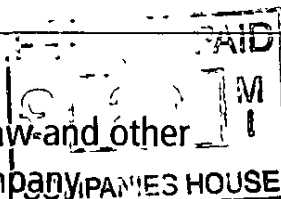


**OS AA01**

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



Companies House

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

☒ **What this form is for**  
You cannot use this form for  
an alteration of name  
with accounting requirements

FRIDAY TUESDAY



\*A4HGA268\*

A24 06/10/2015 #129

COMPANIES HOUSE

\*A4FQ0ICX\*

A07 11/09/2015 #231

COMPANIES HOUSE

## 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

→ **Filling in this form**  
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

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

Legislation ② IRISH COMPANIES ACTS, 2014

### 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

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

Name of organisation or body ③ INSTITUTE OF CHARTERED ACCOUNTS IN IRELAND

### 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

☐ No Go to Part 3 'Signature'

☒ Yes Please enter the name of the organisation or other body which issued those standards below, and then go to Part 3 'Signature'

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

Name of organisation or body ❶

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

☐ No

☒ Yes.

## Part 3

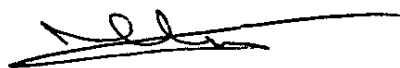
## Signature

I am signing this form on behalf of the overseas company

Signature

Signature

X

  
Paul Cooper

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 **SIOBHAN 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**

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](http://www.companieshouse.gov.uk) or email [enquiries@companieshouse.gov.uk](mailto: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](http://www.companieshouse.gov.uk)

GUS Finance Ireland

Directors' report and financial statements

for the financial year ended 31 March 2015

IL

A07

COMPANIES HOUSE  
"A4FQ0ID5"  
11/09/2015  
COMPANIES HOUSE

#232

**GUS Finance Ireland**

**Directors' report and financial statements  
for the year ended 31 March 2015**

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Independent auditors' report	5 - 7
Profit and loss account	8
Balance sheet	9
Notes to the financial statements	10 - 12

## **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  
D17 AY61

#### **United Kingdom office**

Centurion House  
129 Deansgate  
Manchester  
M3 3WR  
England

**Registered number:** 275494

#### **Auditors**

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

## **GUS Finance Ireland**

### **Directors' report**

The directors present their report and the audited financial statements of the Company for the year ended 31 March 2015

#### **Statement of directors' responsibilities**

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 are kept at Centurion House, 129 Deansgate, Manchester, M3 3WR, 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 Company has received no income nor incurred any expenditure during the year (2014: US\$Nil) and accordingly no profit and loss account is presented. The directors consider the year end financial position to be satisfactory. The directors do not propose the payment of a dividend (2014: US\$Nil)

#### **Future developments**

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

## **GUS Finance Ireland**

### **Directors' report (continued)**

#### **Post balance sheet events**

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

#### **Directors**

The names of the person who were directors during the year ended 31 March 2015 are set out on page 2

#### **Directors' and secretary's interests**


In accordance with Section 260 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 interest in the shares of the Company or any other group company at 31 March 2015

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

24 August 2015





## ***Independent auditors' report to the members of GUS Finance Ireland***

### **Report on the financial statements**

*(The auditor)*

In our opinion, GUS Finance Ireland'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 2015 and of its result 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

*Who we have audited*

The financial statements comprise

- the balance sheet as at 31 March 2015,
- the profit and loss account for the year then ended,
- the accounting policies, 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).

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.com/ie](http://www.pwc.com/ie)*

*Chartered Accountants*



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

### **Matter on which we are required to report by exception**

#### **Directors' remuneration and transactions**

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**

#### **Responsibilities and powers of the directors**

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.

#### **What an audit of financial statements involves**

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 - 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, Ireland  
24 August 2015

**GUS Finance Ireland**

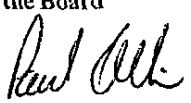
**Profit and loss account  
for the financial year ended 31 March 2015**

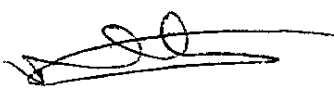
There was no profit and loss account activity for the year from 1 April 2014 to 31 March 2015

**GUS Finance Ireland****Balance sheet  
at 31 March 2015**

	Notes	2015 US\$'000	2014 US\$'000
<b>Fixed assets</b>			
Investment in a group undertaking	3	9,625	9,625
<b>Current assets</b>			
Debtors – amounts due within one year	4	692	692
<b>Net assets</b>		<b>10,317</b>	<b>10,317</b>
<b>Capital and reserves</b>			
Called up share capital	5	-	-
Profit and loss account		10,317	10,317
<b>Shareholders' funds</b>		<b>10,317</b>	<b>10,317</b>

On behalf of the Board

  
 P A Atkinson

  
 P G Cooper

24 August 2015

## **GUS Finance Ireland**

### **Notes to the financial statements for the financial year ended 31 March 2015**

#### **1. Accounting policies**

The significant accounting policies adopted by the Company, which have been consistently applied in the current and preceding period, are as follows

##### **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**

These 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

##### **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

##### **Deferred tax**

Deferred tax is recognised in respect of all timing differences that have originated but not reversed at the balance sheet date where transactions or events that result in an obligation to pay more tax in the future or a right to pay less tax in the future have occurred at the balance sheet date

Timing differences are temporary differences between profit as computed for tax purposes and profit as stated in the financial statements which arise because certain items of income and expenditure in the financial statements are dealt with in different periods for taxation purposes

Deferred tax assets are recognised to the extent that they are regarded as recoverable. Recoverability is assessed on the basis that more likely than not that there will be suitable taxable profits from which the future reversal of the underlying timing differences can be deducted

## GUS Finance Ireland

### Notes to the financial statements for the financial year ended 31 March 2015 (continued)

#### 2. Profit and loss account

The Company has received no income nor incurred any expenditure during the year (2014 US\$Nil) and accordingly no profit and loss account is presented

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 (2014 US\$Nil). No other employee costs have been charged in these financial statements (2014 US\$Nil).

#### 3. Investment in a group undertaking

	2015 US\$'000	2014 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 2015 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 2015 (2 ordinary shares of £1 each) was held by Experian Finance plc, a fellow subsidiary undertaking of Experian plc.

#### 4. Debtors – amounts due within one year

	2015 US\$'000	2014 US\$'000
Amounts owed by group undertakings	692	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.

#### 5. Called up share capital

	2015	2014
Authorised		
1,000,000,000 ordinary shares of £0.96 each	US\$1,372,800,000	US\$1,372,800,000
	£960,000,000	£960,000,000
Allotted, called up and fully paid – presented as equity		
2 ordinary shares of £0.96 each	US\$3	US\$3
	£2	£2

## **GUS Finance Ireland**

### **Notes to the financial statements for the financial year ended 31 March 2015 (continued)**

#### **6. Cash flow statement**

The Company's ultimate parent undertaking is Experian plc and the cash flows of the Company are included in the consolidated cash flow statement of Experian plc which covered the year ended 31 March 2015. Accordingly the Company is exempt, under the terms of Financial Reporting Standard 1 (revised 1996), from publishing a cash flow statement

#### **7. Related party transactions**

The Company has taken advantage of the exemption under the terms of Financial Reporting Standard 8 from disclosing transactions with entities that fall within the category of wholly owned by the Experian plc group

#### **8. Guarantees and contingent liabilities**

The Company has no guarantees or contingent liabilities as at 31 March 2015

#### **9. Holding company**

The Company's immediate holding company at 31 March 2015 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, Ireland

#### **10. Post balance sheet events**

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

#### **11. Approval of financial statements**

The directors approved the financial statements on 24 August 2015