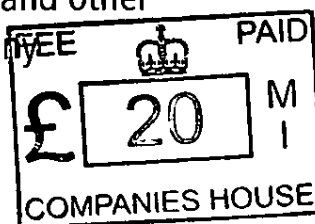


OS AA01

Statement of details of parent law and other
information for an overseas company



☒ What this form is for
You may use this form to
accompany your accounts
disclosed under parent law

☒ What this form is NOT for
You cannot use this form
an alteration of manner of
with accounting requirements



A07 *A5MUEHAG* 29/12/2016 #114

Part 1 Corporate company name

Corporate name of
overseas company ①

GUS Finance Ireland

UK establishment
number

B R 0 1 2 2 5 0

COMPANIES HOUSE
Please complete in typescript or in
bold black capitals

All fields are mandatory unless
specified or indicated by *

① This is the name of the company in
its home state

Part 2 Statement of details of parent law and other information for an overseas company

A1 Legislation

Please give the legislation under which the accounts have been prepared and,
if applicable, the legislation under which the accounts have been audited

Legislation ②

IRISH COMPANIES ACTS, 2014

② This means the relevant rules or
legislation which regulates the
preparation and, if applicable, the
audit of accounts

A2 Accounting principles

Accounts

Have the accounts been prepared in accordance with a set of generally accepted
accounting principles?

Please tick the appropriate box

☐ No Go to Section A3

☒ Yes Please enter the name of the organisation or other
body which issued those principles below, and then go to Section A3

Name of organisation
or body ③

INSTITUTE OF CHARTERED ACCOUNTS IN IRELAND

③ Please insert the name of the
appropriate accounting organisation
or body

A3 Accounts

Accounts


Have the accounts been audited? Please tick the appropriate box

☐ No Go to Section A5

☒ Yes Go to Section A4

OS AA01

Statement of details of parent law and other information for an overseas company

A4 Audited accounts		
Audited accounts	Have the accounts been audited in accordance with a set of generally accepted auditing standards? Please tick the appropriate box <input type="checkbox"/> No Go to Part 3 'Signature' <input checked="" type="checkbox"/> Yes Please enter the name of the organisation or other body which issued those standards below, and then go to Part 3 'Signature'	① Please insert the name of the appropriate accounting organisation or body
Name of organisation or body ①	INTERNATIONAL STANDARDS ON AUDITING (UK & IRELAND)	
A5 Unaudited accounts		
Unaudited accounts	Is the company required to have its accounts audited? Please tick the appropriate box <input type="checkbox"/> No <input checked="" type="checkbox"/> Yes	
Part 3 Signature		
Signature	I am signing this form on behalf of the overseas company	
	Signature X  X	
	This form may be signed by Director, Secretary, Permanent representative	

OS AA01

Statement of details of parent law and other information for an overseas company



Presenter information

You do not have to give any contact information, but if you do it will help Companies House if there is a query on the form. The contact information you give will be visible to searchers of the public record.

Contact name **SIOBHÁN SUGRUE**

Company name **EXPERIAN**

Address **NEWENHAM HOUSE**

NORTHERN CROSS

MALAHIDE ROAD

Post town

County/Region **DUBLIN 17**

Postcode

D	1	7	A	Y	6	1
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Country **IRELAND**

DX

Telephone **0035318469132**



Checklist

We may return forms completed incorrectly or with information missing

Please make sure you have remembered the following

- ☐ The company name and, if appropriate, the registered number, match the information held on the public Register
- ☐ You have completed all sections of the form, if appropriate
- ☐ You have signed the form



Important information

Please note that all this information will appear on the public record



Where to send

You may return this form to any Companies House address

England and Wales

The Registrar of Companies, Companies House,
Crown Way, Cardiff, Wales, CF14 3UZ
DX 33050 Cardiff

Scotland

The Registrar of Companies, Companies House,
Fourth floor, Edinburgh Quay 2,
139 Fountainbridge, Edinburgh, Scotland, EH3 9FF
DX ED235 Edinburgh 1
or LP - 4 Edinburgh 2 (Legal Post)

Northern Ireland

The Registrar of Companies, Companies House,
Second Floor, The Linenhall, 32-38 Linenhall Street,
Belfast, Northern Ireland, BT2 8BG
DX 481 N R Belfast 1



Further information

For further information, please see the guidance notes on the website at www.companieshouse.gov.uk or email enquiries@companieshouse.gov.uk

This form is available in an alternative format. Please visit the forms page on the website at www.companieshouse.gov.uk

GUS Finance Ireland

Directors' report and financial statements

for the financial year ended 31 March 2016

THURSDAY

A07

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29/12/2016
COMPANIES HOUSE

#113

GUS Finance Ireland**Directors' report and financial statements
for the year ended 31 March 2016**

Contents	Page
Directors and other information	2
Directors' report	3 - 4
Independent auditors' report	5 - 7
Profit and loss account	8
Statement of total comprehensive income	8
Balance sheet	9
Statement of changes in total equity	10
Notes to the financial statements	11 - 14

GUS Finance Ireland

Directors and other information

Directors

Paul Atkinson
Paul Cooper

Company secretary and Registered office

Paul Cooper
Newenham House
Northern Cross
Malahide Road
Dublin 17
D17 AY61
Ireland

United Kingdom office

Suite 5 1/5 2
Lowry House
17 Marble Street
Manchester
M2 3AW
England

Registered number : 275494

Auditors

PricewaterhouseCoopers
Chartered Accountants and Statutory Audit Firm
One Spencer Dock
North Wall Quay
Dublin 1
D01 X9R7
Ireland

GUS Finance Ireland

Directors' report

The directors present their report and the audited financial statements of the Company for the year ended 31 March 2016.

Directors' responsibilities statement

The directors are responsible for preparing the directors' report and the financial statements in accordance with Irish law.

Irish law requires the directors to prepare financial statements for each financial year that give a true and fair view of the Company's assets, liabilities and financial position as at the end of the financial year and of the profit or loss of the Company for the financial year. Under that law the directors have prepared the financial statements in accordance with Generally Accepted Accounting Practice in Ireland (accounting standards issued by the Financial Reporting Council and promulgated by the Institute of Chartered Accountants in Ireland and Irish law).

Under Irish law, the directors shall not approve the financial statements unless they are satisfied that they give a true and fair view of the Company's assets, liabilities and financial position as at the end of the financial year and the profit or loss of the Company for the financial year.

In preparing these financial statements, the directors are required to

- select suitable accounting policies and then apply them consistently,
- make judgements and estimates that are reasonable and prudent,
- state whether the financial statements have been prepared in accordance with applicable accounting standards and identify the standards in question, subject to any material departures from those standards being disclosed and explained in the notes to the financial statements, and
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the Company will continue in business.

The directors are responsible for keeping adequate accounting records that are sufficient to

- correctly record and explain the transactions of the Company,
- enable, at any time, the assets, liabilities, financial position and profit or loss of the Company to be determined with reasonable accuracy, and
- enable the directors to ensure that the financial statements comply with the Companies Act 2014 and enable those financial statements to be audited.

The directors are also responsible for safeguarding the assets of the Company and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

Accounting records

The measures taken by the directors to secure compliance with the Company's obligation to keep adequate accounting records are the use of appropriate systems and procedures and ensuring that competent persons are responsible for the accounting records. These records are kept at Suite 5 1/5 2, Lowry House, 17 Marble Street, Manchester, M2 3AW, England.

Principal activities

The Company's principal activity during the year under review was to act as a holding company for a fellow subsidiary undertaking of Experian plc.

Results and dividend

The profit for the financial year was US\$1,000 (2015: US\$Nil). The directors consider the year end financial position to be satisfactory. The directors do not propose the payment of a dividend (2015: US\$Nil).

Research and development

The Company is not currently undertaking any research and development activities.

GUS Finance Ireland

Directors' report (continued)

Future developments

The Company will continue to perform their principal activity, to act as a holding company for fellow subsidiary undertakings of Experian plc

Post balance sheet events

No events of a material nature have occurred since the year-end

Directors

The names of the persons who were directors during the year ended 31 March 2016 are set out on page 2

Directors' and secretary's interests

In accordance with Section 260(f)(1) of the Companies Act 2014, shares representing 1% or less of the ultimate holding company's issued share capital constitute non-disclosable interests

The directors and secretary had no other interests in the shares of the Company or any other group company at 31 March 2016

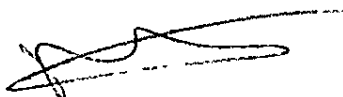
There have been no contracts or arrangements during the period in which a director of the Company was materially interested and which were significant to the Company's business

On behalf of the Board

P A Atkinson



P G Cooper



27 October 2016



Independent auditors' report to the members of GUS Finance Ireland Limited

Report on the financial statements

In our opinion, GUS Finance Ireland Limited's financial statements (the "financial statements")

- give a true and fair view of the company's assets, liabilities and financial position as at 31 March 2016 and of its profit for the year then ended;
- have been properly prepared in accordance with Generally Accepted Accounting Practice in Ireland, and
- have been properly prepared in accordance with the requirements of the Companies Act 2014

The financial statements comprise

- the statement of financial position as at 31 March 2016,
- the income statement for the year then ended, and
- the notes to the financial statements, which include a summary of significant accounting policies and other explanatory information

The financial reporting framework that has been applied in the preparation of the financial statements is Irish law and accounting standards issued by the Financial Reporting Council and promulgated by the Institute of Chartered Accountants in Ireland (Generally Accepted Accounting Practice in Ireland), including FRS 101 "Reduced Disclosure Framework"

In applying the financial reporting framework, the directors have made a number of subjective judgements, for example in respect of significant accounting estimates. In making such estimates, they have made assumptions and considered future events.

Matters on which we are required to report by the Companies Act 2014

- We have obtained all the information and explanations which we consider necessary for the purposes of our audit
- In our opinion the accounting records of the company were sufficient to permit the financial statements to be readily and properly audited
- The financial statements are in agreement with the accounting records
- In our opinion the information given in the Directors' Report is consistent with the financial statements

PricewaterhouseCoopers, One Spencer Dock, North Wall Quay, Dublin 1, Ireland, I D E Box No 137
T +353 (0) 1 792 6000, F +353 (0) 1 792 6200, www.pwc.ie

Chartered Accountants



Independent auditors' report to the members of GUS Finance Ireland Limited - continued

Matter on which we are required to report by exception

Under the Companies Act 2014 we are required to report to you if, in our opinion, the disclosures of directors' remuneration and transactions specified by sections 305 to 312 of that Act have not been made. We have no exceptions to report arising from this responsibility.

Responsibilities for the financial statements and the audit

As explained more fully in the Directors' Responsibilities Statement set out on page 3, the directors are responsible for the preparation of the financial statements and for being satisfied that they give a true and fair view.

Our responsibility is to audit and express an opinion on the financial statements in accordance with Irish law and International Standards on Auditing (UK and Ireland). Those standards require us to comply with the Auditing Practices Board's Ethical Standards for Auditors.

This report, including the opinions, has been prepared for and only for the company's members as a body in accordance with section 391 of the Companies Act 2014 and for no other purpose. We do not, in giving these opinions, accept or assume responsibility for any other purpose or to any other person to whom this report is shown or into whose hands it may come save where expressly agreed by our prior consent in writing.

We conducted our audit in accordance with International Standards on Auditing (UK and Ireland). An audit involves obtaining evidence about the amounts and disclosures in the financial statements sufficient to give reasonable assurance that the financial statements are free from material misstatement, whether caused by fraud or error. This includes an assessment of

- whether the accounting policies are appropriate to the company's circumstances and have been consistently applied and adequately disclosed;
- the reasonableness of significant accounting estimates made by the directors, and
- the overall presentation of the financial statements.

We primarily focus our work in these areas by assessing the directors' judgements against available evidence, forming our own judgements, and evaluating the disclosures in the financial statements.

We test and examine information, using sampling and other auditing techniques, to the extent we consider necessary to provide a reasonable basis for us to draw conclusions. We obtain audit evidence through testing the effectiveness of controls, substantive procedures or a combination of both.



Independent auditors' report to the members of GUS Finance Ireland Limited - continued

In addition, we read all the financial and non-financial information in the Directors' Report to identify material inconsistencies with the audited financial statements and to identify any information that is apparently materially incorrect based on, or materially inconsistent with, the knowledge acquired by us in the course of performing the audit. If we become aware of any apparent material misstatements or inconsistencies we consider the implications for our report.

A handwritten signature in black ink, appearing to read 'John Dillon'.

John Dillon
for and on behalf of PricewaterhouseCoopers
Chartered Accountants and Statutory Audit Firm
Dublin

28 October 2016

GUS Finance Ireland**Profit and loss account
for the financial year ended 31 March 2016**

Continuing operations	Notes	2016 US\$'000	2015 US\$'000
Interest receivable and similar income	6	1	-
Profit on ordinary activities before tax	7	1	-
Tax on profit on ordinary activities	8	-	-
Profit for the financial year		1	-

**Statement of comprehensive income
for the year ended 31 March 2016**

The Company has no recognised items of income and expenditure other than those included in the profit and loss account. Total comprehensive income for the financial year is therefore equal to the profit for the financial year.

GUS Finance Ireland**Balance sheet
at 31 March 2016**

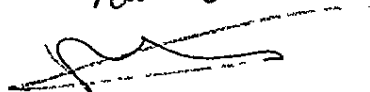
	Notes	2016 US\$'000	2015 US\$'000
Fixed assets			
Investment in a group undertaking	9	9,625	9,625
Current assets			
Debtors – amounts due within one year	10	693	692
Net assets		10,318	10,317
Equity			
Called up share capital	11	-	-
Profit and loss account	12	10,318	10,317
Shareholders' funds		10,318	10,317

On behalf of the Board

P A Atkinson



P G Cooper



27 October 2016

GUS Finance Ireland**Statement of changes in total equity
for the financial year ended 31 March 2016**

	Called up share capital (Note 11) US\$'000	Profit and loss account (Note 12) US\$'000	Total equity US\$'000
At 1 April 2015	-	10,317	10,317
Profit for the financial year	-	1	1
Other comprehensive income for the financial year	-	-	-
Total comprehensive income for the financial year	-	1	1
At 31 March 2016	-	10,318	10,318

	Called up share capital (Note 11) US\$'000	Profit and loss account (Note 12) US\$'000	Total equity US\$'000
At 1 April 2014	-	10,317	10,317
Result for the financial year	-	-	-
Other comprehensive income for the financial year	-	-	-
Total comprehensive income for the financial year	-	-	-
At 31 March 2015	-	10,317	10,318

GUS Finance Ireland

Notes to the financial statements for the financial year ended 31 March 2016

1. Corporate information

The Company is a private company, incorporated in Ireland and domiciled in England and Wales. Its registered office is at Newenham House, Northern Cross Malahide Road, Dublin 17, Ireland, D17 AY61 and its registered number is 275494. Its United Kingdom office is at Suite 5 1/5 2, Lowry House, 17 Marble Street, Manchester, M2 3AW, England.

The Company's principal activity is to act as a holding company for a fellow subsidiary undertaking of Experian plc.

2. Basis of preparation

The entity financial statements have been prepared on the going concern basis and in accordance with Generally Accepted Accounting Practice in Ireland (accounting standards issued by the Financial Reporting Council and promulgated by the Institute of Chartered Accountants in Ireland and the Companies Acts 2014).

The entity financial statements have been prepared under the historical cost convention.

Reporting currency

The financial statements are presented in US dollars, the Company's functional currency.

Going concern

The financial statements have been prepared on the going concern basis, which assumes that the Company will continue in operational existence for the foreseeable future having adequate funds to meet obligations as they fall due.

Transition to Financial Reporting Standard ('FRS') 101 'Reduced disclosure framework' ('FRS 101')

The Company's previous financial statements were prepared in accordance with applicable accounting standards. Following the requirements of FRS 100 'Application of financial reporting requirements' coming into effect, the directors have opted to prepare these financial statements in accordance with FRS 101. That intention was communicated to the Company's shareholders in October 2016.

FRS 101 allows certain exemptions from the requirements of International Financial Reporting Standards ('IFRS') to avoid the duplication of information provided in the Group financial statements and to provide more concise financial reporting in entity financial statements. The following exemptions have therefore been applied in the preparation of these financial statements:

- Paragraph 38 of IAS 1 'Presentation of financial statements', so exempting the Company from disclosing comparative information required by
 - paragraph 79(a)(iv) of IAS 1 – shares outstanding at the beginning and at the end of that period
- The following paragraphs of IAS 1
 - paragraphs 10(d) and 111, so exempting the Company from providing a cash flow statement and information,
 - paragraph 16, so exempting the Company from providing a statement of compliance with all IFRS,
 - paragraph 38A, so exempting the Company from the requirement for a minimum of two of each primary statement and the related notes,
 - paragraphs 38B to D, so exempting the Company from the requirement to provide additional comparative information,
 - paragraphs 40A to D, so exempting the Company from the requirement to provide a third statement of financial position, and
 - paragraphs 134 to 136, so exempting the Company from presenting capital management disclosures
- IAS 7 'Statement of cash flows'

GUS Finance Ireland

Notes to the financial statements for the year ended 31 March 2016 (continued)

2. Basis of preparation (continued)

- Paragraphs 30 and 31 of IAS 8 'Accounting policies, changes in accounting estimates and errors', so exempting the Company from disclosing information where it has not applied a new IFRS which has been issued but is not yet effective
- Paragraph 17 of IAS 24 'Related party disclosures', so exempting the Company from disclosing details of key management compensation
- The requirements in IAS 24 'Related party disclosures' to disclose related party transactions with wholly-owned members of the Group

The use of critical accounting estimates and management judgment is required in applying the accounting policies. Areas involving a higher degree of judgment or complexity, or where assumptions and estimates are significant to the Company financial statements, are highlighted in note 5

3. FRS 101 transitional arrangements

As it has not previously presented financial statements under FRS 101, the Company is required under FRS 100 and FRS 101 to apply the transitional arrangements set out in IFRS 1 'First-time adoption of International Financial Reporting Standards' in its financial statements for the year ended 31 March 2016. The key transitional arrangements are

- an explanation of how the transition has affected the Company's reported financial position and financial performance,
- a reconciliation of the equity reported at 31 March 2014 and 31 March 2015, and
- a reconciliation of the profit and loss and other recognised gains and losses to the total comprehensive income reported under FRS 101 for the year ended 31 March 2015

The transition has had no effect on the Company's reported financial position and financial performance in the current or prior year and accordingly no such explanation or reconciliations are required in these financial statements

4. Accounting policies

The principal accounting policies are set out below and they have been applied consistently to all financial years presented

Foreign currencies

Monetary assets and liabilities denominated in foreign currencies are translated at the exchange rates ruling at the balance sheet date and revenues, costs and non-monetary assets at the exchange rates ruling at the dates of the transactions. Monetary assets are money held and amounts to be received in money, all other assets are non-monetary assets

Profits and losses arising from foreign currency translations and on the settlement of amounts receivable and payable in foreign currency are dealt with in the profit and loss account

Investments in group undertakings

Investments in group undertakings are shown at cost less any provisions necessary for permanent diminution in value

Tax

Current tax is calculated on the basis of the tax laws substantively enacted at the balance sheet date in the UK

Deferred tax is provided in respect of temporary differences that have originated but not reversed at the balance sheet date and is determined using the tax rates that are expected to apply when the temporary differences reverse, based on tax rates and laws that have been substantively enacted by the balance sheet date. Deferred tax assets are recognised only to the extent that they are expected to be recoverable. Deferred tax assets and liabilities recognised have not been discounted

GUS Finance Ireland

Notes to the financial statements for the year ended 31 March 2016 (continued)

5. Critical accounting estimates, assumptions and judgments

(i) Critical accounting estimates and assumptions

In preparing the financial statements, management is required to make estimates and assumptions that affect the reported amount of income, costs and charges, assets and liabilities and the disclosure of contingent liabilities. The resulting accounting estimates, which are based on management's best judgment at the date of the financial statements, will, by definition, seldom equal the related actual results.

The only estimates and assumptions that have a significant risk of causing a material adjustment to the carrying amounts of assets and liabilities within the next financial year relate to the carrying value of the Company's investments in group undertakings. This is tested annually for impairment and stated at cost less any provisions for impairment.

(ii) Critical judgments

In applying the Company's accounting policies, management may make judgments that have a significant effect on the amounts recognised in the Company financial statements. These judgments may include the classification of transactions between the Company income statement and the Company balance sheet. There are no such judgments in the case of these financial statements.

6. Interest receivable and similar income

	2016 US\$'000	2015 US\$'000
Interest receivable on amounts owed by group undertakings	1	-

7. Profit and loss account

The audit fee for the year for the audit of these financial statements has been paid by a fellow group undertaking. Directors' fees for the year were US\$Nil (2015: US\$Nil). No other employee costs have been charged in these financial statements (2015: US\$Nil).

8. Tax on profit on ordinary activities

There is no current or deferred tax charge for the year ended 31 March 2016 or the prior year. The tax charge for the year is therefore at a rate equal to (2015: equal to) the standard rate of UK corporation tax of 20% (2015: 21%).

In the foreseeable future, the Company's tax balances will continue to be influenced by the nature of its income and expenditure and arrangements with fellow group undertakings for the surrender of UK tax profits and losses. Equally the Company's tax balances could be affected by changes in UK tax law.

The main rate of UK corporation tax was reduced to 20% from 1 April 2015. Further reductions will reduce the rate to 19% from 1 April 2017 and 18% from 1 April 2020. These further reductions had been substantively enacted at 31 March 2016 and their effects are recognised in these financial statements. A further reduction will reduce the rate to 17% from 1 April 2020 but, as it had not been substantively enacted by 31 March 2016, its effect is not recognised.

The Company has no recognised or unrecognised deferred tax (2015: US\$Nil).

GUS Finance Ireland

Notes to the financial statements for the financial year ended 31 March 2016 (continued)

9. Investment in a group undertaking

	2016 US\$'000	2015 US\$'000
Cost less provision for impairment in value At beginning and end of financial year	9,625	9,625

The Company's investment in a group undertaking at 31 March 2016 comprised the whole of the issued preference share capital of GUS 1998 Unlimited (8,376,961 shares of €1 269738 each) GUS 1998 Unlimited is incorporated in England and Wales. The whole of that company's issued ordinary share capital at 31 March 2016 (2 ordinary shares of €1 each) was held by Experian Finance plc, a fellow subsidiary undertaking of Experian plc.

10. Debtors – amounts due within one year

	2016 US\$'000	2015 US\$'000
Amounts owed by group undertakings	693	692

Amounts owed by group undertakings are unsecured, repayable on demand and earn interest at rates based on LIBOR for the currency in which the balances are denominated.

11. Called up share capital

	2016	2015
Authorised 1,000,000,000 ordinary shares of £0.96 each	US\$1,372,800,000 (£960,000,000)	US\$1,372,800,000 (£960,000,000)
Allotted, called up and fully paid – presented as equity 2 ordinary shares of £0.96 each	US\$3 (£2)	US\$3 (£2)

12. Profit and loss account

The balance on the profit and loss account comprises net profits retained in the Company after the payment of dividends.

13. Guarantees and contingent liabilities

The Company has no guarantees or contingent liabilities as at 31 March 2016.

14. Holding company

The Company's immediate holding company at 31 March 2016 was GUS Holdings Unlimited, incorporated in England and Wales.

The Company's ultimate holding company and controlling party is Experian plc, a company incorporated in Jersey. It is the only group in which the results of the Company for the year were consolidated and copies of its consolidated financial statements may be obtained from the Company Secretary, Experian plc, Newenham House, Northern Cross, Malahide Road, Dublin 17, D17 AY61, Ireland.

15. Post balance sheet events

No events of a material nature have occurred since the year-end that warrant disclosure in these financial statements.

16. Approval of financial statements

The directors approved the financial statements on 27 October 2016.