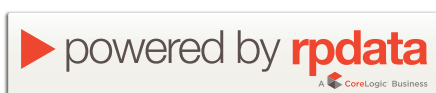




Introduction Guide

Veda's Property Valuation Solution – with
real-time insights and in-depth information





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Reduce the risk around your next property transaction

The housing market in Australia is in constant change – and with any change, comes risk. One of the most effective ways to minimise risk exposure within the housing market is to gain real-time insights.

Veda's Property Valuation Solution provides real-time insights into the current estimated market value of any property; reducing the inherent risk associated with lending against real property.

Statistical insights driven by real time data

Using an Automated Valuation Model (AVM), and powered by RP Data, Australia's leading property data analytics provider, Veda draws information from multiple data sources to calculate property values. These values are based on a statistical model that uses real-time insights. By approaching property valuation from this perspective, comprehensive solutions and credible outcomes are better supported – essential when managing a lending portfolio in today's market.

One solution – multiple benefits

The benefits of Veda's Property Valuation Solution are numerous, yet two user benefits immediately stand out:

- 1 Application-processing times and associated costs are reduced
- 2 The risk inherent in any property transaction is also reduced

With less risk, faster processes and real-time insight, Veda's Property Valuation Solution can help to support your lending activities – and your business.

Veda's Property Valuation Solution: for superior insight

Veda's Property Valuation Solution is designed to give lending managers in-depth insight into all aspects of a property. It achieves this by accessing an application in real-time with up-to-date estimated valuation and property details. This single search also allows you to access links to the property title and related instruments.

Make better decisions – by making more informed decisions

Each Veda property valuation provides a calculated confidence level to reflect the accuracy of the estimated valuation. This level is assessed using real-time insights, to assess the variability of the property in question with comparable properties in the market. The result is an instant high, medium or low level of confidence ranking – for quick reference.

Detailed data to provide the complete picture

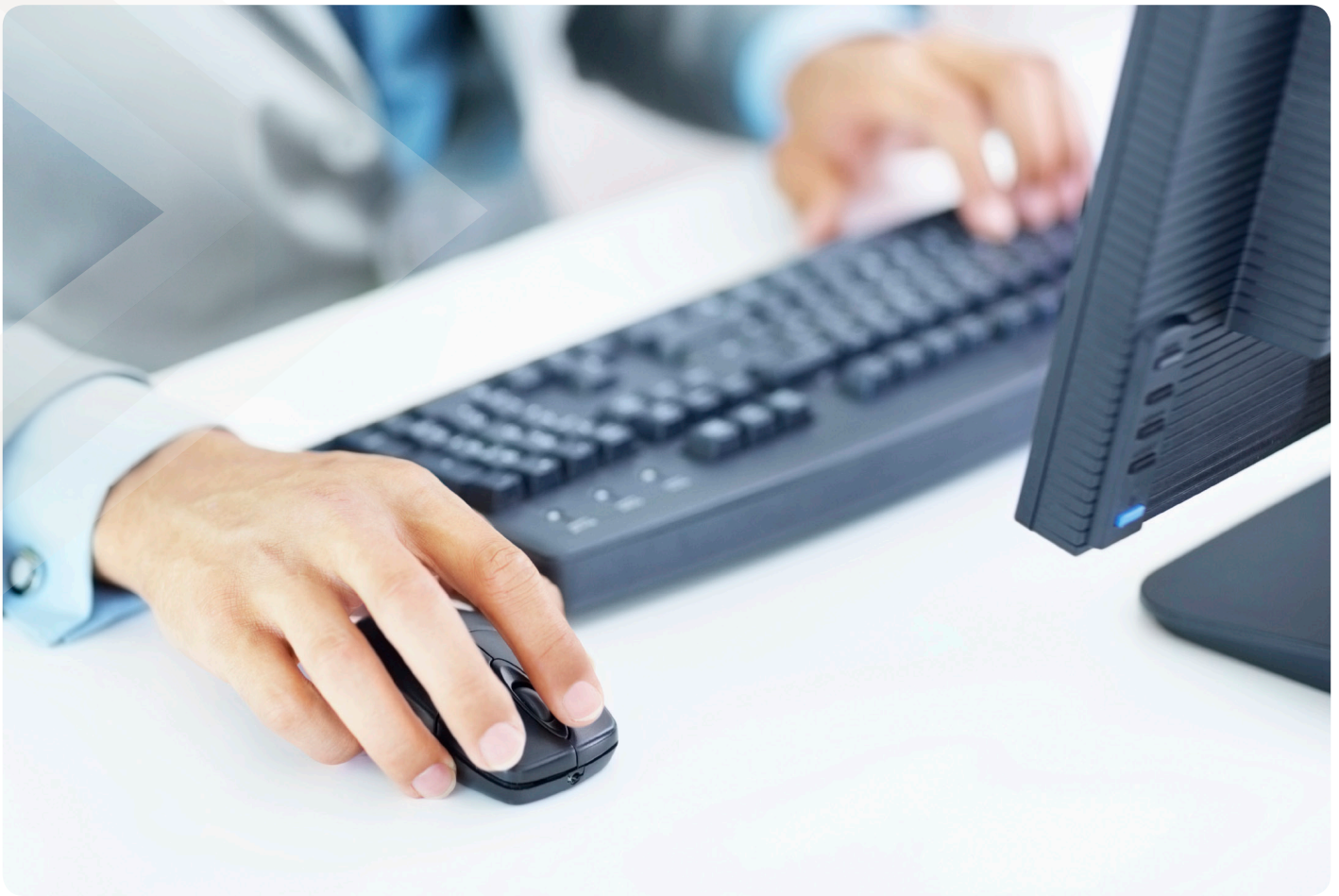
Get the complete picture of a property in question by providing details of the estimated value, suggested sale-price range, sale history and property attributes. Using this insight, our solution ensures that you have relevant background into any property – to support your investigation, and improve your lending process.

A national solution for a national market

Veda's property solution covers all areas of Australia, so no matter what state or territory you are working in, Veda can support your information requirements by providing access to national sales, valuation and title information – all within a single portal.

Veda's solution delivers a high level of confidence to approximately 70% of the Australian residential population.





Reduce application – processing time

VedaCheck is our superior delivery platform for Property Valuation Solution and related products. This online portal provides insights into all aspects of the lending process – amongst other commercial data insights. This ranges from property searches on Titles and instruments, through to automated valuations.

For added insight, this data can then be linked back to company and director detail – both current and historical. In this single online location, VedaCheck provides detailed cross-platform data to help you run a comprehensive investigation – quickly.

To increase your property-valuation insights and reduce application-processing time, talk to a Veda Account Manager today. They will discuss with you the various VedaCheck subscription options that are available to best suit your individual and business needs.

Veda's Property Valuation Solution can support you to:

- Minimise risk around property lending decisions
- Reduced application-processing time
- Support more-informed decision making around property valuations
- Access related commercial and company data insights via one portal, VedaCheck

Next steps

Veda's online solution VedaCheck grants you instant access to our Property Valuation Solution.

To find out more about how to gain updated property insights on a real-time platform, talk to your Veda Account Manager today, call **1300 921 621**.





Applying Intelligence in ways that matter

Veda's business is all about 'applied intelligence'. We acquire and transform raw data into timely and relevant insights for businesses and consumers. For Veda, this entails a rigorous and continuous process of quality control, refinement and innovation.

Veda is built on the largest, most comprehensive and current data source in Australia and New Zealand. The breadth and depth of our data, and the knowledge it delivers will help you take a proactive and informed approach to customer acquisition and credit risk.

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