

3 November 2022

Lodged by ASX Online

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

Dear Sir/Madam,

Taking the lead with YBR's Leads Commitment Program for new franchises.

Yellow Brick Road Home Loans (YBR) announced today that it has signed an agreement (the Agreement) with Effi Technologies (Effi), a leads management and productivity technology provider, helping YBR deliver a unique market offering of a Leads Commitment Program, that will see new franchises being supplied with a committed monthly volume of leads throughout the first year of running their business.

Starting a new business in the mortgage industry can be a challenge. As a result, many good brokers either delay their decision or never take the next step in running their own business, typically citing the risks of starting a new business and the dip in earnings during the start-up phase being too big of an impact for them and their families. YBR has proactively responded to this, by initiating a Leads Commitment Program to its franchise model, to help reduce the risk and uncertainty and drive further business development.

"I don't want new brokers to have to worry over where the money to feed their family is going to come from. We are committed to providing a consistent flow of leads to their businesses and putting our own money behind it so they can instead focus on converting these leads, getting their structure right, and getting their business off the ground" said Mark Bouris, Executive Chairman of Yellow Brick Road Home Loans.

The Agreement will see YBR combine its own leads generation capability with Effi's lead acquisition technology to provide a consistent volume of customer leads. Both systems will complement each other, being able to notify the broker in real time of a new lead, and integrate directly into their CRM, so they are well prepared with the customer information to start the conversation.

At the end of the Leads Commitment Program, franchises will continue to receive leads provided from YBR's ongoing national marketing. During their first year, franchises have established themselves within their local community, have made key contacts, and have a steady pipeline of referral business to support them moving forward, as well as a growing portfolio of trail commission.

"This is what I call a real game changer for new YBR franchises, to have that pipeline of business from the very start" said Boban Jurisic, Yellow Brick Road's Chief Recruitment Officer. "The big question I get asked is 'Why join Yellow Brick Road?' I always respond that it's all about the support. We help you to continue to grow your business, with a strong panel of lenders and products, sales and business support, marketing and technology, we support the whole way through."

YBR continues to enhance its franchise offering in the market. YBR will be rolling out the Leads Commitment Program as part of their full franchise offering, starting in January 2023. For more information, go to <https://brokers.ybr.com.au/ybr-franchise/>



About Effi Technologies:

Effi is passionate about making mortgage broking simple and intuitive. Launched in July 2021 after a 12-month pilot, the company's mission is to help mortgage brokers become more efficient in managing borrower relationships. Through its AI-powered lead management platform, Effi provides a complete end-to-end platform that offers lead engagement and management functionality, together with SMS and email automation to help mortgage brokers improve their productivity and enterprises provide a seamless and modern digital experience to their mortgage brokers.

For further information on Effi's platform, visit <https://effi.com.au>.

Media Contact details:

Mandeep Sodhi – Founder & CEO (Chief **Efficiency** Officer) - support@effi.com.au

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.

Media Contact details:

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This announcement has been approved for release by YBR's General Counsel & Company Secretary, Andrew Symes.



YellowBrickRoad
Home Loans

For and on behalf of
YELLOW BRICK ROAD HOLDINGS LIMITED

Andrew Symes
General Counsel & Company Secretary