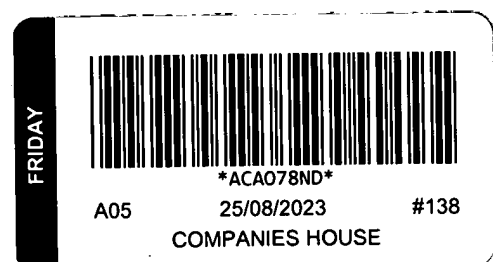


GUS Overseas Investments UK Societas

Report of the members of the administrative organ and  
financial statements

for the year ended 31 March 2023

Company number: SE000024



## **GUS Overseas Investments UK Societas**

### **Report of the members of the administrative organ and financial statements for the year ended 31 March 2023**

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# **GUS Overseas Investments UK Societas**

## **Report of the members of the administrative organ for the year ended 31 March 2023**

The members of the administrative organ present their report and the audited financial statements for the year ended 31 March 2023. The Company's registered number is SE000024 and its tax reference number is 0053471616142. The Company is not required to prepare a separate strategic report.

### **Corporate information**

The Company was incorporated in The Netherlands on 20 February 1998 as GUS Overseas Investments BV. On 14 July 2009, the Company changed its legal structure from a Dutch private limited company to a Dutch public limited company and on 18 August 2009 it changed its legal structure to a European public limited company (Societas Europaea). On 1 January 2021, the Company was converted to a UK Societas as part of the Brexit transition. One of the requirements of the laws relating to a UK Societas is that there is oversight by an administrative organ made up of two or more members and accordingly references to members within this report and the audited financial statements are to members of the Company's administrative organ rather than to the Company's shareholders.

### **Principal activity**

The Company is a wholly-owned subsidiary of Experian plc and its principal activity is to act as an intra-group finance company.

### **Review of business and future developments**

The Company traded satisfactorily during the year and the members of the administrative organ anticipate that it will continue to act as an intra-group finance company.

### **Going concern**

The Company's financial statements have been prepared on the going concern basis.

In adopting the going concern basis for preparing these financial statements, the members of the administrative organ have considered the business activities, the principal risks and uncertainties and the other matters that could threaten the long-term financial stability of the Company. As the Company is an intra-group finance company, its own principal risks and uncertainties are only indirectly related to the risks facing the wider Experian Group.

The members of the administrative organ believe that the Company is well placed to manage its financing and other business risks satisfactorily, and have a reasonable expectation that the Company will have adequate resources to continue in operational existence. The members of the administrative organ therefore consider it appropriate to adopt the going concern basis of accounting in preparing the financial statements.

### **Members of the administrative organ**

The members of the administrative organ holding office during the year and up to the date of signing this report were:

P A Atkinson (resigned 30 June 2022)  
K J Greenwood  
D T Lilley  
M E Pepper

### **Insurance and third-party indemnification**

During the year and up to the date of signing of this report the Company, through its parent group, maintained liability insurance and third-party indemnification provisions for the members of the administrative organ.

### **Statement of disclosure of information to auditor**

As at the date this report was signed, so far as each member of the administrative organ is aware, there is no relevant audit information of which the auditor is unaware and each member of the administrative organ has taken all steps that he or she ought to have taken as a member of the administrative organ in order to make himself or herself aware of any relevant audit information and to establish that the auditor is aware of that information.

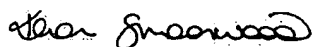
## **GUS Overseas Investments UK Societas**

### **Report of the members of the administrative organ for the year ended 31 March 2023 (continued)**

#### **Small companies' exemption**

This report has been prepared in accordance with the provisions applicable to companies entitled to the small companies exemption.

By order of the members of the administrative organ



**K J Greenwood**

Member of the administrative organ

12 July 2023

Registered office:

The Sir John Peace Building

Experian Way

NG2 Business Park

Nottingham

NG80 1ZZ

## **GUS Overseas Investments UK Societas**

### **Statement of responsibilities of the members of the administrative organ in respect of the report of the members of the administrative organ and the financial statements**

The members of the administrative organ are responsible for preparing their report and the financial statements in accordance with applicable law and regulations.

Company law requires the members of the administrative organ to prepare financial statements for each financial year. Under that law they have elected to prepare the financial statements in accordance with UK accounting standards and applicable law (UK Generally Accepted Accounting Practice), including FRS 101 'Reduced Disclosure Framework'.

Under company law the members of the administrative organ must not approve the financial statements unless they are satisfied that they give a true and fair view of the state of affairs of the Company and of the profit or loss of the Company for that period. In preparing these financial statements, the members of the administrative organ are required to:

- select suitable accounting policies and then apply them consistently;
- make judgments and estimates that are reasonable and prudent;
- state whether applicable UK accounting standards have been followed, subject to any material departures disclosed and explained in the financial statements;
- assess the Company's ability to continue as a going concern, disclosing, as applicable, matters related to going concern; and
- use the going concern basis of accounting unless they either intend to liquidate the Company or to cease operations, or have no realistic alternative but to do so.

The members of the administrative organ are responsible for keeping adequate accounting records that are sufficient to show and explain the Company's transactions and disclose with reasonable accuracy at any time the financial position of the Company and enable them to ensure that the financial statements comply with the Companies Act 2006. They are also responsible for such internal control as they determine is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error, and have general responsibility for taking such steps as are reasonably open to them to safeguard the assets of the Company and to prevent and detect fraud and other irregularities.

# **Independent auditor's report to the members of the administrative organ of GUS Overseas Investments UK Societas**

## **Opinion**

We have audited the financial statements of GUS Overseas Investments UK Societas ('the Company') for the year ended 31 March 2023 which comprise the profit and loss account, balance sheet, statement of comprehensive income, statement of changes in equity and related notes, including the accounting policies in note 3.

In our opinion the financial statements:

- give a true and fair view of the state of the Company's affairs as at 31 March 2023 and of its profit for the year then ended;
- have been properly prepared in accordance with UK accounting standards, including FRS 101 'Reduced Disclosure Framework'; and
- have been prepared in accordance with the requirements of the Companies Act 2006.

## **Basis for opinion**

We conducted our audit in accordance with International Standards on Auditing (UK) ("ISAs (UK)") and applicable law. Our responsibilities are described below. We have fulfilled our ethical responsibilities under, and are independent of the Company in accordance with, UK ethical requirements including the FRC Ethical Standard. We believe that the audit evidence we have obtained is a sufficient and appropriate basis for our opinion.

## **Going concern**

The members of the administrative organ have prepared the financial statements on the going concern basis as they do not intend to liquidate the Company or to cease its operations, and as they have concluded that the Company's financial position means that this is realistic. They have also concluded that there are no material uncertainties that could have cast significant doubt over its ability to continue as a going concern for at least a year from the date of approval of the financial statements ("the going concern period").

In our evaluation of the members of the administrative organ's conclusions, we considered the inherent risks to the Company's business model and analysed how those risks might affect the Company's financial resources or ability to continue operations over the going concern period.

Our conclusions based on this work:

- we consider that the members of the administrative organ's use of the going concern basis of accounting in the preparation of the financial statements is appropriate; and
- we have not identified, and concur with the members of the administrative organ's assessment that there is not, a material uncertainty related to events or conditions that, individually or collectively, may cast significant doubt on the Company's ability to continue as a going concern for the going concern period.

However, as we cannot predict all future events or conditions and as subsequent events may result in outcomes that are inconsistent with judgements that were reasonable at the time they were made, the above conclusions are not a guarantee that the Company will continue in operation.

## **Fraud and breaches of laws and regulations – ability to detect**

### *Identifying and responding to risks of material misstatement due to fraud*

To identify risks of material misstatement due to fraud ("fraud risks") we assessed events or conditions that could indicate an incentive or pressure to commit fraud or provide an opportunity to commit fraud. Our risk assessment procedures included enquiring of members of the administrative organ and inspection of policy documentation as to Experian Plc's policies and procedures to prevent and detect fraud that apply to this group company as well as enquiring whether the members of the administrative organ have knowledge of any actual, suspected or alleged fraud.

As required by auditing standards, we perform procedures to address the risk of management override of controls, in particular the risk that management may be in a position to make inappropriate accounting entries. On this audit we do not believe there is a fraud risk related to revenue recognition because there are no revenue transactions. We did not identify any additional fraud risks.

We performed procedures including:

- Identifying journal entries and other adjustments to test based on risk criteria and comparing the identified entries to supporting documentation.

## **Independent auditor's report to the members of the administrative organ of GUS Overseas Investments UK Societas (continued)**

### **Fraud and breaches of laws and regulations – ability to detect (continued)**

#### *Identifying and responding to risks of material misstatement due to non-compliance with laws and regulations*

We identified areas of laws and regulations that could reasonably be expected to have a material effect on the financial statements from our general commercial and sector experience and through discussion with the members of the administrative organ (as required by auditing standards), and discussed with the members of the administrative organ the policies and procedures regarding compliance with laws and regulations.

The Company is subject to laws and regulations that directly affect the financial statements including financial reporting legislation (including related companies legislation), distributable profits legislation and taxation legislation and we assessed the extent of compliance with these laws and regulations as part of our procedures on the related financial statement items.

This company, as an intra-group finance company, is not subject to other laws and regulations where the consequences of non-compliance could have a material effect on amounts or disclosures in the financial statements.

#### *Context of the ability of the audit to detect fraud or breaches of law or regulation*

Owing to the inherent limitations of an audit, there is an unavoidable risk that we may not have detected some material misstatements in the financial statements, even though we have properly planned and performed our audit in accordance with auditing standards. For example, the further removed non-compliance with laws and regulations is from the events and transactions reflected in the financial statements, the less likely the inherently limited procedures required by auditing standards would identify it.

In addition, as with any audit, there remained a higher risk of non-detection of fraud, as these may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal controls. Our audit procedures are designed to detect material misstatement. We are not responsible for preventing non-compliance or fraud and cannot be expected to detect non-compliance with all laws and regulations.

### **Report of the members of the administrative organ**

The members of the administrative organ are responsible for the report of the members of the administrative organ. Our opinion on the financial statements does not cover that report and we do not express an audit opinion thereon.

Our responsibility is to read the report of the members of the administrative organ and, in doing so, consider whether, based on our financial statements audit work, the information therein is materially misstated or inconsistent with the financial statements or our audit knowledge. Based solely on that work:

- we have not identified material misstatements in the report of the members of the administrative organ;
- in our opinion the information given in that report for the financial year is consistent with the financial statements; and
- in our opinion that report has been prepared in accordance with the Companies Act 2006.

## **Independent auditor's report to the members of the administrative organ of GUS Overseas Investments UK Societas (continued)**

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

Under the Companies Act 2006 we are required to report to you if, in our opinion:

- adequate accounting records have not been kept, or returns adequate for our audit have not been received from branches not visited by us; or
- the financial statements are not in agreement with the accounting records and returns; or
- certain disclosures of the members of the administrative organ's remuneration specified by law are not made; or
- we have not received all the information and explanations we require for our audit; or
- the members of the administrative organ were not entitled to take advantage of the small companies exemption from the requirement to prepare a strategic report.

We have nothing to report in these respects.

### **Members of the administrative organ's responsibilities**

As explained more fully in their statement set out on page 4, the members of the administrative organ are responsible for: the preparation of the financial statements and for being satisfied that they give a true and fair view; such internal control as they determine is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error; assessing the Company's ability to continue as a going concern, disclosing, as applicable, matters related to going concern; and using the going concern basis of accounting unless they either intend to liquidate the Company or to cease operations, or have no realistic alternative but to do so.

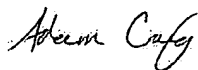
### **Auditor's responsibilities**

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue our opinion in an auditor's report. Reasonable assurance is a high level of assurance, but does not guarantee that an audit conducted in accordance with ISAs (UK) will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of the financial statements.

A fuller description of our responsibilities is provided on the FRC's website at [www.frc.org.uk/auditorsresponsibilities](http://www.frc.org.uk/auditorsresponsibilities).

### **The purpose of our audit work and to whom we owe our responsibilities**

This report is made solely to the members of the administrative organ, as a body, in accordance with Chapter 3 of Part 16 of the Companies Act 2006 as required by Article 61 of the EU Council Regulation (2157/2001/EC) on the Statute for a European company as now applied in the UK for a UK Societas. Our audit work has been undertaken so that we might state to the members of the administrative organ those matters we are required to state to them in an auditor's report and for no other purpose. To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than the Company and the members of the administrative organ, as a body, for our audit work, for this report, or for the opinions we have formed.



**Adam Craig (Senior Statutory Auditor)**  
**for and on behalf of KPMG LLP, Statutory Auditor**  
*Chartered Accountants*  
EastWest  
Tollhouse Hill  
Nottingham  
NG1 5FS

17 July 2023



## GUS Overseas Investments UK Societas

### Profit and loss account for the year ended 31 March 2023

	Notes	2023 US\$	2022 US\$
Interest receivable and similar income	5	4,654	-
<b>Profit before tax</b>	6	<b>4,654</b>	-
Tax charge on profit	7	(884)	-
<b>Profit for the financial year</b>		<b>3,770</b>	-

### Statement of comprehensive income for the year ended 31 March 2023

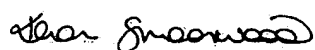
The Company has no recognised items of income and expenditure other than those included in the profit and loss account. Total comprehensive income for the financial year is therefore equal to the profit for the financial year.

## GUS Overseas Investments UK Societas

### Balance sheet at 31 March 2023

	Notes	2023 US\$	2022 US\$
<b>Current assets</b>			
Debtors – amounts falling due within one year	8	187,051	182,397
<b>Current liabilities</b>			
Creditors – amounts falling due within one year	9	(884)	-
<b>Net current assets</b>		<b>186,167</b>	<b>182,397</b>
<b>Total assets less current liabilities</b>		<b>186,167</b>	<b>182,397</b>
<b>Net assets</b>		<b>186,167</b>	<b>182,397</b>
<b>Equity</b>			
Called-up share capital	10	167,679	167,679
Profit and loss account	11	18,488	14,718
<b>Total shareholders' funds</b>		<b>186,167</b>	<b>182,397</b>

The financial statements on pages 8 to 15 were approved by the members of the administrative organ on 12 July 2023 and are signed on its behalf by:



**K J Greenwood**  
Member of the administrative organ

Company registered number: SE000024

## GUS Overseas Investments UK Societas

### Statement of changes in equity for the year ended 31 March 2023

	Called-up share capital (Note 10) US\$	Profit and loss account (Note 11) US\$	Total  US\$
At 1 April 2021	167,679	14,718	182,397
Profit and Total comprehensive income for the financial year	-	-	-
<b>At 31 March 2022</b>	<b>167,679</b>	<b>14,718</b>	<b>182,397</b>

	Called-up share capital (Note 10) US\$	Profit and loss account (Note 11) US\$	Total  US\$
At 1 April 2022	167,679	14,718	182,397
Profit and Total comprehensive income for the financial year	-	3,770	3,770
<b>At 31 March 2023</b>	<b>167,679</b>	<b>18,488</b>	<b>186,167</b>

# GUS Overseas Investments UK Societas

## Notes to the financial statements for the year ended 31 March 2023

### 1. Corporate information

The Company is a private company limited by shares, incorporated and domiciled in England and Wales. Its registered office is at The Sir John Peace Building, Experian Way, NG2 Business Park, Nottingham, NG80 1ZZ and its registered number is SE000024 and its tax reference number is 0053471616142. The Company's principal activity is to act as an intra-group finance company.

### 2. Basis of preparation

These financial statements have been prepared on the going concern basis, under the historical cost convention and in accordance with Financial Reporting Standard 101 Reduced Disclosure Framework ('FRS 101'). In preparing these financial statements, the Company applies the recognition, measurement and disclosure requirements of international accounting standards in conformity with the requirements of the Companies Act 2006, but makes amendments where necessary to comply with Companies Act 2006 and has set out below where advantage of the FRS 101 disclosure exemptions has been taken.

The Company is a wholly-owned subsidiary of Experian plc and is included in its consolidated financial statements, which are publicly available.

#### *Going concern*

In adopting the going concern basis for preparing these financial statements, the members of the administrative organ have considered the business activities, the principal risks and uncertainties and the other matters that could threaten the long-term financial stability of the Company. The members of the administrative organ believe that the Company is well placed to manage its financing and other business risks satisfactorily and have a reasonable expectation that the Company will have adequate resources, including the ongoing availability of funds under the Group's cash pooling arrangements, to continue in operational existence for at least 12 months from the date of signing these financial statements. The members of the administrative organ therefore consider it appropriate to adopt the going concern basis of accounting in preparing the Company financial statements.

#### *Financial Reporting Standard 101 'Reduced disclosure framework'*

The members of the administrative organ opted to prepare these financial statements in accordance with FRS 101. The Company intends to continue to use this accounting framework until further notice.

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:

- IFRS 7 'Financial Instruments: Disclosures'.
- Paragraphs 91 to 99 of IFRS 13 'Fair Value Measurement', so exempting the Company from disclosing valuation techniques and inputs used for the measurement of assets and liabilities.
- Paragraph 38 of IAS 1 'Presentation of Financial Statements', 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 the period.
- The following paragraphs of IAS 1 'Presentation of Financial Statements':
  - 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 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; and
  - paragraphs 134 to 136, so exempting the Company from presenting capital management disclosures.

# GUS Overseas Investments UK Societas

## Notes to the financial statements for the year ended 31 March 2023 (continued)

### 2. Basis of preparation (continued)

#### *Financial Reporting Standard (FRS) 'Reduced disclosure framework' (continued)*

- IAS 7 'Statement of Cash Flows'.
- 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 providing key management compensation.
- The requirements in IAS 24 'Related Party Disclosures' to disclose related party transactions with wholly-owned members of the Group.

#### *Estimates and judgments*

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 disclosed in note 4.

### 3. Significant accounting policies

The principal accounting policies are set out below and they have been applied consistently to both financial years presented, unless otherwise stated.

There are no new standards, amendments to existing standards or interpretations that are effective for the year ended 31 March 2023 that have had a material impact on the Company's financial statements. Content from accounting standards, amendments and interpretations is excluded where there is no policy choice under UK accounting standards.

#### **Reporting currency**

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

#### **Foreign currency translation**

Transactions in foreign currencies are recorded at the rates prevailing at the transaction date. Monetary assets and liabilities denominated in foreign currencies are retranslated at the rates prevailing at the balance sheet date. All differences are taken to the profit and loss account in the year in which they arise.

#### **Debtors and creditors**

Debtors are initially recognised at fair value and subsequently measured at this value less loss allowances. Where the time value of money is material, they are then carried at amortised cost using the effective interest method, less loss allowances. A loss allowance is established under the lifetime expected credit loss approach when there is objective evidence that the Company will not be able to collect all amounts due according to their original terms. Creditors are initially recognised at fair value. Where the time value of money is material, they are then carried at amortised cost using the effective interest method.

#### **Tax**

Current tax is calculated on the basis of the tax laws enacted or 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 enacted or substantively enacted by the balance sheet date. Deferred tax assets are recognised only to the extent that they are expected to be recoverable.

## GUS Overseas Investments UK Societas

### Notes to the financial statements for the year ended 31 March 2023 (continued)

#### 4. 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. There are no 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.

##### (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 profit and loss account and the Company balance sheet. There are no such judgments in the case of these financial statements.

#### 5. Interest receivable and similar income

	2023 US\$	2022 US\$
Interest receivable on amounts owed by group undertakings	4,654	-

#### 6. Profit before tax

No members of the administrative organ received any remuneration in respect of their services to the Company, either from the Company or from other group undertakings, during the year ended 31 March 2023 (2022: US\$nil). The members of the administrative organ do not attribute a material amount of time to this Company and are remunerated elsewhere in the Group.

The Company had no employees during the current or prior year and accordingly no employee costs are included in these financial statements (2022: US\$nil).

The auditors received remuneration of US\$3,000 for the audit of the Company's financial statements for the year ended 31 March 2023 (2022: US\$3,000) which was paid by Experian Finance plc, a fellow subsidiary undertaking of Experian plc, and was not recharged.

#### 7. Tax on profit

##### (a) Analysis of charge for the year

	2023 US\$	2022 US\$
Current tax:		
UK corporation tax charge on profit for the year	884	-
Tax charge on profit	884	-

## GUS Overseas Investments UK Societas

### Notes to the financial statements for the year ended 31 March 2023 (continued)

#### 7. Tax on profit (continued)

(b) Factors affecting the tax charge for the year

The tax charge for the year is at a rate equal to (2022: equal to) the standard rate of UK corporation tax of 19% (2022: 19%).

	2023 US\$	2022 US\$
Profit before tax	4,654	-
Profit multiplied by the standard rate of UK corporation tax of 19% (2022: 19%)	884	-
Tax charge for the year	884	-

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 increased from 19% to 25% on 1 April 2023. This will have a consequential effect on the Company's future tax charge.

The Company has no recognised or unrecognised deferred tax (2022: US\$nil).

#### 8. Debtors – amounts falling due within one year

	2023 US\$	2022 US\$
Amounts owed by group undertakings	187,051	182,383
Corporation tax asset	-	14
	187,051	182,397

Amounts owed by group undertakings are unsecured, repayable on demand and are interest bearing.

#### 9. Creditors – amounts falling due within one year

	2023 US\$	2022 US\$
Corporation tax	884	-

#### 10. Called-up share capital

	2023 US\$	2022 US\$
Allotted and fully paid: 73,189,027 ordinary shares of €0.0016396 each	167,679	167,679

Called-up share capital is stated at the euro to US dollar exchange rate at the date of a capital reduction in the year ended 31 March 2010.

#### 11. Profit and loss account

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

## **GUS Overseas Investments UK Societas**

### **Notes to the financial statements for the year ended 31 March 2023 (continued)**

#### **12. Ultimate parent undertaking and controlling party**

The Company's immediate parent undertaking is GUS Holdings Unlimited, incorporated in England and Wales.

The Company's ultimate parent company and controlling party, Experian plc, is incorporated in Jersey. It is the parent company of the only group in which the results of the Company for the year were consolidated and copies of its group financial statements may be obtained from the Company Secretary, Experian plc, 2 Cumberland Place, Fenian Street, Dublin 2, D02 HY05, Ireland.