ask us to undertake work on their own customer data, such as cleaning the data or appending our models and segments so that they can better understand their own customers. Here we act as a data processor on their behalf and do not use any of this information in our own products and services.

More about the personal data we obtain and the sources of that information can be found in the [Personal data](#) section of the [Consumer Information Portal](#).

You can ask us for a copy of the personal data we hold about you in either our Marketing Services business or across our entire Experian business. This is known as a Data Access Request (DSAR). To request a copy of your personal data that we hold, please visit Experian's [Data Access Request](#) page or contact our Customer Services Team.

3. Why do we process your personal data?

We obtain and process personal data to create products and services that help our clients improve their marketing, so you receive communications that are relevant and helpful.

Personal data held by Experian Marketing Services is used for the following purposes:

3.1 Segments, models and profiling

We process personal data to create models and segmentations (often called "profiles") which we use to outline the likely characteristics of groups of individuals, households or geographic areas. These models and segments are not actual information about a particular individual or household. Rather, they are about the likely characteristics of all the people and households within a particular group or segment. These profiles allow organisations to make sure their marketing or communication is being sent to people who are most likely to be interested in it or to locate services in the best place.

- **Segments.** Segmentation involves dividing large sets of people, households or areas into smaller groups, or 'segments', that are likely to have similar characteristics. We build several segmentation products and the most widely used is a product called Mosaic. You can see what the Mosaic type for any UK postcode looks like by clicking here:

[View the Mosaic type for a UK postcode](#)

- **Models.** We also use personal data to build "modelled data" to make predictions about the likely characteristics of individuals, households and geographic locations in the UK. Of course, no model can be 100% certain. Our modelled data simply provides a view to our clients about which products or services might be most relevant to the people they're communicating with, or which services are most relevant to the area in which they reside. Examples of our models includes household composition, income, contact channel preferences and attitudes to technology.

[See a full list of the models we build](#)

- **Profiling.** Building segments and models is often described as "profiling" and we create "profiles" using combinations of our segmentations and models to allow organisations to make sure their marketing is being sent to people who are most likely to be interested in it. For example, an online fashion retailer can use profiling to better understand the people visiting their website where they might find out that 20% of visitors are likely to be female, aged 25 to 34, and interested in high-end fashion. The retailer can make sure they're offering ads which display the right clothes and accessories to appeal to that audience. Public service organisations also use profiling to make sure their services are supporting the areas that are most in need. For example, a council can use

profiling to see which of their local residents are most likely to find targeted mobile library services useful, to make sure they're going to the right places.

Whilst the creation of models and segments by our Marketing Services Business will involve profiling, Experian does not make any decisions based on the profiling that we undertake for marketing purposes. We make this information available to our clients who will use it to make informed decisions about their own marketing campaigns.

If you want to know more about our segments, models and profiling see our [Dividing things up, creating models and making predictions](#) section of our [Consumer Information Portal](#). This section also provides some examples of how profiling can be used in marketing.

You can ask us for a copy of all the personal data (actual and modelled) we hold about you. This full information request is known as a Data Subject Access Request (DSAR). To request a copy of all the personal data that we hold about you, please visit Experian's [Data Access Request](#) page or contact our [Customer Services Team](#).

3.2 Building our marketing database

Our marketing database provides a range of actual and modelled demographic, socio-economic and behavioural characteristics on UK adults and households. This database consists of names and addresses gathered from the sources described in [section 2](#), and brings this data together, ensuring that the data is cleaned, names and addresses properly formatted and validated as being current and relevant industry and internal suppression files applied.

Appended to these names and addresses are a range of actual and modelled attributes and propensities (see [Section 3.1](#)) to provide information on the likely characteristics of these individuals and households.

This marketing database is used by us to create relevant groups of individuals or households (sometimes described as "audiences") for direct marketing (and where appropriate permissions exist) to enable our clients to find new customers (see [section 3.4](#)); or for analytical purposes to enable our clients to understand more about their existing customers (see [section 3.6](#)).

3.3 Marketing data quality and suppression

We use the information we hold to make sure the personal data we may have on you is accurate, relevant and up to date. Our marketing suppression & data cleansing services consist of several datasets which enable organisations to clean, update or remove contact records (usually names and addresses) on their marketing database.

These data sets allow our clients to remove or flag individuals in their marketing databases or in their marketing campaigns who can't or won't respond, helping

clients to make sure they aren't sending marketing communications to people who have opted out, have moved address, or to deceased individuals. Our data quality and suppression data also helps prevent identify fraud by ensuring that our clients' marketing campaigns do not fall into the wrong hands.

The data may also be used to provide a new address for an individual who have moved, helping our clients to maintain, or regain, contact with you if you move address. To be added to our forwarding address file, the forwarding address must appear on our prospect marketing database so that we ensure there is an appropriate legal basis for contacting you.

Our credit risk suppressions derived from Experian's credit reference data, enable our clients who are marketing financial products and services to uphold responsible lending by removing contact information from marketing lists where the financial services being offered are inappropriate to the circumstances of the individual. For example, this helps to protect vulnerable consumers who are unlikely to be able to afford credit products.

We use a combination of suppression data sources, some owned and created by us and others sourced from third parties. The third party sources we use for suppression are described in detail in the [Personal data](#) section of the Consumer Information Portal.

For more information on our data cleansing and suppression services see the [Keeping contact lists up to date and relevant](#) section of our [Consumer Information Portal](#).

3.4 Marketing contact

We help organisations communicate with new prospects, their existing customers or citizens across several channels:

- Postal marketing. We provide appropriately permissioned names and postal addresses to help organisations find new people who may be interested in their products or services. These contact details are not sourced from your credit report, but from third party partners to whom you have given permission to share these details with organisations like Experian. We can also use our segmentations and models to help clients choose the most relevant people for them to talk to. To understand whether your details are on our current marketing file, and if so from where we obtained the data, click on the button below:

[Check if you're on our current Marketing Services file](#)

- Email marketing. We do not provide lists of prospect email addresses directly to our clients. We only handle prospect email addresses from our data partners so we can attach the models or segments we have created to an email address to create groups of individuals who may be interested in a particular offer or service. This means that where you have given your consent for these partners to send out marketing emails to you, the emails you receive are more likely to

be about the products or services you'll be interested in hearing about. Our clients might also send us their own customers' emails so that we can add our models and segments to that data to help our clients communicate with you more relevantly.

- Digital marketing. We work with organisations to inform relevant advertising through websites, apps, social media and video content. We don't serve any ads to you ourselves — the publisher, for example a website or social media app, will do this based on the marketing permissions you have given them. Our role is to provide information to our clients to help them serve ads that you're more likely to be interested in.

Find out more in the [Helping businesses find new customers](#) section of our [Consumer Information Portal](#).

3.5 Data linkage

To help organisations communicate with you consistently across digital channels, we use our linkage services to enable clients to connect data from these different sources to build up a better picture of an individual or household across all their preferred marketing channels – a marketing profile. Our linkage database is simply a look up of various ways of identifying an individual, the household or area in which they live, such as name, postal address, email address, IP address, customer IDs which our clients share with us, device IDs, mobile telephone number or town. It enables us to apply our models and segments held on our name and address marketing database (see section 3.2) to these other identifiers, such as connecting an email address with a postal address, to build a marketing profile of those individuals. This can then be used to help organisations better understand individuals they already engage with or to help them identify people that may be interested in their products and services, so they can serve relevant adverts across digital channels.

To understand whether your details are on our current marketing file, and if so from where we obtained the data, click on the button below:

[Check if you're on our current Marketing Services file](#)

Find out more about our linkage services in the [Powering consistent marketing](#) section of our [Consumer Information Portal](#).

3.6 Marketing analytics

We work with organisations to study their own data together with segments and models that we hold to help them with business problems or questions, such how best to communicate to customers or what new products they should design. Using the models and segments that we build linked to information that our clients have on their customers and citizens (where our clients have your permission to share this

with us), we can work out the likely characteristics of their customers to help inform their marketing activities.

For more information see the [Solving problems using insights from data](#) section of our [Consumer Information Portal](#).

3.7 Sharing information and trends across groups

Sometimes, a small group of organisations, often operating in the same market sector, will decide to pool their information to benefit everyone involved, but where no specific personal data is passed between companies in the group. These groups are sometimes known as "data consortiums".

We run a home shopping and direct retailer data pool on behalf of the member organisations to help the group share anonymised and aggregated information and trends that their customers share, so that they can provide you with a better experience.

We do not use this data outside of the member group and at no point is the personal data provided to us by consortium members shared with any other members, nor do the reports we provide to members include data that can be used to identify you directly.

We also operate a digital identity data pool built using data from participating advertisers, publishers and data partners. Experian helps this group share audience data securely without them needing to disclose or move raw data between each other. This helps make the advertising they buy or sell more relevant. It also provides a way in which they can learn about audiences at high level without being exposed to data at a device or individual ID level.

Find out more about the data consortiums that we operate in the [Sharing insights](#) across groups section of the [Consumer Information Portal](#).

3.8 Other purposes

From time to time we may use the personal data that we obtain for other purposes. These include:

- To analyse, develop, and improve the use, function, and performance of our products and services, including testing the quality of any new personal data from potential new contributors.
- To manage the security of our sites, networks, and systems, and to operate our business.
- To share with Experian group companies who manage some of the products and services we provide here in the UK.

- To comply with applicable laws and regulations, industry investigations, or requests in dealing with public emergencies
- To manage any complaint or dispute resolution you have asked us to look into.

For more detail see the section on [Other uses of personal data that we may obtain and process within our Marketing Services](#) in our [Consumer Information Portal](#).

You can opt out of us using your data for some of these purposes by visiting the Your data rights page of our Consumer Information Portal or by clicking on the button below:

[Opt out with us](#)

4. What is our legal basis for processing personal data?

Data protection law means that every organisation must have a lawful ground, or reason, for processing any personal information about an individual.

To build our marketing products and services, we process your personal data under a lawful ground called 'Legitimate Interest'. As a marketing services organisation our business is dependent on us being able to process personal data in order to build the products and services that we provide to our clients to help them with their marketing activities. It is, therefore, in our legitimate interest to do so. Our clients have a legitimate interest in finding new customers or delivering the best products and services to existing customers through their marketing activities, using our products and services to make sure that communication with you is relevant and tailored to your likely interests.

When we process your personal information under legitimate interest, we consider your rights under data protection laws as well as any potential impact to you — both positive and negative. We will never place our interests above yours. We will never use your personal data for activities where the impact on you overrides our interests or the interests of our clients.

Whilst we rely on the legitimate interest processing ground to process personal data to build our marketing products and services, like any other business, we are required to comply with many laws and regulations. Where necessary and reasonable for us to do so, we will use your personal data to the extent required for us to comply with these requirements. In such circumstances, the processing ground we rely on is compliance with a legal obligation.

To learn more about Legitimate Interest and examples of where we may process data in compliance with a legal obligation, and our commitments to data privacy [click here](#).

5. Who do we share your personal data with and why?

We work with many of the brands and organisations you'll be familiar with across a mix of market sectors. Information held by Experian Marketing Services is disclosed to the following third parties: -

1. Brands and organisations (our direct clients) across a range of market sectors who purchase marketing services from us. These market sectors include: Automotive; Charity; Education; Entertainment, gaming and leisure; Financial services; FMCG such as packaged foods, drinks, toiletries; Health and beauty; Insurance; Lifestyle; Mail order; Political organisations; Public sector; Publishing and media; Retail; Social Media; Telecommunications; Travel; Utilities.
2. Selected partners and advertising, marketing and media agencies who use our marketing data to help their clients and brands engage more relevantly with you.
3. Organisations who use our data to provide services to their customers. Examples here include consulting and analytics firms, data hygiene providers and market research organisations.
4. Service providers which we have engaged to support our business who receive the data as part of providing services to us. These service organisations may be located overseas.

For more information and examples of how we work with organisations in each of these areas see the section on [Who uses our services](#) on our [Consumer Information Portal](#).

6. Do we transfer your personal data overseas?

Our main database is hosted in Nottingham, England and, as such, your personal data will, on the whole, remain within the UK.

However, we also operate elsewhere in the world and may access your personal information from these locations as well. We will also sometimes engage service providers to support our business and they may be based, or use data centres, overseas. Where we or our service providers do so, then we will ensure your personal data is adequately protected. There are different ways that this can be achieved, for example, where it is transferred to a country which has been approved by European authorities as having adequate protection in place or by putting contracts in place to ensure it is protected.

To find out more see [How we safeguard and protect your data privacy](#) on our [Consumer Information Portal](#).

7. How long do we keep your personal data for?

We will only keep your personal data for as long as there is a continuing need to do so, and no longer. Below is a description of the retention periods that apply to each category of personal data we hold about you:

<p>Postal Direct Marketing Contact data obtained from data partners to enable Direct Marketing from our marketing database</p>	<p>Our postal marketing database is rebuilt monthly to ensure that data held is up-to-date and as accurate as possible. The raw input contact data (names and postal addresses) from our data partners, which is provided to us monthly, is retained for 2 months for back-up purposes to allow for one full refresh of the product to be completed prior to deletion of the input data.</p> <p>The monthly "built" marketing database file is retained and archived for 12 months to allow for the investigation of Data Subject queries. Contact data held within this live database may have been collected by the supplier 0-24 months previously.</p>
<p>Email Prospect Marketing Email data obtained from data partners to enable us to create relevant marketing audiences for deployment via email</p>	<p>Our email marketing database is rebuilt monthly to ensure that data held is up-to-date and as accurate as possible. The raw input contact data (names, postal address and email addresses) from our data partners, which is provided to us monthly, is retained for 2 months for back-up purposes to allow for one full refresh of the product to be completed prior to deletion of the input data. We only retain the live version of the built product.</p> <p>Note: Experian do not provide lists of contact email addresses directly to third party organisations. The sending of the email, to communicate offers from relevant brands or organisations, is sent to a data subject directly by the organisation to whom they gave their consent to be contacted with email marketing offers.</p>
<p>Insight Identities, models, segmentations for insight purposes</p>	<p>Our attributes, propensities and segmentations are linked to the names and postal addresses of UK adults on our marketing database.</p> <p>As above, the input data (names and postal addresses) is retained for 2 months for back up purposes, to allow for one full refresh of the product to be completed prior to deletion of the input data. The "built" marketing database file is retained and archived for 12 months to allow for the investigation of Data Subject queries.</p>

<p>Marketing Data Quality and Suppressions data</p>	<p>Any personal data supplied by 3rd parties for suppression purposes is supplied monthly and previous data is then deleted.</p> <p>Our own 'built' marketing suppression files are retained for 2 months after each monthly build (the 'live' and previous version) before deletion.</p> <p>Records added to our NMR (Non-Marketing Request) file, required to suppress data subjects from Experian processing their data for direct marketing purposes if requested, are kept indefinitely. This is to ensure that at any point in the future, Experian data relating to that data subject is not processed for directing marketing purposes (including any profiling that supports direct marketing).</p>
<p>Credit Marketing Suppressions</p>	<p>The raw input data is retained for 2 months for back up purposes, to allow for one full refresh of the product to be completed prior to deletion.</p> <p>Historical "built" suppression files are retained for a period of up to 6 years, aligned with the time period required for it to be held within Experian's Bureau Data, and for analysis purposes only by our clients to understand their retrospective risk profile to ensure responsible marketing of credit products.</p>
<p>Identification of individuals</p>	<p>Identification data like names and addresses are kept while there's a continuing need to do so. This need is assessed on a regular basis, and data that's no longer needed for this purpose will be deleted. However, much of this data requires on-going retention as it helps us to correctly identify unique individuals when we see them from our data suppliers or from clients, regardless of the presentation of names and addresses, and therefore enables us to keep your data accurate and up to date.</p> <p>Identification data also supports 'linkage' to connect our marketing data to digital sources (unless a data subject objects to direct marketing in which case the record is deleted). This helps our clients in making sure the offers and services marketed to you are relevant and consistent across all marketing channels, providing you with a better overall experience.</p>

Digital advertising database	<p>Our digital advertising database contains first party digital IDs (typically cookie IDs) and IP addresses. This data is obtained from publishers and advertisers.</p> <p>This database is fully rebuilt on a daily basis which ensures that any choice you may have around opting out is applied in a timely fashion.</p> <p>The first party digital IDs and IP address log are kept for a period of 180 days before being automatically deleted. Our daily full database process ensures records older than this time limit are removed.</p>
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We will also store personal data for an additional period to allow for other things such as research and development, analytics and analysis, for audit purposes and to enable us to establish, exercise and defend legal claims.

For more details on the retention periods that apply to each category of personal data, see the section we only keep your data for a reasonable time on our [How we safeguard and protect your data privacy](#) page of our [Consumer Information Portal](#).

8. What rights do you have in relation to the personal data we hold?

Data protection laws give you a number of rights in relation to the personal data held by us about you:

- Right to rectification: correct anything that you think is wrong with the personal data we hold about you
- Right to restrict processing: change how your personal data is used
- Right to object: ask us to stop using your data
- Right to be informed: understand what happens to your personal data
- Right of access: see what personal data we hold about you
- Right to portability: move your personal data
- Rights in relation to automated decision making and profiling: understand whether your data is being used to make decisions
- Right to erasure or right to be forgotten: ask us to delete your personal data

Whilst we consider all data subjects' rights' requests individually and on a case-by-case basis, not all of these rights apply to the data we hold in our marketing services. The main rights that are relevant are summarised below:

- **Right to rectification.** If you think any actual personal data we hold about you is wrong or incomplete, you have the right to challenge it. We don't collect this actual data directly from you but receive it (where available) from our data partners where they have appropriate permissions to share it with us. If you find that any of that data is inaccurate, we will record your request and amend this actual data in our systems as appropriate. This right of challenge does not apply to the data we create (our segments and models described in [section 3.1](#)), as this is our opinion about the likely characteristics of groups of individuals or households which is, by nature, subjective and is not intended to be a statement of fact about you.
- **Right to object.** You have the right to object to us processing your personal data. This right is not an absolute right and, in some circumstances, despite your objection, we will be permitted to continue processing it. You also have the right to object to us processing your data for direct marketing purposes. This is an absolute right, meaning that if you object to this, we must no longer process your personal data for direct marketing. If you decide you want to opt-out from your data being used in this way, click the button below and we will remove your information from our Marketing Services databases immediately. We'll keep your name on record so that we can recognise and remove your data if it comes back into our business in the future (for example from a survey you've completed on another website). If you have previously opted out of our marketing services, then we will continue to respect those wishes.

Opt out with us

Opting-out won't stop you receiving marketing or advertising messages at all (because not all organisations use our services) and it might mean that the messages you receive are less relevant. But this is your choice to make.

- **Right to restrict processing.** In some cases, you can also ask us to restrict how we use your personal data. As above, this right is not an absolute one and, in some circumstances (for example for reasons of public interest, to protect the rights of another person, or to establish, exercise or defend legal claims), we will be entitled to continue using your personal data.
- **Right to erasure or right to be forgotten.** In certain circumstances you can ask us to delete the personal data we hold about you. This right is not absolute and only applies in certain circumstances. If you ask Experian Marketing Services to delete your personal data, we will want to ensure we can maintain your wishes in the future. So, rather than deleting your record entirely from our marketing database, we will, in the first instance, hold the minimum amount of personal data necessary on our suppression file to make sure that if any data partner sends us your data again, we recognise it and make sure it is not incorporated into our marketing database again. If, being aware of this, you still want us to delete your information from our suppression file, let us know and we can do that.

For more information on any of these rights or to find out if they apply, go to our [Your data rights](#) page on our [Consumer Information Portal](#) or you can contact our Protection Officer (DPO) by email at uk.dpo@experian.com, or telephone us on 0115 828 6738 (Monday - Friday 9am - 5pm).

If you would rather contact us by post, please address this to:
Experian Customer Service Team
Experian Ltd
PO Box 8000
Nottingham
NG80 7WF

9. How can you contact our Data Protection Officer?

If you have any questions, concerns or issues about the way we're handling your personal data or want to exercise any of your Data Subject Rights (or find out if they apply), please contact our Data Protection Officer (DPO) by email at uk.dpo@experian.com.

If you would rather contact us by post, please address this to:
The Data Protection Officer
c/o Experian Customer Services Team
Experian Ltd
PO BOX 8000
NG80 7WF

10. How can you lodge a complaint with the supervisory authority?

After having contacted us, if you're still unhappy with any aspect of how we handle your personal data you also have the legal right to lodge a complaint with the Information Commissioner's Office (ICO), the supervisory authority that regulates handling of personal data in the UK. You can contact them by phone on 0303 123 1113 or by going to their website at www.ico.org.uk.

11. Want to find out more?

We hope you have found this helpful in summarising the ways that we obtain and process personal data. However, if you want to find out more, our Experian Marketing Services [Consumer Information Portal](#) contains much more information to help you understand who we are, the data we obtain and process, the benefits of relevant marketing for consumers and society, and how to inform us if you wish to

stop your personal data being used for marketing. This Portal also contains a page of [Frequently Asked Questions](#).