

FOR IMMEDIATE RELEASE

Global Credit Reporting Leader CRIF Joins Eurofinas as Associate Member

BRUSSELS - 29 November 2011 - Eurofinas, the voice of consumer credit providers at European level, is pleased to announce that CRIF, a global company specialising in the development and management of credit reporting, business information and decision support systems, has become its newest associate member.

Commenting on the decision by Eurofinas' Board of Directors to welcome CRIF as associate member, the Federation's Chair P. Guijarro said that "CRIF's expertise in credit information and management will be very valuable to our membership especially in the current economic climate. CRIF shares our commitment to responsible lending practices. We have been working hard to raise awareness about the importance of proper credit risk management and adequate consumer information. Responsible lending is the cornerstone of a strong and healthy environment and we are proud to have CRIF on board."

"We are pleased to join Eurofinas as an associate member" said Simone Capecchi, Director of Corporate Offer Western Europe, CRIF. "The membership will give us an opportunity to share with the European credit industry and the other members of the Federation, and at the same time improve, the knowledge and experience we have gained working in the worldwide retail and consumer credit markets as a highly specialised company in the fields of credit reporting and decisioning".

"Our Associate Membership Programme is proving very successful. Eurofinas' associate members value the many opportunities offered to them, be it in terms of visibility, access to lobbying expertise, networking platform and complimentary use of state-of-the-art meeting facilities in the capital of Europe. With the upcoming review of the Insurance Mediation Directive and in view of Eurofinas' leading role in this file, we expect major credit insurance companies to join as well. Effective interest representation requires joining forces, meeting peers and sharing expertise. This is what our Associate Membership Programme is all about" added Eurofinas' Director General T. van de Werve.

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About Eurofinas

Eurofinas, the European Federation of Finance House Associations, is the voice of consumer credit providers in the EU. As a Federation, Eurofinas brings together associations throughout Europe that represent finance houses, specialised banks, captive finance companies of car, equipment, etc. manufacturers and universal banks. The scope of products covered by Eurofinas members includes all forms of consumer credit products such as personal loans, linked credit, credit cards and store cards. Consumer credit facilitates



access to assets and services as diverse as cars, furniture, electronic appliances, education etc.

It is estimated that together Eurofinas members financed over 324 billion euros worth of new loans during 2010 with outstandings reaching 824 billion Euros at the end of the year.

More information on Eurofinas activities available at www.eurofinas.org

About Eurofinas Associate Members

In addition to CRIF, the following organisations became associate member of Eurofinas in 2011: FICO and the White Clarke Group.

FICO is a global predictive analytics leader offering o. a. solutions for measuring credit risk, managing credit accounts, identifying and minimising the impact of fraud and customising consumer offers. The White Clarke Group is a global market leading software solutions and consultancy services provider in the asset finance and lending sectors.

About the New Associate Member Category

The new Articles of Association of Eurofinas make it possible for the following organisations to become associate members of Eurofinas: public or private sector companies, organisations or associations/federations representing companies, which have affinities or do business with the consumer credit industry, but are not consumer credit companies themselves. For more information on the Associate Membership Programme, please contact Anne Valette, Head of Communications at a.valette@eurofinas.org