



News Release

## **Experian and Vault22 Partner to Deliver Unmatched Consumer Financial Insights in South Africa**

- *Partnership set to drive financial inclusion & responsible lending*
- *Offers opportunity for deeper behavioural research around spending habits*

**Johannesburg, 29 October 2025** – Experian, a global leader in data and technology, has partnered with Vault22, a pioneering financial fitness platform and app, to unlock a new era of data-driven consumer intelligence in South Africa. This collaboration redefines how businesses and consumers understand and engage with personal finances, combining Experian's extensive bureau data with Vault22's transaction insights data to deliver deeper, more actionable insights.

The partnership is founded on a shared vision to empower consumers with greater personal financial insights and drive broader financial inclusion. It enables a new frontier in consumer research, offering behavioural insights applicable to 55 million consumers, updated monthly.

The partnership expands Experian's already in-depth credit behaviour insights by providing anonymised, service provider-level information into monthly spending across key categories, including telco usage, streaming service subscriptions, gaming and gambling, grocery and delivery services, and mobile device preferences. These insights are segmented by Experian's Financial Affluence Segment (FAS) consumer groups. This results in the creation of hyper-personalised consumer insights, providing existing and future clients with a detailed, monthly updated understanding of consumers.

"This partnership revolutionises financial intelligence in South Africa. For too long, the understanding of consumer finances has been limited to sampled, infrequent research. By combining our extensive bureau data with Vault22's de-identified real-time transactional trends, we can now offer a truly holistic view, providing immediate benefits in understanding consumer affordability and spending patterns by each FAS segment. This allows for smarter segmentation, ultimately leading to more responsible lending and greater financial inclusion for millions of South Africans," **says Jaco van Jaarsveldt, Head of Commercial Strategy and Innovation at Experian.**

The collaboration significantly enhances consumer insights by integrating Vault22's transaction data into Experian's analytical models, including the addition of a transaction behaviour-based FAS Persona lens. This elevates the understanding of real consumer behaviour, providing granular insights into spending patterns, affordability trends, and early signals of financial distress, which in turn, enables more targeted and relevant engagement strategies for Experian's traditional business partners while opening new opportunities for engagement with research, marketing, and advertising teams across new and existing clients.

Access to real-time trends provides a more dynamic and holistic view of consumer behaviour. This empowers both consumers and clients with a clearer, more accurate picture of product and service preferences, changes in spending behaviour as consumers move between FAS segments, financial health, and credit readiness. This fosters stronger consumer relationships as value propositions become more relevant and targeted.



“Vault22 was founded on the belief that money should be liberating, not limiting, and we've empowered over 800,000 South Africans to gain control of their finances, providing access to tools and products to build, grow and protect their wealth.

Through this partnership, Vault22 strengthens its position as South Africa's leading financial wellness app by providing cutting-edge features that bridge the gap between individual financial empowerment and broader market intelligence. By enriching our platform with credit data and market-level insights from Experian, Vault22 will offer even more precise and personalised financial tools,” **says Lee-Anne Lawrence, SA Country Manager at Vault22.**

Crucially, for South Africans who have already trusted Vault22 with their finances, this partnership means clearer insights, more relevant advice, and actionable guidance that adapts to their personal circumstances in real-time.

All data is used in full compliance with South Africa's Protection of Personal Information Act (POPIA), ensuring ethical data practices and consumer privacy.

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#### **Contact:**

**Taryn Stanojevic**

Experian South Africa

+27 11 799 3434

[Taryn.Stanojevic@experian.com](mailto:Taryn.Stanojevic@experian.com)

**Gomotsegang Motswatswe**

Burson

+27 11 087 4310

[gomotsegang.motswatswe@bursonglobal.com](mailto:gomotsegang.motswatswe@bursonglobal.com)

#### **About Experian**

Experian is a global data and technology company, powering opportunities for people and businesses around the world. We help to redefine lending practices, uncover and prevent fraud, simplify healthcare, deliver digital marketing solutions, and gain deeper insights into the automotive market, all using our unique combination of data, analytics and software. We also assist millions of people to realise their financial goals and help them to save time and money.

We operate across a range of markets, from financial services to healthcare, automotive, agrifinance, insurance, and many more industry segments.

We invest in talented people and new advanced technologies to unlock the power of data and innovate. As a FTSE 100 Index company listed on the London Stock Exchange (EXPN), we have a team of 25,200 people across 32 countries. Our corporate headquarters are in Dublin, Ireland. Learn more at [experianplc.com](http://experianplc.com).

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