

2 November 2022

**Lodged by ASX Online**

The Manager  
Company Announcements Office  
ASX Limited  
Level 6, 20 Bridge Street  
Sydney NSW 2000

Dear Sir/Madam,

**YBR's Next Big Step as a Data Driven Organisation with 'Big Data' Move**

Yellow Brick Road Home Loans' (YBR) vision to digitally transform the property purchasing journey pushes forward.

YBR announced today that it has signed an agreement (the Agreement) with Servian, a Cognizant company and market leader in delivering innovative data and advanced analytics solutions, to help YBR further grow its data analytics capabilities, business decisioning and customer insights.

The Agreement will see YBR working with Servian's industry-leading experts, who have a strong track record of delivering data solutions to the sector. This will accelerate YBR's ability to intuitively understand their customers' needs in the market and supercharge its data analytics and intelligence to help predict their needs into the future.

Branches of banks are continuing to be replaced by mortgage brokers who are working through customer's unique circumstances to match their customer profiles with lending products. Banks only know their customers once they have settled the loan. YBR seeks to know everything about the customer before that date.

"The industry continues to offer products and services that are designed to suit the major banks, expecting customers to adjust to them, instead of creating flexible offerings that give borrowers choice and provide options that support borrowers throughout their journey. This is not the way it should be," said Mark Bouris, Executive Chairman of Yellow Brick Road Home Loans.

As a result, YBR is uniquely positioned as a stand-alone aggregator to generate and analyse diverse datasets bringing a completely new perspective to the market. Utilising machine learning and predictive analytics we will help shape the future of products and services, creating new offerings to meet the needs of borrowers based on data insights.

YBR aims to dig deeper into the emerging market trends, looking at such scenarios as - What mortgage product or features does "the bank of mum and dad " have to enable them to borrow against their property, to provide a deposit for their children to enter this turbulent real estate market? How have the spending behaviours and savings patterns of borrowers changed with a flexible and hybrid workforce? It's scenarios such as these where we seek to understand and challenge the established thinking in the market around how to go about owning a home.



“Does borrowing pre-approval start the property search journey or does the property search desire start the borrowing journey? Which comes first?

We’re sure both the banks and big real estate behemoths would like to know that, which is why we’re pursuing these data insights with our tech”, added Bouris.

Following on from the successful launch of their Y Home Loans digital education platform earlier this year, the Agreement with Servian is the next big step for YBR to add further value for their customers.

Through investment in technology, expertise, and drive to continue to get closer to the customer on every step of the journey, YBR continues to expand its data and digital capabilities to be the best choice for borrowers, whether it is for a first home, refinancing or extending a mortgage.

**About Servian, a Cognizant company:**

*Founded in 2008, Servian is Australia's most trusted Data and Analytics company, with over 1000 consultants across Australia, New Zealand, and India. Servian was acquired by Cognizant in 2021 as part of their wider strategy to accelerate capabilities and growth in priority areas of data and artificial intelligence, digital engineering, cloud, and Internet of Things across the globe. Servian provides Advisory, Consulting and Managed Services to Government and Corporate customers, including many Tier 1 organisations. Our scale and reach enable us to deliver global best-practice solutions.*

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**About Yellow Brick Road Home Loans:**

*Yellow Brick Road helps Australians on the road to their hopes and dreams. We offer competitive rates, an all-encompassing portfolio of mortgage broking services and a network of trusted home loan experts all over Australia.*

*Our mortgage brokers are small business owners with a vested interest in their local community. They understand the hopes and dreams of the people who live in their patch, and how to achieve them.*

*But no matter where we are based, we all believe that all Australians deserve access to quality and reliable mortgage solutions. So, we're here to provide meaningful services, from the purchase of your first home right up to an investment property to support you in retirement.*

Visit <https://ybr.com.au> for more information.

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**YellowBrickRoad**  
Home Loans

*This announcement has been approved for release by YBR Company Secretary, Andrew Symes.*

For and on behalf of  
YELLOW BRICK ROAD HOLDINGS LIMITED

Andrew Symes  
General Counsel & Company Secretary