

14 October 2014

Company Announcements Office  
ASX Limited  
20 Bridge Street  
Sydney NSW 2000

*Electronic Lodgement via ASX Online*

Dear Sir/Madam

**Veda Group Limited (VED) – Citi Investment Conference Presentation Slides**

Attached is a copy of the slides to be presented by Veda's CEO at the Citi Australian and New Zealand Investment Conference on Tuesday 14 October 2014.

Yours faithfully



**Tim Woodforde**  
Company Secretary  
Veda Group Limited



# Citi Australian & New Zealand Investment Conference

**Presenter**

Nerida Caesar – Chief Executive Officer and Managing Director  
Veda Group Limited

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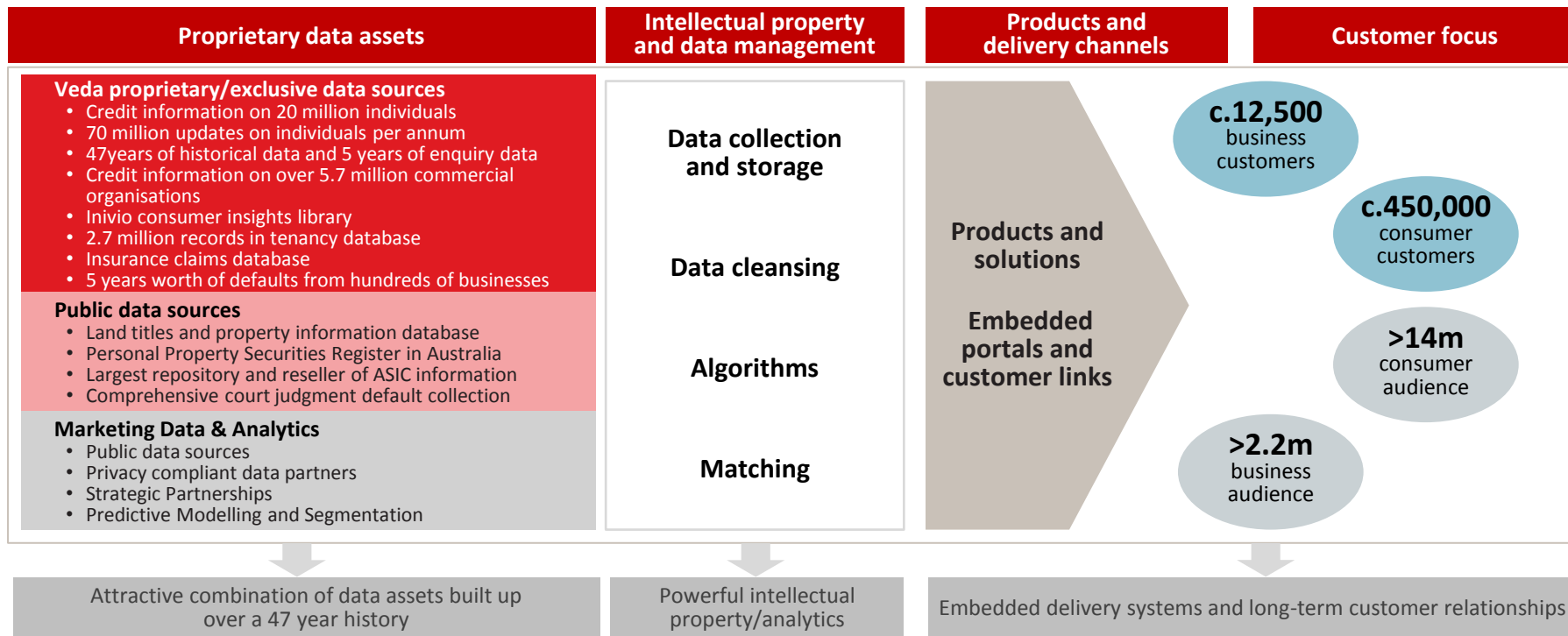
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All amounts are in Australian dollars.

All references starting with "FY" refer to the financial year ended 30 June. For example, "FY2014" refers to the year ended 30 June 2014.

1. Veda's Business
2. Financial Highlights
3. Business lines
4. A defining year for Veda
5. Growth Strategies
6. Comprehensive Credit Reporting
7. Two firsts for Australia
8. Our customer driven strategy evolves

## Enabling customers to improve their decision making



## Full year FY2014 results exceeded prospectus forecast

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Revenue

**\$302.0m**

Pro forma EBITDA

**\$129.0m**

Pro forma NPAT

**\$68.9m**

Pro forma net cash flow

**\$83.0m**

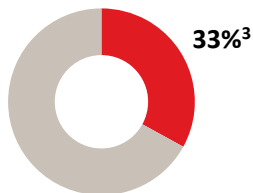
## Australia

## International

### Consumer Risk & Identity

- Consumer credit bureau services
- Identity verification to prevent fraud
- Employee verification
- Scoring and decision analytics

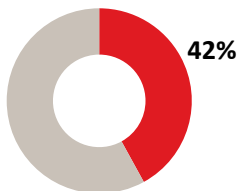
\$100.0m<sup>1</sup> ↑ 11%<sup>2</sup>



### Commercial Risk & Information Services

- Commercial credit bureau services
- Risk analysis of business suppliers
- Third party data access solutions

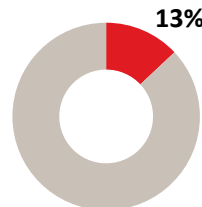
\$125.7m ↑ 13%



### B2C & Marketing Services

- Consumer credit monitoring, identity theft prevention, automotive and tenancy information
- Data driven marketing services

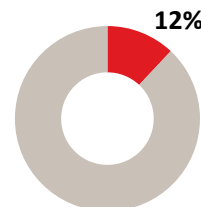
\$40.7m ↑ 10%



### International

- Consumer and commercial credit bureau in New Zealand
- Bureau investments and joint ventures across Asia and the Middle East.

\$35.6m ↑ 18%



Notes:  
 1. FY2014 Revenue  
 2. The percentages next to the arrows are year on year growth.  
 3. Percentages against the doughnut chart above are the proportion of FY2014 revenue.

# A defining year for Veda

## Key achievements

- Successful IPO – ASX:VED
- Integrated & grew acquisitions
- Improved customer satisfaction, performance scores continue to rise



### • Product Innovation



Evolved the business to be ready for Comprehensive Credit Reporting – commenced March 2014



Launched VedaScore to consumers

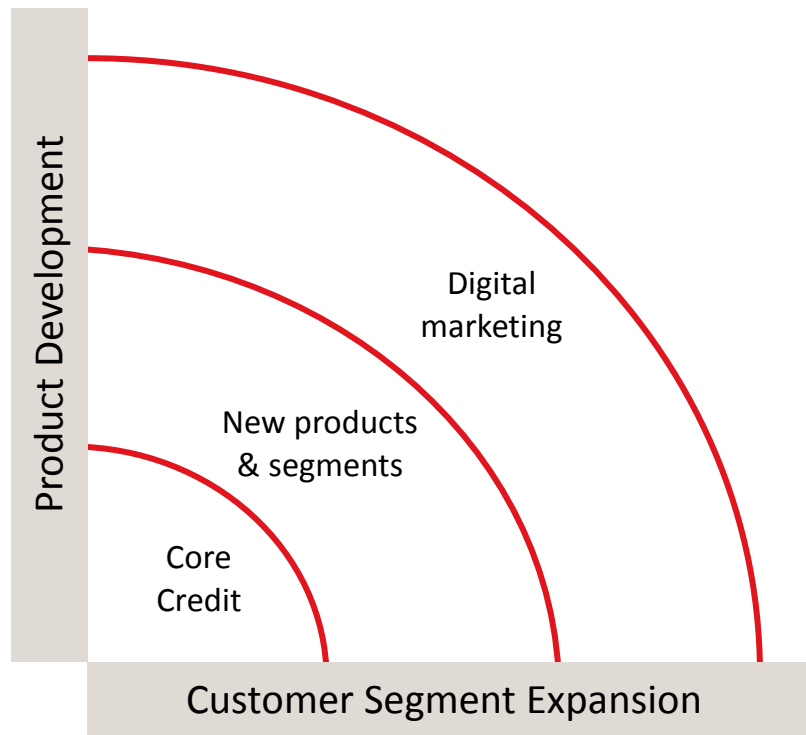


Enhanced PPSR service with new functionality



# Veda's focused strategies are driving growth

- Diversified into adjacent markets
- Grew product offerings
  - Commercial Risk
  - Collections Analytics
  - Information Brokerage
  - Marketing Services
- Expanded into new segments
  - Government
  - Construction
  - Wealth and Superannuation
  - Alternative Finance
  - Utility / Telecommunications



# Comprehensive Credit Reporting (CCR)

## Veda continues to lead the industry in developing CCR capability



**March 2014**

Compliance achieved



**Largest IT project**

700 system changes

- CCR customer transition phase now commenced with customers starting to provide data
- Customers are investing in services enabling their CCR transition, including the future consumption of product
- Veda is uniquely positioned to support our customers with:



Market leading Pilot study



Recent experience in leading the NZ transition



Unrivalled data matching capability

# Two firsts for Australia



Launched VedaScore, the first consumer credit score for individuals, and our suite of Your Credit & Identity products

***CCR will create a powerful market driver for individual credit reporting products***



Launched cyber monitoring, through ID Watch, the first online ID monitoring product available in Australia

***With increased consumer concern about identity theft, our product range experienced solid growth***

# Our customer driven strategy evolves



Knowledge Based Authentication: enhancement to IDMatrix to prevent personal fraud.



Digital Media Attribution & Next Best Offer: using the power of insights to execute effective marketing strategies.



Interactive data visualisation to uncover hidden relationships, improve efficiency & stay up to date.



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# Q & A



## **Contact us**

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Level 15, 100 Arthur Street,  
North Sydney NSW 2060, Australia  
+61 2 9278 7000

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