

# Experian Mosaic Singapore

The consumer classification for Singapore

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**Successful Cosmopolitans**

Corporate Leadership  
Privileged Professionals  
Downtown CBDs  
Advancing Assets

**Ageing Wealth**

Established Upscale  
Affluent Retired  
Mature Landed

**Comfortable Heartlanders**

Comfortable Middle Rung  
Ethnic Enclaves  
Settled Families  
Campus Neighbourhoods

**Young Contemporary**

Modern Aspirations  
Fringe Cosmopolitan  
Digital Optimists  
Progressive Panorama  
Neo Colonists

**Multicultural Grass Roots**

Town Centre Kakis  
MRT Environs  
Home Sweet Rumah

**Blue Collar Subsistence**

Technical Diligence  
Industrial Prospects  
Blue Collar Perseverance  
Subsistence Rung

**Twilight Fringe**

Central Elderly  
Fading Memories  
Lonely Lion City  
Meagre Margin

# Welcome to the new generation of consumer classifications for Singapore.

Over the last 20 years, Experian® has established itself as a leading global provider of consumer segmentation.

Our objective is to provide decision makers with the tools and services they need to successfully implement direct marketing and micromarketing strategies within their business. Whether you wish to target, acquire, manage or develop profitable customer relationships, we provide the best segmentation solutions to help your business grow.

Experian Mosaic Singapore takes its place amongst a global network of Mosaic segmentation that classifies a billion people worldwide, covering a third of the earth's surface.

## Experian Mosaic Singapore

Experian Mosaic Singapore is a new generation of the Mosaic consumer segmentation system that Singapore consumers.

It is a geo-demographic segmentation system that classifies all Singapore households and neighborhoods into 27 unique Mosaic types and 7 groupings that share similar demographic and socioeconomic characteristics.

Mosaic was developed based on more than 20 years of segmentation development expertise from one of the global leaders in segmentation systems. Experian has built more than 40 consumer segmentation systems around the globe, and the Mosaic classification is available in more than 25 countries.

The result is a classification that paints a rich picture of Singapore consumers in terms of their socio-demographics, lifestyles, culture and behaviors to provide you with the most accurate and comprehensive view of your customers, prospects and markets.

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## How is Mosaic built?

Over the last 20 years, Experian has built more than 40 segmentation solutions worldwide. This gives us valuable insight into the best sources of data and methodologies to build truly innovative segmentation.

To build Mosaic, the following approaches were taken:

- Identification of the most appropriate data sources as inputs
- A sophisticated proprietary approach to clustering, unique to Experian
- Extensive analysis to assist in validation and interpretation of the segmentation.

## Data Components

### Quantitative data

Data used to build Mosaic Singapore is sourced from the consumer lifestyle survey data of Singapore Post (SingPost) and the latest Population Census.

This set of data includes most of the demographic variables such as age, gender, educational level, household size, household income, personal income, marital status, usual language, occupation, industry, economic activity status and type of housing, etc.

The information is updated regularly and used to replenish our view of the classification each year. As of mid 2009, the projected coverage is one million households and 3.7 million residents.

## Clustering

Mosaic is designed to identify groupings of consumer behaviour for households and neighbourhoods. The methodology we use is unique to Experian, and has been refined during many years of creating classifications using data from different sources and different levels of geography.

The first step is to combine information from other higher levels of geography and statistically project to each location. All the input variables go through a selection process, where they are tested for discrimination, robustness and their correlation to other variables.

Once the final list of variables is selected, a set of input weights is applied as part of the clustering process. The result is a list of variables that have differing importance to the clustering methodology, depending on how well they discriminate at differing levels of geography.

This “bottom-up” approach enables us to maximise the effectiveness of each input variable depending on its relative importance to the classification and its ability to discriminate. It allows for the optimisation of data and creates a classification that is truly best of breed.

## Mosaic applications

Available for each postal code, Mosaic optimises customer management, market planning, site analysis, acquisition tactics and targeting strategies. This unique connection between household and geography enables marketers to effortlessly utilise targeted segments across all stages of analysis, planning and execution.

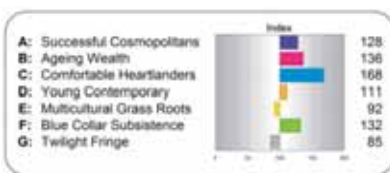
Marketing and planning applications for Mosaic include the following:

- Customer and prospect profiling
- Direct/Target marketing
- Customer acquisition modelling
- Campaign analysis
- Communication messaging and creative design
- Choosing store locations, branch/service areas
- Geographic/Market analysis and mapping
- Selecting and buying advertising media
- New product development
- Strategic planning

## Target marketing

Enhancing your customer data with Mosaic identifies key market segments and untapped opportunities.

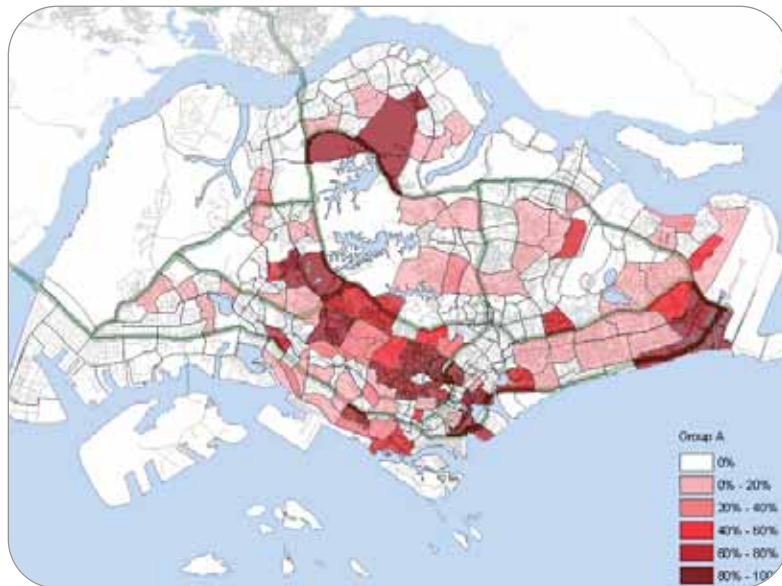
Customer profiling by Mosaic Group



## Market analysis

Mosaic is a powerful tool for identifying, analysing and evaluating customer opportunities and market potential at national, regional and local market areas.

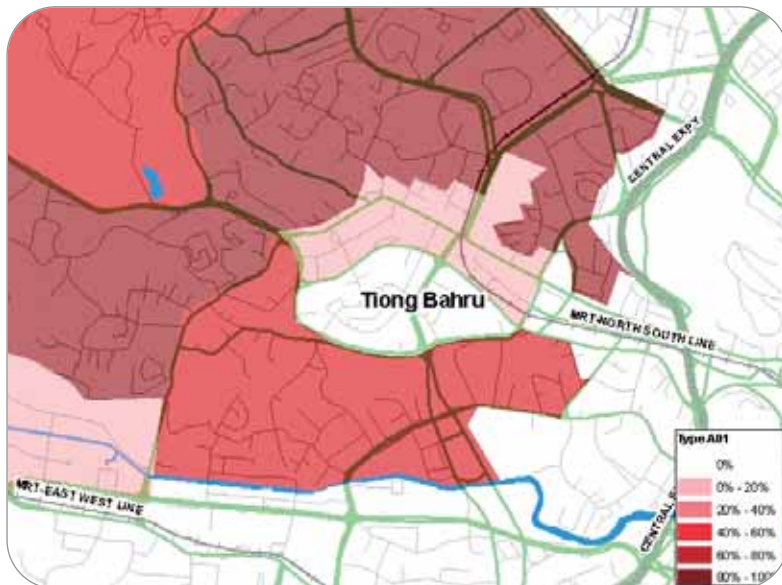
Penetration of Mosaic Group A - Successful Cosmopolitans



## Site selection

Mosaic can help pinpoint the best sites and trade areas for maximising sales potential.

Site Analysis for Mosaic Target Group



# The Experian Mosaic Singapore Family Tree

The Mosaic Family Tree illustrates the major demographic and lifestyle polarities between the Types and Groups and shows how the Mosaic types relate to each other.

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- Privileged Professionals
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- Affluent Retired
- Mature Landed

## Comfortable Heartlanders

- Comfortable Middle Rung
- Ethnic Enclaves
- Settled Families
- Campus Neighbourhoods

## Young Contemporary

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- Digital Optimists
- Progressive Panorama
- Neo Colonists

## Multicultural Grass Roots

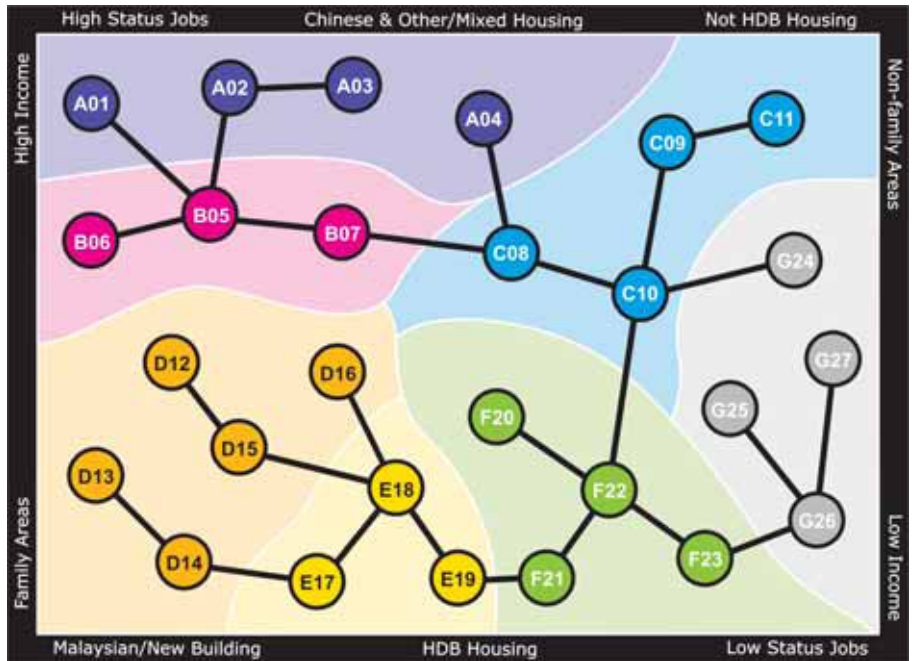
- Town Centre Kakis
- MRT Environs
- Home Sweet Rumah

## Blue Collar Subsistence

- Technical Diligence
- Industrial Prospects
- Blue Collar Perseverance
- Subsistence Rung

## Twilight Fringe

- Central Elderly
- Fading Memories
- Lonely Lion City
- Meagre Margin



## Experian Mosaic Singapore Groups and Types

Mosaic classifies households in Singapore by allocating them to one of 27 types and 7 groups.

Group	Group Description	% Household	Type	Type Description	% Household
A	Successful Cosmopolitans	8.70	A01	Corporate Leadership	1.50
			A02	Privileged Professionals	1.23
			A03	Downtown CBDs	0.12
			A04	Advancing Assets	5.85
B	Ageing Wealth	8.79	B05	Established Upscale	2.94
			B06	Affluent Retired	1.28
			B07	Mature Landed	4.57
C	Comfortable Heartlanders	13.24	C08	Comfortable Middle Rung	5.31
			C09	Ethnic Enclaves	1.69
			C10	Settled Families	6.07
			C11	Campus Neighbourhoods	0.17
D	Young Contemporary	18.82	D12	Modern Aspirations	3.85
			D13	Fringe Cosmopolitan	1.37
			D14	Digital Optimists	4.21
			D15	Progressive Panorama	3.56
			D16	Neo Colonists	5.83
E	Multicultural Grass Roots	13.69	E17	Town Centre Kakis	5.29
			E18	MRT Environs	3.90
			E19	Home Sweet Rumah	4.50
F	Blue Collar Subsistence	24.06	F20	Technical Diligence	6.39
			F21	Industrial Prospects	5.24
			F22	Blue Collar Perseverance	6.53
			F23	Subsistence Rung	5.89
G	Twilight Fringe	12.24	G24	Central Elderly	3.18
			G25	Fading Memories	3.07
			G26	Lonely Lion City	4.79
			G27	Meagre Margin	1.19

Note: 0.47% of Singapore households are identified to U99 Unclassified

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### Group A: Successful Cosmopolitans



#### Successful Cosmopolitans 8.70% of Singapore households (Types A01-A04)

*People who are well entrenched into corporate careers and luxury cosmopolitan lifestyles in prime central neighbourhoods.*

*Successful Cosmopolitans* are middle-aged, high income earners who are well entrenched into corporate careers and lifestyles. Many are in senior management roles in financial/business sectors or in professional practices. Many are in dual income households where the spouse also holds a high salary position.

*Successful Cosmopolitans'* neighbourhoods are concentrated around luxury apartments and condominium housing in the prime central ring of affluent locations like Holland, Cairnhill and Newton (traditional Districts 9, 10, 11) and the prime CBD apartments. The condos typically have high security with guards and come with facilities like swimming pools and gymnasiums. The group consists mainly of Chinese, Indian as well as expatriates and permanent residents. They lead hectic lives, often catering to the demands of the dual career. They own luxury cars and employ household help.

*Successful Cosmopolitans* typically belong to high-end country and social clubs where they enjoy sporting activities like golf and tennis. They are health-conscious and take care of themselves by doing yoga/pilates and making regular visits to the gymnasium. In their leisure time, they frequent opera, classical concerts and read widely. Their sophisticated music preferences lean towards classical, opera, jazz, soul and opera. *Successful Cosmopolitans* regularly go on vacation to international destinations like Australia, Europe and China. They keep up-to-date with international financial markets via newspapers both foreign and local with financial coverage. Holding substantial assets and equity, they are savvy in investments.

### Group B: Ageing Wealth



#### Ageing Wealth 8.79% of Singapore households (Types B05-B07)

*Older well-to-do families, many retired and leading leisurely lives in mature low-density premier districts.*

These are well-to-do older local families, many retired or holding upper management positions. Highly educated and firmly established in the uppermost stratas of Singapore society, *Ageing Wealth* have more leisure time as older or grown-up children demand less attention on the home front.

*Ageing Wealth* live in older mature landed estates in spacious properties or in low-density luxury condos and apartments in prime districts like Bukit Timah and Victoria Park. Their estates are typically quiet, leafy and sought after suburbs with high real estate value. This older group is slowing down or have stopped career pursuits, paying more attention to health and quality of life. They are mainly Chinese, Indian and other minorities who speak mainly English and enjoy affluent lifestyles e.g. owning at least one luxury car and employing live-in household help.

*Ageing Wealth* enjoy leisurely meals and posh high teas in hotels or country clubs. They enjoy golf, tennis and boating activities at the marina. In order to maintain their health, they consume health supplements and take care that meals are healthy and balanced. Aside from wining and dining, their social activities include classical concerts, operas, charity galas, etc. It is likely that some *Ageing Wealth* are savvy travellers who make frequent trips out of Singapore to established destinations both regionally and internationally. *Ageing Wealth* have invested into a variety of financial plans. They are getting better acquainted with the internet, which they like to utilize to visit cultural and financial websites.

### Group C: Comfortable Heartlanders



#### **Comfortable Heartlanders** **13.24% of Singapore households** **(Types C08-C11)**

*Educated suburbanites with comfortable careers living in more established HDB Estates.*

*Comfortable Heartlanders* are suburbanites of all ages who live in more established HDB Estates. This group is educated, motivated to get ahead and hold professional or middle management positions. Many strive to upgrade paper qualifications through further studies.

*Comfortable Heartlanders'* neighbourhoods are in older (but in more central zones on the island) HDB estates or adjacent condos/apartments. They typically own the more spacious "4/5-room or the Executive" flat types. This is a racially diverse group which is most comfortable speaking English, although they are also able to converse in their "mother-tongue" (the local languages). With their neighbourhoods in close proximity to bus lines, these are the preferred modes of transport.

Being in the HDB Estates typically provides *Comfortable Heartlanders* with ample opportunities to enjoy the public sports facilities such as the swimming pool, running track, as well as the tai-chi and line dancing classes at the Community Centre. The younger members of this group are especially upwardly mobile and enjoy activities like windsurfing. They are also regular holiday goers, escaping to regional Asian destinations like China, Korea, Japan and taking regional cruises for their annual vacations. *Comfortable Heartlanders* are well taken care of by the government assisted schemes in financial and retirement planning. Aside from the CPF, supplementary education and retirement plans, as well as Medisave are central to this group's financial well-being. Some dabble in stocks and shares, and many utilize the internet for both work and recreation.

### Group D: Young Contemporary



#### **Young Contemporary** **18.82% of Singapore households** **(Types D12-D16)**

*Newer families living in the most recently built HDB Estates which are in peripheral locations on the island well served by the MRT and LRT.*

*Young Contemporary* are multiracial new families, living in the most recently built HDB Estates which are in peripheral locations on the island. They hold freshly minted degrees or diplomas which qualify them to a variety of entry to mid-level jobs in business, industry and service sectors.

There are two particular traits to the new HDB estates that define *Young Contemporary* communities: one, they tend to replicate the condominium look/feel of more luxurious housing areas, and two, they are well served by the MRT, LRT, etc. which are woven into the town design. Their new housing units are usually mortgaged for a number of years. *Young Contemporary* speak Mandarin or Malay/Tamil, with English as a second language. Some own cars. As the estates are far from downtown, this group typically commutes to work via MRT and other forms of public transport. For families with young children, help in the form of the extended family or P/T local help is crucial in fulfilling child-minding needs.

*Young Contemporary* are active, participating in social outlets like The SAFRA clubs which serve many Singaporean males, for sports (e.g. bowling) and social activities (karaoke). They enjoy regional music (such as Cantopop) and are also interested in local and regional sports, particularly soccer. Preferred occasional holidays are to regional destinations such as Malaysia and Korea. They are comfortable with technology, as can be seen in their avid utilization of digital equipment.

### Group E: Multicultural Grass Roots



#### **Multicultural Grass Roots** **13.69% of Singapore households** **(Types E17-E19)**

*Middle-income families from a broad spectrum of ethnic backgrounds, living in HDB and surrounding estates in geographically widespread neighbourhoods.*

*Multicultural Grass Roots* are HDB Dwellers consisting of families from a broad spectrum of cultural backgrounds, living in HDB and surrounding estates in geographically widespread neighbourhoods.

*Multicultural Grass Roots'* estates are well served not just by one town centre but by regional hubs serviced by facilities such as suburban malls. While *Multicultural Grass Roots* belong to all major ethnic groups, many sub-cultures are represented here. For example, Chinese who are from a variety of dialect groups, as well as recent migrants from Malaysia, China and India. This group is either younger and childless, or are older suburbanites with children. The HDB flats tend to be basic three to five bedroom types. The fact that more than one family member is employed provides the family with a fair standard of living and disposable income. It is common to find extended family members such as a grandmother living with the family.

This group enjoys a wide range of social activities which include karaoke, bowling, shopping and going to the movies. They spend leisure time in self-sufficient regional centres, where hawker centres, cinemas, markets and malls all proliferate. Neighbourhood coffee shops are popular social hubs. They are value-conscious, and seek bargains and practical value when shopping. They lack the financial savviness of some of their more educated peers, but do have some insurance and saving plans. They are comfortable using the internet and the ATM machines for paying bills, banking and even share trading.

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## Group F: Blue Collar Subsistence



### Blue Collar Subsistence 24.06% of Singapore households (Types F20-F23)

*People living near heavily industrial zones and working in manufacturing, transport and technical sectors.*

*Blue Collar Subsistence* are the less well-off working classes in heavily industrial areas such as the Jurong Industrial Zones. Some housing is provided by the manufacturing/industrial firms while others are basic HDB blocks in the vicinity of the industrial parks.

*Blue Collar Subsistence* lack educational qualifications which limits their upward social mobility in the absence of family capital. Hence although employed, this group are in the low-pay jobs in the industrial, transport and manufacturing sectors. Typical housing are the smaller functional 3-room HDB flats in housing estates. Many members of *Blue Collar Subsistence* work overtime or second shifts to make ends meet. The Chinese and the Malay families are well represented in this group, with a preference for speaking in their local language (Mandarin, dialects or Malay).

Amongst *Blue Collar Subsistence*, the daily effort to cope with work and daily routine tasks take up much time and effort. Hence, there is limited interest in participative sports, although bowling, and badminton are their preferred sports. Members enjoy leisure activities that revolve around television, family outings to suburban hubs and group activities like karaoke. They rarely take holidays but when they do, the whole family takes the bus or a budget flight to nearby Malaysia or Thailand. With a limited budget, their financial plans are typically linked to the CPF. While there is little activity on stocks and shares, this group is naturally attracted to sweepstakes, lucky draws and lottery.

## Group G: Twilight Fringe



### Twilight Fringe 12.24% of Singapore households (Types G24-G27)

*Ageing Singaporeans living in some of the oldest, densely populated residential enclaves on the island.*

This group is mainly made up of ageing Singaporeans, either retired or continuing to work as they do not have the resources to enjoy full retirement. They live in some of the oldest (many run-down), densely populated residential enclaves on the island, some in shared housing and others in very small flats.

*Twilight Fringe* consists mainly of Chinese and Indian who do not have the skills nor the know-how to fit into the modern economy; and in their mature age find that the advances in technology and business have passed them by. Having little savings, they take up any possible odd-jobs (ranging from Fast Food servers to manual work like collecting recyclable materials). Worst off are the older folks in this group who are virtually alone due to circumstances such as family abandonment and death of spouse/children. Some *Twilight Fringe* do qualify for welfare assistance and get aid from various government and community organizations.

*Twilight Fringe* seldom go to restaurants, and frequent neighbourhood hawker centres and "kopi" shops. With children grown-up, their leisure activities revolve around their estates and homes, listening to Canto and Chinese Opera music, walking and handcraft. A number of their social activities revolve around the traditional festive calendar, such as Getai shows in these neighbourhoods during the traditional Chinese Seventh Month. TCM is especially important to this group over Western methods to maintain health. They have little access to sophisticated financial plans and depend on government assisted plans.



## Experian Mosaic Global

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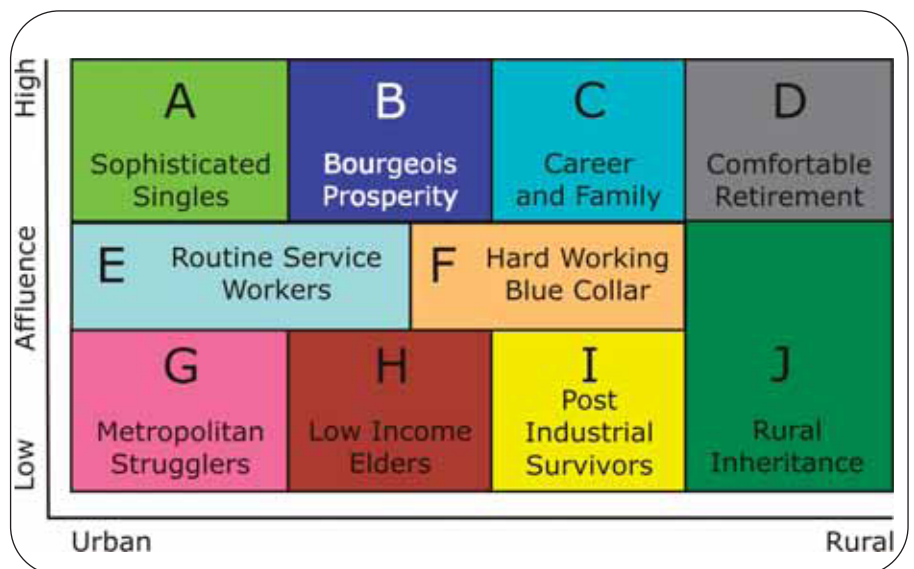
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Experian Mosaic Singapore is part of the Mosaic Global network of consumer segmentation systems. The Mosaic classification is available in more than 25 countries, including most of Western Europe, the United States, Australia and Asia Pacific. Mosaic Global is a consistent segmentation system that links each of these classifications and covers a billion of the world's consumers. It is based on a simple proposition that the world's cities share common patterns of residential segregation. Using highly localised statistics, Experian has identified 10 distinct types of residential neighbourhood, each with a distinctive set of values, motivations and consumer preferences.

To describe Mosaic Global, Experian decided upon a set of groups that are consistent across the countries and that could be used as classifications. The Mosaic Global groups are:

- A Sophisticated Singles
- B Bourgeois Prosperity
- C Career and Family
- D Comfortable Retirement
- E Routine Service Workers
- F Hard Working Blue Collar
- G Metropolitan Strugglers
- H Low Income Elders
- I Post Industrial Survivors
- J Rural Inheritance



The Mosaic Global groups are mapped against two dimensions: affluence and geographic location.

## Visualisation

To help illustrate the classification and make Mosaic easy to interpret, we have created a set of comprehensive support materials.

**Mosaic eHandbook** – a detailed electronic guide to Mosaic that provides a background to the typology and lists the variables used to build the classification, a key to the structure of the groups and types, and illustrations of the demographic and lifestyle characteristics of each household type and neighbourhood.

## Data, Services and Solutions

### Data directories

**Mosaic Directory License** is a lookup file containing postal codes and their assigned Mosaic code. Customer files can be enriched with a Mosaic code by simply matching the postal code from a customer or prospect record to the Mosaic directory.

**Mosaic Distribution License** provides geographic counts for each Mosaic type for various Census, market and postal geographies. Files can be used for market analysis and planning and can be easily integrated into geographical information systems (GIS) and mapping applications.

### Delivery services

**Enhancement** – Mosaic type and group codes are available at the postal code level for customer file enhancement. Coding your customer, prospect and survey files is your first step in understanding who your customers really are. Enhancement is available on a license or ad-hoc basis.

**List Selection** – once you know who your customers are, you can use Mosaic in your acquisition campaigns to target your best prospects by selecting lists from Experian's partners based on the key and top performing Mosaic segments.

**Modelling and Analytics** – Mosaic can be used as an element in customer and acquisition modelling development, as an added selection criteria when pulling modelled lists, or on the front-end and back-end of customer profiling and campaign analysis. Our consulting teams can undertake more detailed predictive modelling and consumer analysis using Mosaic and other data assets.

### Solutions

**Mosaic Coding** – QAS provides address management solutions that assist organisations worldwide to capture, clean and maintain accurate addresses ensuring data integrity over time. QAS is able to enhance your data by appending Mosaic codes for each new and existing customer address.

## About Experian

Experian is the leading global information services company, providing data and analytical tools to clients in more than 65 countries. The company helps business decision making. Experian also helps individuals to manage their credit relationships and protect against identity theft.

Experian plc is listed on the London Stock Exchange (EXPN) and is a constituent of the FTSE 100 index. Total revenue for the year ended 31 March 2009 was \$3.9 billion.

Experian employs approximately 15,000 people in 40 countries and has its corporate headquarters in Dublin, Ireland, with operational headquarters in Nottingham, UK; Costa Mesa, California; and São Paulo, Brazil.

For more information, visit  
<http://www.experian.com.sg>

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**Australia**

Experian Asia Pacific Pty Ltd.  
Level 6  
580 St Kilda Road  
Melbourne  
VIC 3004  
Australia

Experian Asia Pacific Pty Ltd.  
Level 15  
100 Miller Street  
North Sydney  
NSW 2060  
Australia

www.experian.com.au

www.experian.com.au

T: (61) 3 8622 1600  
F: (61) 3 9600 4676  
E: info@au.experian.com

T: (61) 2 8907 7200  
F: (61) 2 8907 7298  
E: info@au.experian.com

**China**

Yi Bai Li Information Technology  
(Beijing) Co. Ltd.  
Unit 805 Tower A  
Beijing Fortune Plaza  
7 Dongsanhuan Zhong Road  
Chaoyang District  
Beijing 100020,  
P.R.C.

Yi Bai Li Information Technology  
(Shanghai) Co. Ltd.  
Unit 702 GuiXin Plaza  
No.29 Middle Jian Guo Road  
Lu Wan District  
Shanghai 200025,  
P.R.C.

www.experian.com.cn

www.experian.com.cn

T: (86) 10 6530 8882  
F: (86) 10 6530 9697  
E: enquiry@ap.experian.com

T: (86) 21 5170 3501  
E: enquiry@ap.experian.com

**Hong Kong**

Experian Hong Kong Limited  
Room 3905-08, 39th Floor  
New York Life Tower  
Windsor House  
311 Gloucester Road  
Causeway Bay  
Hong Kong

**Japan**

Experian Japan K.K.  
Atago Green Hills  
MORI Tower 18th Floor  
2-5-1 Atago  
Minato-ku  
Tokyo 105-6218  
Japan

**Korea**

Experian Decision Analytics  
Korea Co. Ltd.  
64-8 18t  
Gwanghwa-Moon Building  
Taepyengno 1-ga  
Jung-Gu  
Seoul 100-101  
South Korea

**Malaysia**

Experian (Malaysia) Sdn Bhd  
Level 2, Prima 8  
Prima Avenue Block 3508  
Jalan Teknokrat 6  
63000 Cyberjaya, Selangor  
Malaysia

www.experian.com.hk

www.experian.co.jp

www.experian.co.kr

www.experian.com.my

T: (852) 2839 5388  
F: (852) 2877 7803  
E: enquiry@ap.experian.com

T: (81) 3 5402 8800  
F: (81) 3 5777 0690  
E: info@jp.experian.com

T: (82) 2 398 5410  
F: (82) 2 398 5490  
E: enquiry@ap.experian.com

T: (60) 3 8321 5600  
F: (60) 3 8321 5698  
E: enquiry@ap.experian.com

**New Zealand**

Experian New Zealand Limited  
Level 8, DLA Phillips Fox Tower  
205 Queen Street  
Auckland Central  
Auckland, 1010  
New Zealand

**Singapore**

Experian Singapore Pte. Ltd.  
1 Maritime Square  
#10-33A/B  
HarbourFront Centre  
Singapore 099253

**Taiwan**

Experian Hong Kong Limited,  
Taiwan Branch  
Room 212, 11th Floor  
Taipei International District of Com-  
merce (TIDC)  
No. 51 Hengyang Road  
Taipei  
Taiwan, R.O.C.

www.experian.co.nz

www.experian.com.sg

www.experian.com.tw

T: (64) 9 358 7330  
F: (64) 9 358 7340  
E: info@au.experian.com

T: (65) 6593 7500  
F: (65) 6593 7598  
E: enquiry@ap.experian.com

T: (886) 2 2383 2268  
F: (886) 2 2383 2238  
E: enquiry@ap.experian.com