

8 May 2015

Company Announcements Office
ASX Limited
20 Bridge Street
Sydney NSW 2000


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Dear Sir/Madam

Veda Group Limited (VED) – Macquarie Australia Conference Presentation Slides

Attached is a copy of the slides to be presented by Veda's CEO at the Macquarie Australia Conference on Friday 8 May 2015.

Yours faithfully



Tim Woodforde
Company Secretary
Veda Group Limited

Macquarie Australia Conference

Veda Group Limited

Nerida Caesar

Chief Executive Officer & Managing Director

May 2015



Important Notice



This presentation contains general information about the activities of Veda Group Limited (Veda) which is current as at 8 May 2015. It is in summary form and does not purport to be complete. It presents financial information on both a statutory basis (prepared in accordance with Australian accounting standards which comply with International Financial Reporting Standards (IFRS)) as well as information provided on a non-IFRS basis. This presentation is not a recommendation or advice in relation to Veda or any product or service offered by Veda's subsidiaries. It is not intended to be relied upon as advice to investors or potential investors, and does not contain all information relevant or necessary for an investment decision. It should be read in conjunction with Veda's other periodic and continuous disclosure announcements filed with the Australian Securities Exchange, and in particular the half year results for the half year to 31 December 2014. These are also available at www.veda.com.au.

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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, "FY15" refers to the year ended 30 June 2015.

Agenda



1. Investment value proposition
2. First Half Highlights
3. Business model
4. Focused strategy driving growth
5. Data assets
6. How we help our customers – Case Studies
7. Comprehensive Credit Reporting
8. Regulatory change - Veda's AML solution
9. Q&A

Investment Value Proposition



Strong track record of growth

- Resilient business – over 20 years of consistent growth.
- Strong cash generation and significant borrowing capacity.

Market leading data analytics company

- Highest quality data delivering the most accurate predictive insights for consumers and businesses.
- Leading positions in its key markets.
- Business model with high barriers to entry.



Customer Focus

- Long-term customer relationships and embedded distribution channels.
- Experience in responding to regulatory change and driving productivity for our customers.
- Trusted enabler for consumers to make financial decisions and protect and manage their identity.

Future growth potential

- Growth from our core through product innovation and expansion into new segments.
- Growth through targeted complementary acquisitions.

First Half Highlights

Strong performance vs prior calendar period



Financial Highlights

- Revenue: +11.0%
- EBITDA: +10.4% vs pro forma; +11.6% vs statutory
- NPAT: +12.7% vs pro forma; +\$50.6m vs statutory



Other Highlights

- Paid FY14 final dividend: \$33.7m/4c per share
- Risk based pricing offers started to emerge
- Comprehensive Credit Reporting (CCR) data load commenced



External Drivers

- Regulatory drivers:
 - Anti-Money Laundering and Counter-Terrorism Financing Act (AML/CTF)
 - ASIC Financial Advisor Register
 - Financial Systems Inquiry (FSI)
- Market drivers: PEXA



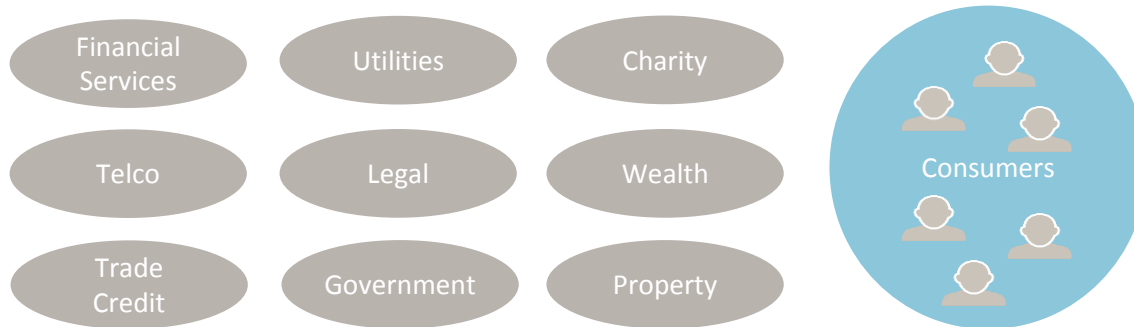
Acquisitions

- Complementing and expanding existing segments and product sets

Serving Businesses and Consumers



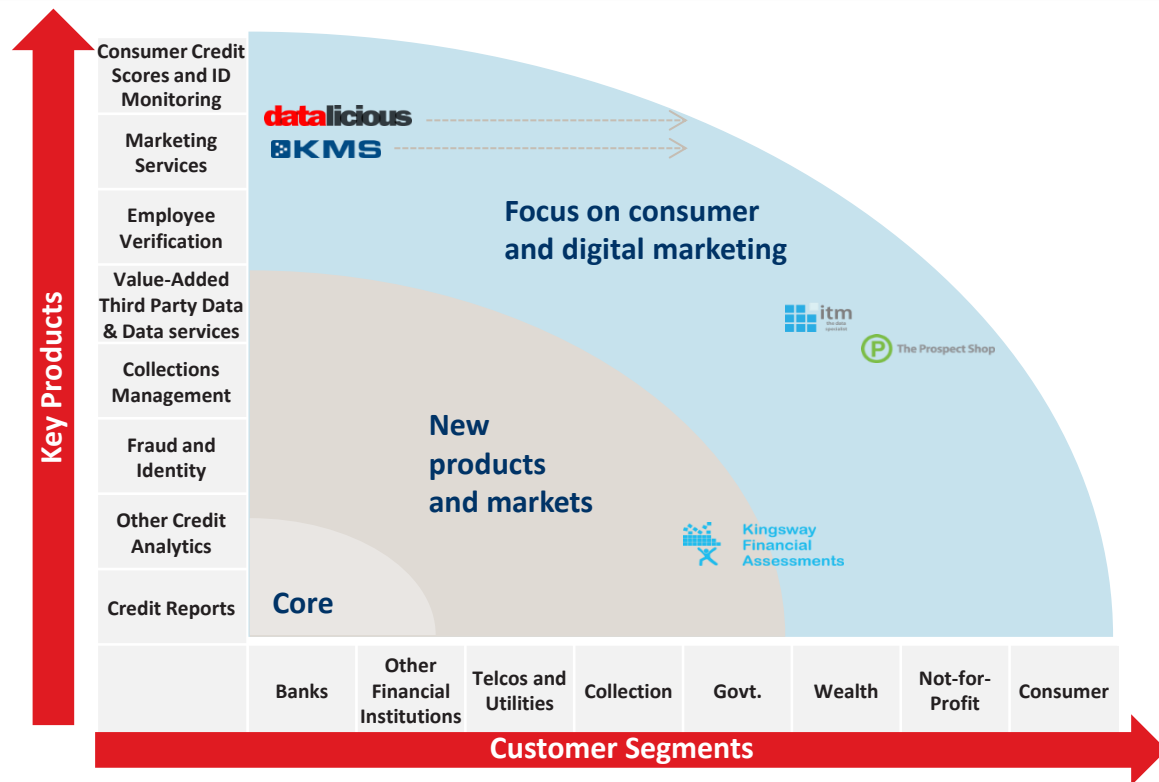
Creating new opportunities through superior insights



Collect, Match, Augment, Predict

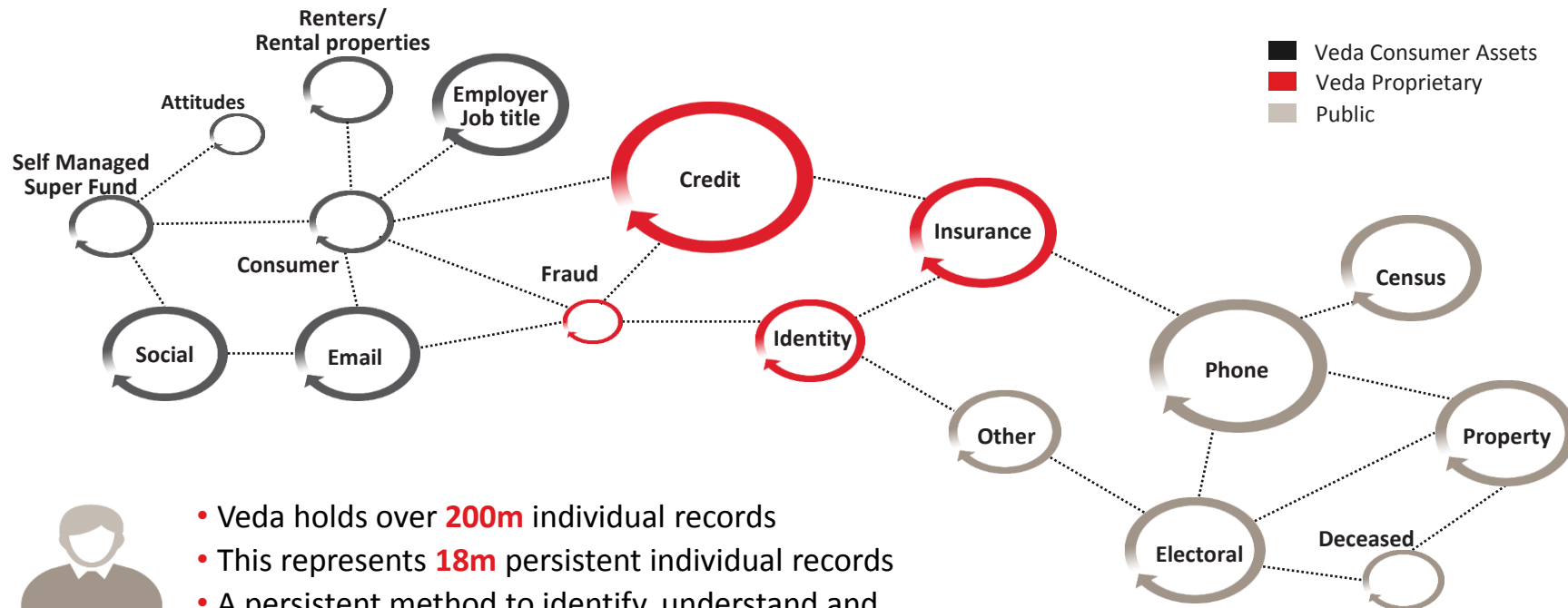
Public data, Proprietary data, Consumer data assets, Commercial data assets

Veda focused strategy centred on our core is driving growth



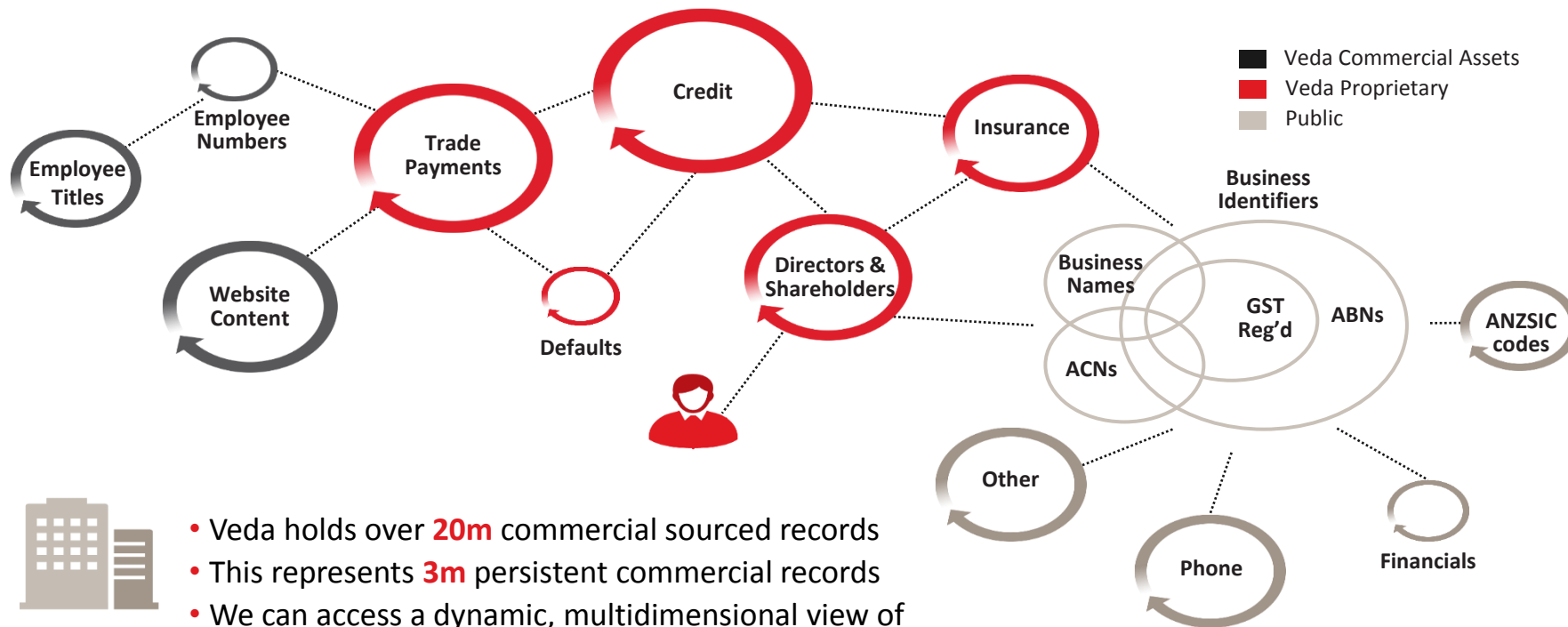
- Veda will continue to push the boundaries out from our stable core of the credit bureau to market led, innovative solutions.
- Acquisitions complement Veda's long term growth strategy.

Data assets on Australian consumers



- Veda holds over **200m** individual records
- This represents **18m** persistent individual records
- A persistent method to identify, understand and reach Australian consumers

Data assets on Australian commercial entities



- Veda holds over **20m** commercial sourced records
- This represents **3m** persistent commercial records
- We can access a dynamic, multidimensional view of Australian businesses, profiles and ownership relationships

Helping our customers understand their customers across the lifecycle



Help them understand their customers

Help them reach new customers

Help them verify and assess new customers

Help them to manage existing customers

Data Cleansing

Single Customer View

Segmentation

Consumption habits

Omni-channel

Acquisition

Attribution



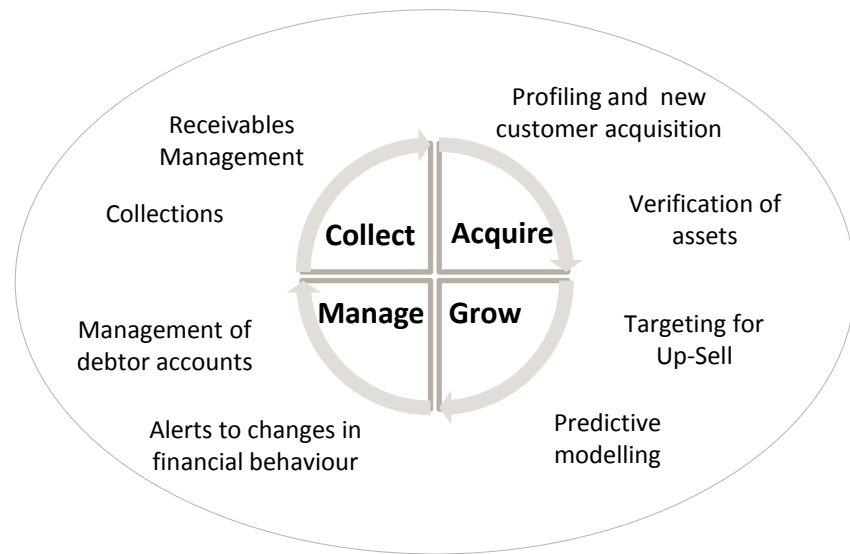
ID Check



Fraud Check



Credit Check



Case Study: Winning the right credit card customers



Predictive modelling - the right offer to the right consumers at the right time

- Credit Cards are a hotly contested market. Banks want to offer their credit cards to people with the right risk profile with approval rates varying significantly by client.
- Veda holds a 5 year credit history of Australian consumers' credit enquiries.
- Working with banks, Veda analyses their credit approval criteria and removes high credit risk individuals using:
 - Privacy compliant data we've created about the consumer.
 - Negative credit information held on our bureau using our pre-screening service.

Outcome: Using Veda the client achieves:

- Higher approval rates
- A positive customer experience
- Conversion rate 80% higher than competing solutions
- Reduction of 45% in the Cost per Acquired Customer

Case Study: How to improve customer retention



Improving Data Quality

- A large Financial Services and Wealth Management client had a strategic need to benchmark and measure customer data quality.
- The report was used for corporate governance and included in business line Key Performance Indicators (KPI).
- Veda matched a monthly file against the Veda persistent key, scored using an agreed matrix.
- Veda identified with the client strategies to improve the quality and sourced data for the client's Master data model strategy.

Outcome: The client has identified \$50 million of contract values that are at risk. Data strategies are in place to address these gaps to drive retention.

Case Study: Enriching & understanding customer connections



Customer Connectivity – a multi faceted profile of customers

- Veda holds a range of dynamically connected commercial and consumer data across proprietary, public and consumer assets.
- Veda conducted a detailed 360 degree view of a client's customer base to understand the relationship between these sources.
- The analysis augmented the consumer data to understand business directorships and trustees.
- The relationship information can be used as a factor in relationship marketing and risk management.

Outcome: Veda identified over 60K customers who are directors, their commercial profile in the market and relationship to the brand.

Case Study: Increase productivity by improving workflow



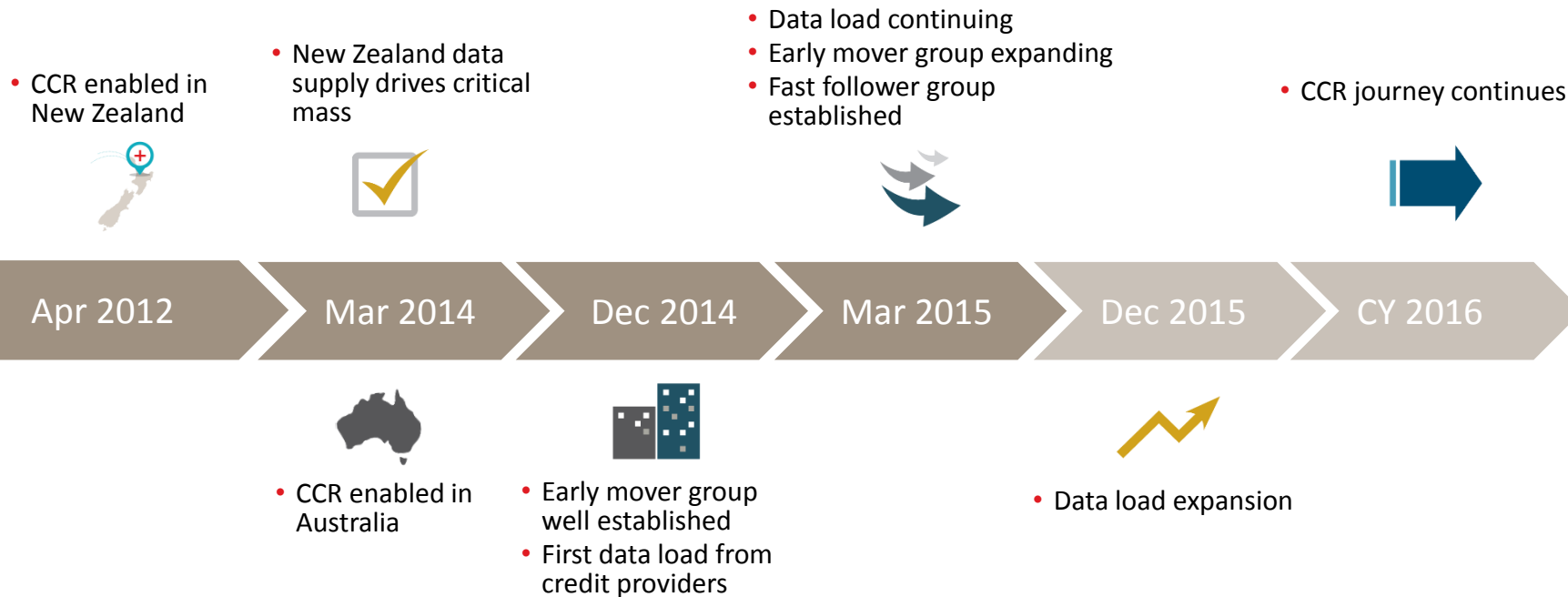
Veda PPSR: More efficient workflow lending practices

- A client had an objective to improve efficiencies in undertaking PPSR searches.
- Veda's PPSR product combines multiple searches into a single result, enabling more efficient back office workflow.
- A time and motion study was performed comparing Veda to the incumbent PPSR search provider using four common commercial lending scenarios.

Outcome:

The client realised an 80% efficiency gain in conducting company and security searches.

Comprehensive Credit Reporting

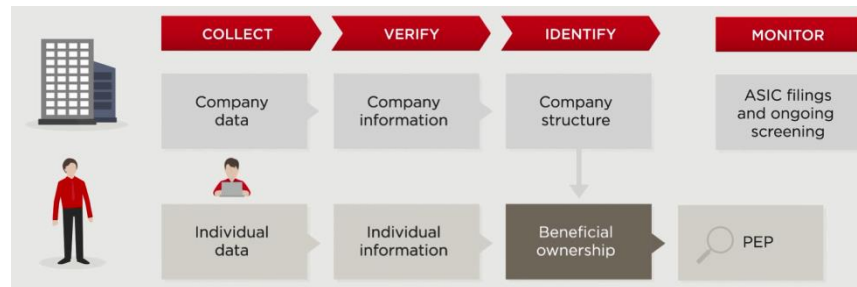


Helping customers comply with regulatory change

AML/CTF Act: Customer due diligence compliance by 1 January 2016

- New requirements for high risk customers are significantly more onerous than present
 - Identify and verify ultimate beneficial ownership and control.
 - Identify politically exposed persons and sanctions screening.
 - Verify higher risk entities.
 - Implement ongoing risk-based AML management.

Veda's AML On-boarding & Monitoring Solution



- Helps find the correct commercial entity
- Obtains up-to-date company data
- Electronic verification of an individual's entity
- Screens against worldwide government-issued data
- Notifications of corporate structure changes with ASIC

Q & A

Contact us

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