

## EXPERIAN RETIREMENT SAVINGS PLAN

### SCHEDULE OF PAYMENTS

This is an agreement between the Trustees of the Experian Retirement Savings Plan (“the Plan”) and the employers participating in the Plan (“the Employers”). It covers the period from 1 January 2021 until such time as a revision is agreed or required by legislation.

#### Contributions by Employers and Members

In accordance with Rules 3.1 and 3.2 of the Plan’s Rules effective from 19 April 2013, as amended (“the Rules”), except in relation to Members who have been designated by the Principal Employer as in Experian Band (EB) 4 and above, EB 5 and EB 6, Members shall elect to contribute at one of three rates and Employers shall contribute at a rate determined by the Member’s contribution rate, in accordance with the table below.

% of Pensionable Pay	
Employee contribution	Employer contribution
3%	7%
4%	8%
5%	10%

An Employer can decide from time to time that a different amount of Employer contribution can be paid to a Member if this is notified to the Trustees and the Member in writing.

An Employer rate of 20% of Pensionable Pay currently applies to:

- Members in EB 4 and above, regardless of when they joined the Plan; and
- Members in EB 5 who joined the Plan before 1 April 2016 and any other Member who the Principal Employer, with the consent of the Trustees, designates as a Member in EB 5.

Members in EB 4 and above and EB 5 must contribute 5% of their Pensionable Pay to the Plan.

However, an Employer can decide to change the rate of the Employer or Member contribution which is payable if this is notified to the Member and the Trustees in writing.

An Employer rate of 15% of Pensionable Pay currently applies to EB 6 Members who joined the Plan before 1 April 2016 and any other Member who the Principal Employer, with the consent of the Trustees, designates as an EB 6 Member. EB 6 Members must contribute 5% of their Pensionable Pay to the Plan. However, an Employer can decide to change the rate of the Employer or Member contribution which is payable if this is notified to the EB 6 Member and the Trustees in writing. Employers may contribute at a higher rate than set out in the table above in respect of their Member(s) if they notify the Member(s) and the

Trustees in writing. An Employer contribution rate of 10% currently applies to certain Scorex employees who have completed more than 10 years' service.

Members may contribute at a higher rate than set out above, in accordance with Rule 3.3 of the Rules (additional voluntary contributions), provided the Trustees have agreed.

### **Definition of Pensionable Pay**

Pensionable Pay means, in respect of Members (including Members who have been designated by the Principal Employer as in EB 6 and above) who joined the Plan prior to 1 April 2011, gross annual earnings, excluding certain items as specified by the Principal Employer and notified to the Trustees and the Members (see Annex 1).

In respect of Members (including Members who have been designated by the Principal Employer as in EB 6 and above) who joined the Plan on or after 1 April 2011, Pensionable Pay means basic annual earnings, plus any holiday pay and any Higher Duties Allowance received. Unless the Principal Employer decides otherwise, this definition also applies to any members who joined the Plan before 1 April 2011 but who subsequently:

- opted to pay a 2% contribution rate to the Plan before 1 April 2019; and
- opt to pay a 3% contribution rate to the Plan on or after 1 April 2019 under Rule 3.2.1,

even if they increase their contributions at a later date.

### **SMART Pensions**

Members who participate in the salary sacrifice arrangement in respect of their basic normal contributions and, in certain cases, their additional voluntary contributions, (as referred to in the explanatory literature provided to eligible members as "SMART Pensions") are not required to contribute to the Plan. However, in accordance with Rule 3.4:

- such Members accept a reduction in their pay equal to the basic contribution (and in certain cases their additional voluntary contributions) that they would otherwise have been required or elected to pay to the Plan; and
- each Employer shall contribute amounts in addition to the rates shown above equal to the basic contributions (and in certain cases their additional voluntary contributions) that their eligible Members would otherwise have paid to the Plan.

In accordance with Rule 18.6, the Principal Employer has directed that the General Reserve be applied to pay all or part of the Plan's expenses payable under Rule 18.3. To the extent that the General Reserve contains insufficient assets to meet the expenses of the Plan which the Principal Employer has determined should be paid by the Employers, the Employers will meet those expenses.

### **Administration expenses**

Members shall pay an administration charge determined by the Trustees, which is currently deducted from each Member's Retirement Account.

Employers shall pay the Plan's costs and running expenses in excess of the administration charge, including death in service insurance.

**Timing of contributions**

The Trustees and the Employers agree that contributions at the rates specified in the Plan's Rules and set out above will be paid into the Trustees' bank account on or before the 19<sup>th</sup> day of the month following that to which they relate.

Signed: DocuSigned by:  
Jacky Simmonds  
8808B68B2FB1478... Date: \_\_\_\_\_  
(on behalf of Experian Finance plc for the Employers)

Signed: DocuSigned by:  
Mark Wells  
D0402EBEEC134F3... Date: \_\_\_\_\_  
(on behalf of the Trustees)

## EXPERIAN RETIREMENT SAVINGS PLAN

### PENSIONABLE PAY

The following pay elements are excluded for the purposes of the definition of Pensionable Pay in the Rules of the Plan for members who joined the Plan before 1 April 2011 and have not opted to pay contributions of 2% before 1 April 2019 or 3% on or after 1 April 2019 under Rule 3.2.1. The Principal Employer can add to or remove items from the list of excluded pay elements as it sees fit and as notified to the Trustees and the Members.

Item	Date
1. Annual bonus	from Plan inception
2. Monthly and weekly bonus	from 12 December 2007
3. Quarterly bonus (except QAS)	from 12 December 2007
4. Ad-hoc and exceptional bonuses	from 12 December 2007
5. Car allowance	from 1 October 2007
6. Car allowance including:	from 12 December 2007
Car adjustment	
Car downgrade	
Car fuel allowance	
Cash for car	
Cash for fuel	
Car green award	
Cash for car allowance	from September 2010
7. Transition payment (one-off)	from June 2016

Dated: April 2021