



MARKETING OFFER REVIEW FAQ

Q. Why does Experian need to see my marketing offer?

A. The privacy of consumers is important to Experian. That's why we take extra care in certain areas we consider sensitive. This sensitive data might include, but is not limited to, children's data, self-reported health and ailment data and lender name. Our goal is to partner with you to ensure that consumers continue to benefit from our sharing of data for marketing purposes.

Q. How do I know you're not going to show my marketing offer to other companies, including competitors?

A. Please be assured that any information you provide to us for these purposes will be held in the strictest confidence and will be available only to those employees responsible for approving marketing offers or performing audits of our policies and procedures. This information is covered under the "Confidentiality" section of our agreement.

Q. What do you look for in an offer?

A. Experian® uses the *Direct Marketing Association Guidelines for Ethical Business Practices* as our standard when evaluating a marketing offer. For example, the DMA guidelines indicate that marketers should not display personal data in an offer so as to presume specific knowledge about a consumer (i.e., "Because you have a new baby ...," "As someone who suffers from diabetes," "Our records indicate you have a mortgage with ABC Company ..."). In addition, we make sure telemarketing scripts adhere to the *Telephone Consumer Protection Act (TCPA)*. If you want more information on either of these, you can visit the DMA Web site at www.the-dma.org or the Federal Trade Commission Web site at www.ftc.gov.

Q. Why can't I refer to the specific lender name or mortgage information in a marketing offer? Isn't this public record data? I see offers like this all the time.

A. You are correct. Property and mortgage deeds are public data. However, the DMA guidelines should still be applied out of consideration for consumer privacy. Most consumers would consider information related to finances, including the name of their financial institutions, to be highly personal and sensitive, and they are probably not aware this data is public. Consumers may assume the marketer accessed this information from their credit file. In order to demonstrate to legislators and policymakers that self-regulation works, marketers must be responsible managers of consumer

data or we risk losing access to data that is public record and consequently become unable to use it for marketing purposes. This is what happened when the Shelby Amendment went into effect and we lost access to motor vehicle and driver's license data — another public record source.

Q. Why can't I use the terms "You are preapproved," "You have been selected" and "You are qualified for" in my marketing offers?

A. Most consumers associate these terms with credit offers. Because we want to show a clear delineation between the use of Experian's marketing and credit data, we do not allow this language to be used in offers when data selected is noncredit data from our marketing databases. We don't allow this because to do so might prompt the Federal Trade Commission to claim that our entire marketing database is regulated by the Fair Credit Reporting Act (FCRA). We don't want consumers to be confused and think that any type of credit decisions were made prior to their receiving a marketing offer.

Q. What if I want to pull a marketing list and run it through a prescreen?

A. We do allow clients to prescreen a marketing list from us. However, the clients who choose to do this must meet all of the FCRA requirements, as well as have our approval regarding the reason for the prescreening.

Q. Why can I get this data from [WHOMEVER] without supplying a marketing offer?

A. All companies have their own approval policies. Experian has developed an approach based on the value we place on consumer privacy. In this way, we assess business opportunities while also maintaining the appropriate balance between use of information and consumer expectations of privacy. One of the methods we use to ensure there is a balance is to review the marketing offers for selected data elements that we have defined as sensitive. Our hope is that our clients see this as a positive way we can work together to maintain the integrity of our industry and increase consumer trust in how their personal information is used for marketing.