

Presentation to Investors
SAI Property Division
27th April 2016

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Agenda

- Introduction and Today's Presenters
- Overview of SAI's Property Division
- Overview of the Information Brokerage Business
- Overview of the Business Process Outsourcing (Mortgage Services) Business
- SAI Global Electronic Settlements Strategy
(Electronic Lodgement Network Operator / Electronic Lodgement Network)
- Financial Performance
- Future Outlook

Introduction and Today's Presenters

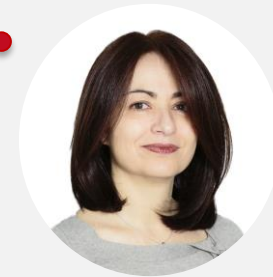


Ann Wootton

Executive General Manager,
SAI Global Property.

Gina Assimakis

General Manager Operations,
SAI Global Property.



Jeremy Edmonds

Investor Relations Manager,
SAI Global.



Benjamin Balk

General Manager Product and Marketing,
SAI Global Property.



Joe Kiernicki

Finance Director APAC & Corporate,
SAI Global.



Overview of SAI Global



SAI GLOBAL LIMITED

A Leading Australian Company:

Market cap: ~A\$750m

Employees: ~2,000 FTE

Group Revenue: \$547.7m*

Group underlying EBITDA: \$126.3m*

ASX 200 company

Risk Management Solutions (~69% Group Revenue)

- Management system, supply chain, product certification & verification across industries including food, health, aerospace, automotive and manufacturing
 - Full range of governance, risk and compliance (“GRC”) software applications and learning solutions
 - Content led information management and workflow solutions including distribution of standards and legislation
- ✓ Owner of highly respected “5 tick” StandardsMark for use by its certified clients
 - ✓ Recognised global leader in risk management software and online compliance training and awareness
 - ✓ Increasing use of intelligence to add value to content

Property Services (~31% Group Revenue)

- Information brokerage and mortgage processing services
 - Broad range of services including settlement, verification and document management
 - ~500 employees working across 9 locations
 - Over 605,000 settlements attended, ~7.5m searches delivered and over 350,000 land registry lodgements
- ✓ Australia’s largest mortgage settlement services business
 - ✓ Operations focused on Australia only
 - ✓ Undertake ~55% of banking settlements

SAI Property Division at a Glance

A Leader in Property Services

 **55%** OF BANKING SETTLEMENTS*

 **33%** OF PROPERTY SEARCHES*

SOLUTIONS:



- | | |
|-----------------------|----------------------|
| Settlement Services | Search Manager |
| Verification Services | B2B Integration |
| Document Management | Encompass |
| Cheque Printing | Conveyancing Manager |
| Registration Services | Dynamic Reports |
| Stamping Services | Planning & Roads |
| Settlement Manager | Settlement Room |



500 Employees

SYDNEY
BRISBANE
HOBART

9 Locations

MELBOURNE (2)
SOUTHPORT
DARWIN (agency)

280 Agents

PERTH
ADELAIDE
CANBERRA

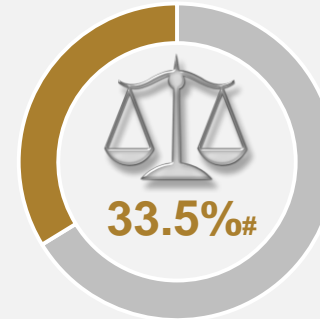
605,024 **351,944** **702,321** **7,448,661** **94,377** **1,873,988**

Settlements Attended	Land Registry Lodgements	Property Registrations	Searches Delivered	Documents Stamped	Documents Scanned
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Our Customers



Over
6,500
Customers Australia Wide



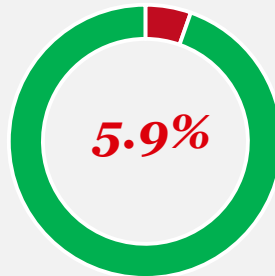
of Australia's legal and
conveyancing
practitioners



of Australia's 'Big 4' use
SAI services as well as 72
other banking clients



Property Division Performance



SAI Settlement Failure Rate#

Industry Settlement Failure Rate*

SAI Industry Participation

FY11 FY12 FY13 FY14 FY15

QUALITY OUTCOMES

SAI Global delivers best in industry performance, with an unmatched settlement failure rate of 0.012% due to SAI error. Quality is in our DNA, and our Property business is ISO 9001 and ISO 27001 certified.

INDUSTRY FOCUSED

SAI Global is focused on building products to enable the industry to address the root cause of failures including data quality, collaboration between participants and consumer understanding.

COLLABORATION

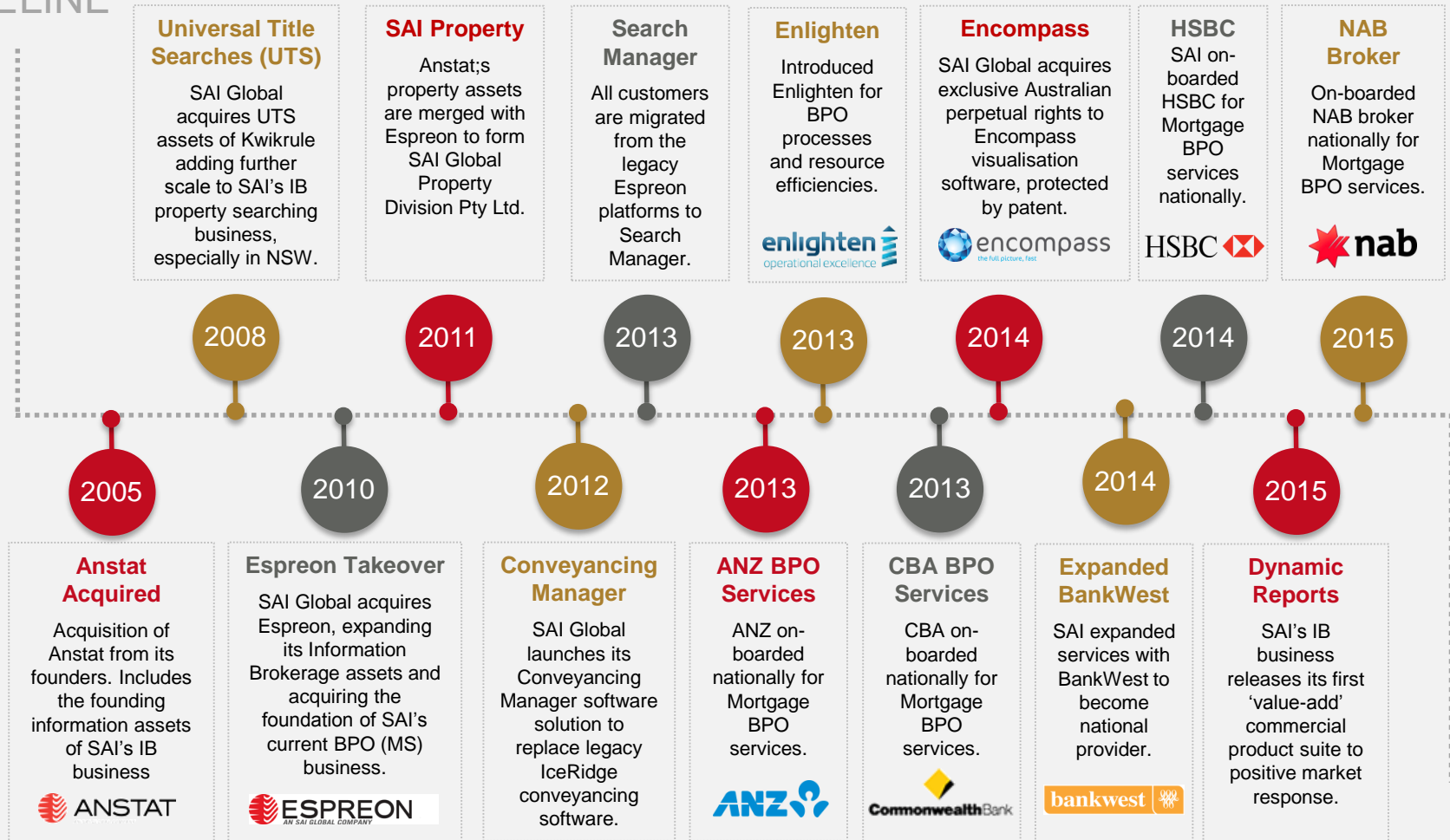
SAI Global's solutions, such as Settlement Room, bring legal practitioners, conveyancers and financial services professionals together with our partners right across the end-to-end property transaction.

SCALE

SAI Global has grown the volume of settlements it undertakes significantly; now performing settlements for all four major Australian banks, getting more home buyers into their homes on time.

Property Division History

TIMELINE



A photograph of two men in a factory or industrial setting. The man on the left is wearing a dark suit jacket over a red shirt and dark trousers. The man on the right is wearing a high-visibility yellow safety vest over a blue t-shirt and blue jeans. They are both looking down at papers they are holding. The background shows industrial machinery and a clean, well-lit environment.

IB Business Overview

IB Business Highlights

1. Leading Australian Information Services Provider

- Second largest provider of ASIC-sourced commercial information in Australia
- A significant player in the Australian information services market across a range of information products including Land Registry and Property information

2. Industry Leading Products

- Victorian Planning and Roads certificates
- Dynamic Commercial Reports Suite
- Encompass Visualisation Platform
- Conveyancing Manager

3. Solid Earnings

- Proven cash generator, with stable profit margins and improving returns
- FY14 – FY15 net revenue# growth of 4.1%
- Improving margins and net revenue return per client

4. Established Relationships

- Established client contracts with 3 major banks in Australia
- Blue-chip client relationships with large legal and professional services firms
- Long-term customer relationships with 75% of net revenue generated by customers who have been with SAI Global for greater than 5 years

5. Growth Opportunities

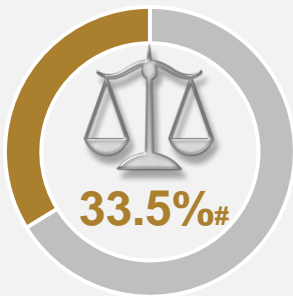
- Significant growth in core market segments, leveraging digital transformation
- Investment in unique product offerings to continue market differentiation and margin growth
- Cross-sell, up-sell into existing core accounts for solutions, not commodity products

Our IB Customers

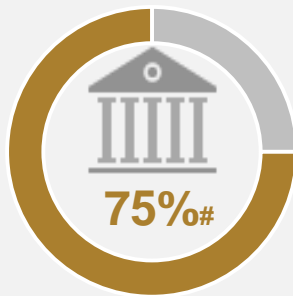
Our IB Customers



Over
6,500
Customers Australia Wide



of Australia's legal and conveyancing practitioners



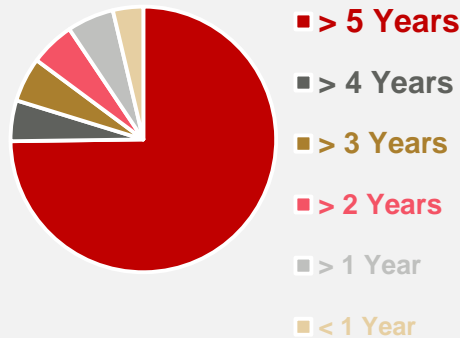
of Australia's 'Big 4' Banks as well as 72 other banking clients



IB Customer Metrics

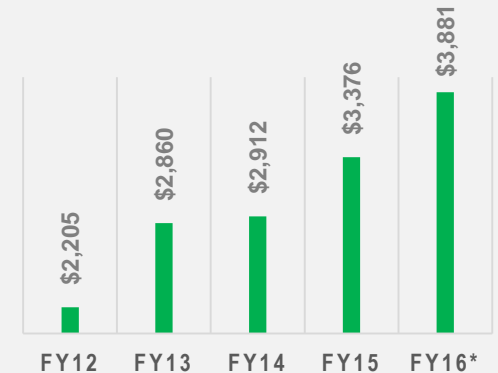
'Sticky' Customers

75% of IB net revenue* from customer relationships longer than 5 years

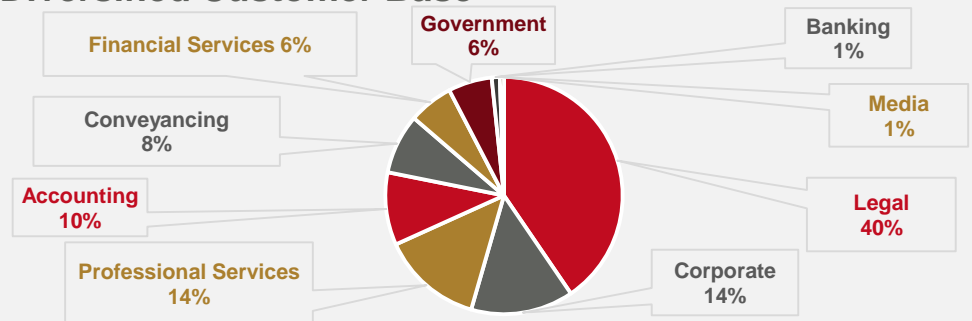


Improving Customer Yield

Average Net Revenue per Customer has been growing year on year



Diversified Customer Base



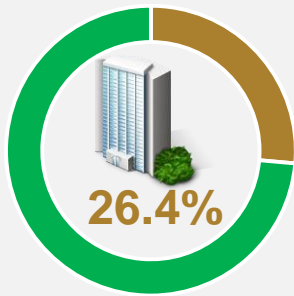
*Source: SAI Global Management Estimates. FY16 customer yield annualised based on half year. Net Revenue is Gross Revenue less statutory amounts paid to authorities. #means SAI Global has a services relationship with the client but does not necessarily hold 100% of any client's business.

IB Products and Solutions Overview

<p>Search Manager SaaS Platform</p>	<ul style="list-style-type: none"> • Search Manager is a SaaS service providing access to all information products and services • More than 7,000 search products available through the platform • Generates 81.4% of the net revenue of the Information Brokerage business • Primary service delivery channel for the Banking and Finance market segment 	<ul style="list-style-type: none"> • Banking & Finance • Legal & Conveyancing • Government • Media
<p>Conveyancing Manager</p>	<ul style="list-style-type: none"> • Conveyancing Manager has over 480 legal and conveyancing subscribers nationally • Significant contributor to gross and net revenue growth • Significant capital investment in FY15 on improved architecture and functionality 	<ul style="list-style-type: none"> • Legal & Conveyancing • Real Estate Developers
<p>Dynamic Commercial Reports Suite</p>	<ul style="list-style-type: none"> • “Value-add” ASIC, ATO and PPSR Commercial Search Products • Higher margin when contrasted with unbundled individual ASIC and PPSR reports • Strong interest from the industry, representing a growing proportion of commercial searches from SAI 	<ul style="list-style-type: none"> • Banking & Finance • Insolvency • Legal
<p>Planning and Roads Certificates</p>	<ul style="list-style-type: none"> • Acquired with the acquisition of Anstat’s property assets • Specialised product in Victoria with strong market penetration • Solid track record of earnings • Opportunity for national expansion of the service 	<ul style="list-style-type: none"> • Legal & Conveyancing • Real Estate Developers • Professional Services (Surveyors and Valuers)
<p>Encompass SaaS Platform</p>	<ul style="list-style-type: none"> • Market first SaaS platform for data visualisation for commercial application. Encompass is protected by patent, our rights to which are subject to current litigation by SAI and EC against a competitor • SaaS product, with data products from SAI, CoreLogic RP Data, Dun & Bradstreet and others • Ability to access commercial data from overseas markets, including credit reports • Lifecycle management of data as opposed to transactional use of data 	<ul style="list-style-type: none"> • Legal • Insolvency • Professional Services • Commercial
<p>Manual Information Services</p>	<ul style="list-style-type: none"> • Full service capability nationally, with manual processing staff in key centres • Ability to outsource information search, interpretation and transposing to SAI 	<ul style="list-style-type: none"> • Banking & Finance • Resellers • Legal

IB Market Share and Opportunity

Market Share

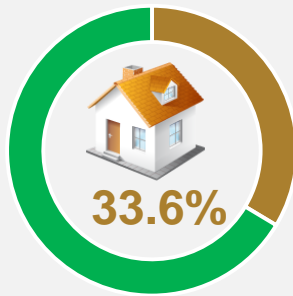


of company and business names searching nationally



Continued Organic Growth

Opportunity to expand the use of value-add and visualisation in commercial searching.



of land registry searching nationally*



Continued Organic Growth

Focus on eConveyancing toolkit will provide for growth in core segments.

Opportunities



Expand Value-Add Data Products

Following the success of the Dynamic Reports suite, SAI will continue to grow the number of commercial and property data based value-add products it offers. This will enable SAI to better address the specific business process needs of clients across core customer segments.



Leverage Information Assets

SAI's property business contains significant data assets of scale, many of which are proprietary and unique to SAI. Leveraging these assets, SAI can provide new products and services to its core customer segments which can provide true interpretation & insights not available elsewhere.



Provide eConveyancing Tools

Electronic Settlements isn't eConveyancing. For the industry to successfully transition, new products and services are required across the end-to-end property transaction which can facilitate eConveyancing. SAI is currently investing in new products and services in these areas.



New Partnerships to Enhance Offering

No single organisation can service all the needs of its clients. We recognise that there is significant value to be generated for clients by SAI partnering with selected service providers whose offerings are complementary to our own. SAI is working with a number of parties to bring new products and services to our core customer segments.

A photograph of two men in a factory or industrial setting. The man on the left is wearing a dark suit jacket over a red shirt and is looking at a document. The man on the right is wearing a yellow high-visibility safety vest over a blue shirt and jeans, also looking at a document. They appear to be in a collaborative discussion. The background shows industrial machinery and a clean, well-lit environment.

BPO (MS) Business Overview

BPO (MS) Business Highlights

1. Leading Australian Mortgage Services Provider

- The largest provider of Mortgage BPO settlement services in Australia
- Best in market performance, with a low 0.012% settlement failure rate caused by SAI
- Continuing growth despite the introduction of PEXA

2. Capability

- 350 staff across Australia
- Branch offices in all major capital cities and key regional centres
- Data driven workforce management and capability to scale to meet volume demands
- Quality management processes with BPO services ISO 27001 and ISO 9001 certified

3. Solid Earnings

- Proven cash generator, with stable profit margins and improving returns
- FY14 – FY15 net revenue growth of 5.3%
- Best performing calendar year in the BPO business's history in 2015

4. Established Relationships

- Established services contracts with all four major Australian banks
- Blue-chip client relationships with a number of second tier and international financial institutions
- Long-term customer relationships with proven performance over time

5. Growth Opportunities

- Significant growth in core market segments, leveraging digital transformation
- Invest in Hybrid Property Platform to shift industry to SAI electronic settlement services
- Expand BPO services outside of current mortgage services

SAI BPO (MS) Capabilities



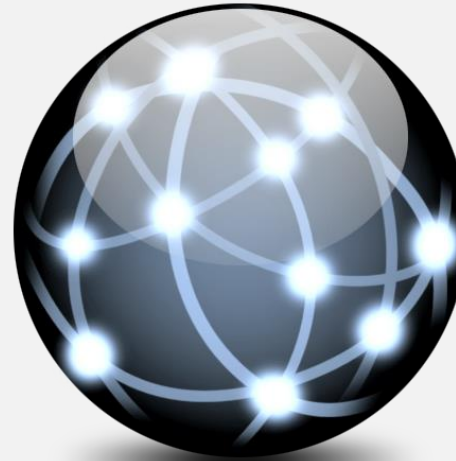
**Learning and
Development**



**Market Leading
Service Delivery**



**Expert Business
Process Design**



**Workforce
Management to
Scale**



**Data Analytics
and Quality
Management**



**ISO9001 and ISO 27001
Certified, Operational
Excellence, Lean and Six
Sigma Competencies**



Our BPO (MS) Customers

Our BPO Customers



15

Banking and Finance Customers Australia Wide



Market share in banking and finance mortgage settlements



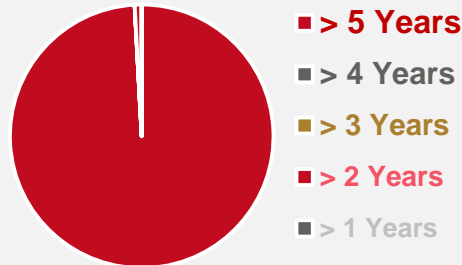
of Australia's 'Big 4' Banks as well as 11 other banking clients



BPO Customer Metrics

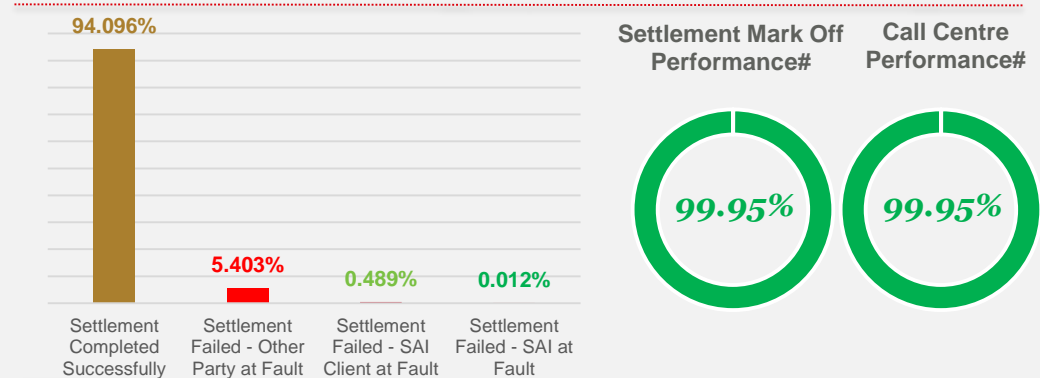
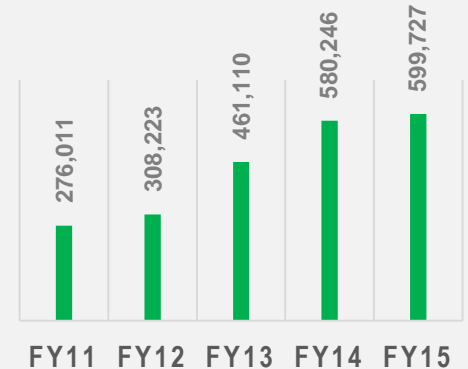
'Sticky' Customers

99.1% of BPO (MS) gross revenue from customer relationships longer than 5 years



Strong Volume Growth

Volume growth has been strong in Mortgage Services with constant growth



BPO (MS) Products and Solutions Overview

Mortgage BPO Services

- Australia's best performing business process outsourcing service in the area of Mortgage Settlements
- 15 banking and finance customers nationally
- Full service offering covering the following areas:
 - Document Verification services
 - Settlement Booking services, both electronic and call centre
 - Settlement attendance services in all CBD and regional locations
 - Stamping and lodgement of documents to relevant government registries and title offices.

- Banking & Finance
- Legal & Conveyancing

Settlement Manager

- Underpins the mortgage settlement processes of 15 banking and finance organisations
- Provides workflow management and reporting to improve settlement outcomes
- Integrated with SAI applications and supports both electronic and manual settlements

- Banking & Finance
- Legal & Conveyancing

Settlement Room

- Online collaboration platform and the first of its kind in Australia for mortgage settlements
- Leading capability that enables users to verify key information about a transaction prior to settlement
- Widely used by the industry with more than 65,000 matters created during 2015 by more than 5,000 organisations.

- Banking & Finance
- Legal & Conveyancing

Conveyancing Directory

- Australia's largest directory of organisations, people and venues involved in mortgage settlements
- Moderated by specialist SAI Global staff to maintain quality and improve settlement outcomes
- Integrated with SAI's full suite of solutions
- More than 8,000 organisations registered

- Banking & Finance
- Legal & Conveyancing

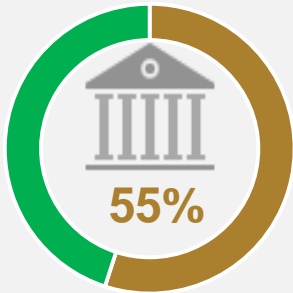
Electronic Document Management

- Market leading service providing physical counter drop off facilities nationally used by brokers and consumers to accelerate the completion of urgent settlement matters
- Document Imaging capability significantly reducing the need for paper documents to be transported
- Document management and storage capabilities, with more than 1.8 million documents scanned and managed in 2015

- Banking & Finance
- Legal & Conveyancing

BPO (MS) Market Share and Opportunity

Market Share

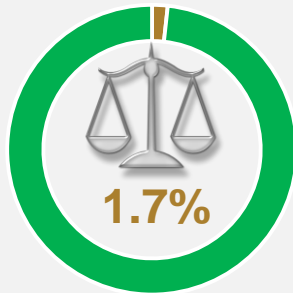


in banking and finance mortgage settlements



Continued Organic Growth

SAI has a strong pipeline of opportunities for BPO (MS) services to provide future growth.



in conveyancing and legal practitioner settlements



Large Scale Growth Opportunity

A small existing market share provides SAI with a significant opportunity for core services.

Opportunities



Expand Services Across the Value Chain

Recent NAB Broker win shows that SAI has opportunities to expand outside of its core services into new areas along the property value chain. This includes into process areas adjacent to SAI's traditional mortgage settlement services, including document preparation, verification, certification, payments and post settlement & securitisation.



Continually Improve Settlement Outcomes

Continued programme of operational excellence, and implementation of six sigma and lean methodologies to improve resource utilisation, quality rates, first time right efficiencies which will deliver economic benefits to SAI and its clients long term.



Leverage Legal & Conveyancing Participation

SAI has a significant opportunity to grow its share of solicitor and conveyancer settlement services by leveraging the huge industry participation it already has for other services in those segments. SAI is in a strong position to improve the customer experience in these segments.



A real alternative in electronic settlements

SAI is in a unique position, with its scale, industry participation, expertise and market share, to provide a real alternative for electronic settlements and an end-to-end eConveyancing solution which will enable the industry to transition to a new way of working and help eliminate industry waste.



*SAI Global Electronic
Settlements Strategy*

SAI Industry Insights on Electronic Settlements

1. The 4 Party Challenge

- 10,000* legal practitioners & conveyancers nationally to be on boarded for 4 party transactions
- 98.1%* of all online settlement transactions through Settlement Room have been 2 party
- 4 major banks, with a long tail of other financial institutions required for 4 party transactions
- Timing of participant involvement in transactions during early phases – limited value

2. The Behavioral Challenge

- Trust - shifting the behaviours of thousands of professionals to adopt electronic settlements
- Significant changes to processes, which require change management on a massive scale
- The need to run dual processes alongside one another to service both models
- Ability of the industry as a whole to adapt to the changes required with current approach

3. The Desire for Choice

- Concern that a monopoly is being created if only one solution exists in the market
- Industry feedback from financial services and the legal and conveyancing industry that they want a choice of provider and competition to ensure the best services and prices are available

4. Real World Local Networks

- The property transaction is decentralised – with activity relating to an individual property transaction occurring in a geographic area relevant to the property's location
- 60%* - 80%* of all legal and conveyancing work is on a referral basis between business professionals in a particular area
- Professionals outside of the 4 parties to a transaction need to have visibility and involvement

5. Current Adoption Approach

- Disruptive and doesn't allow for a smooth, logical industry transition through the adoption curve
- Scepticism from the property industry stakeholders on the benefits of the current model
- A solution that hasn't integrated with existing systems and processes – duplication of effort
- A settlements platform that assumes 100% digital, when this is unlikely to be the case

Digital Only Model versus Hybrid Model

Digital Only Model

- 4 Party participation only
- Disruptive and divisive
- Adoption by participants over time
- Late in end-to-end process
- Electronic lodgement only
- Electronic payment only
- Requires dual processes
- Requires new process
- Requires full industry participation

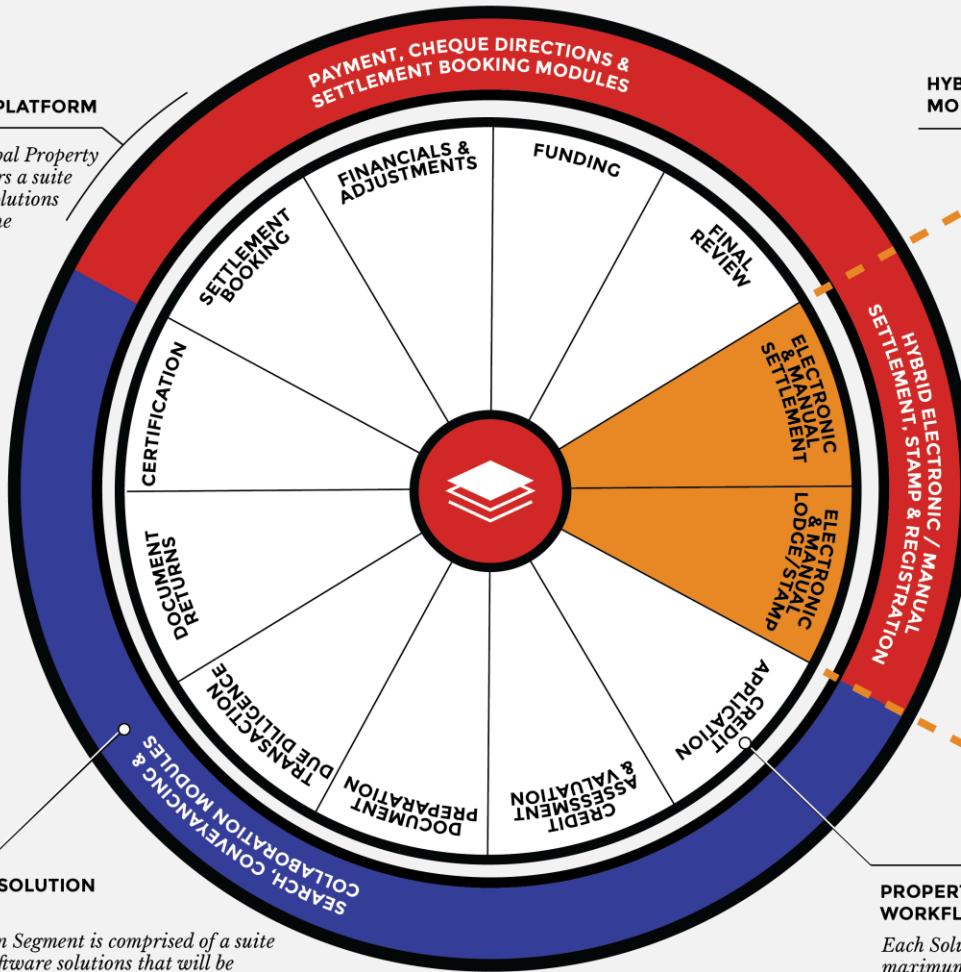
Hybrid Model

- 1 to 4 Parties can participate
- Collaborative and pragmatic
- Immediate participation
- Early in end-to-end process
- Electronic and Manual lodgements
- Electronic and Manual payments
- One process
- Leverages existing process
- Delivers full industry participation

SAI Global Hybrid Property Platform

SAI GLOBAL PROPERTY PLATFORM

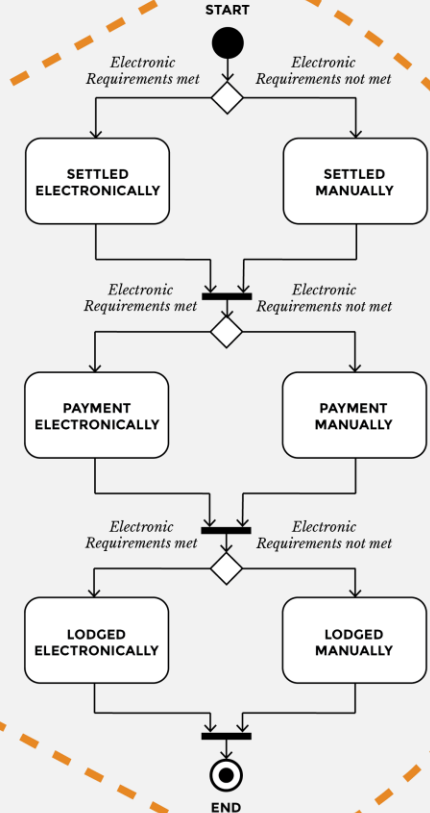
The SAI Global Property Platform offers a suite of property solutions throughout the entire value chain.



PLATFORM SOLUTION SEGMENTS

Each Solution Segment is comprised of a suite of tailored software solutions that will be unified through the SAI Global Property Platform.

HYBRID MODEL



PROPERTY WORKFLOW

Each Solution Segment is tailored to providing maximum utility to the discrete processes that comprise the Property Workflow.

Why SAI will succeed



The hybrid model is the key which can deliver the outcomes sought by the industry, including delivering high volume electronic lodgement

We have the industry expertise and capability to deliver an alternative solution for electronic settlements for Australia



We have the existing market engagement and participation to ensure adoption of the hybrid model

We have the property platform and geographic presence to support both electronic and manual settlement processes



We have the scale as an organisation and access to the capital funding required to deliver electronic conveyancing



Financial Information

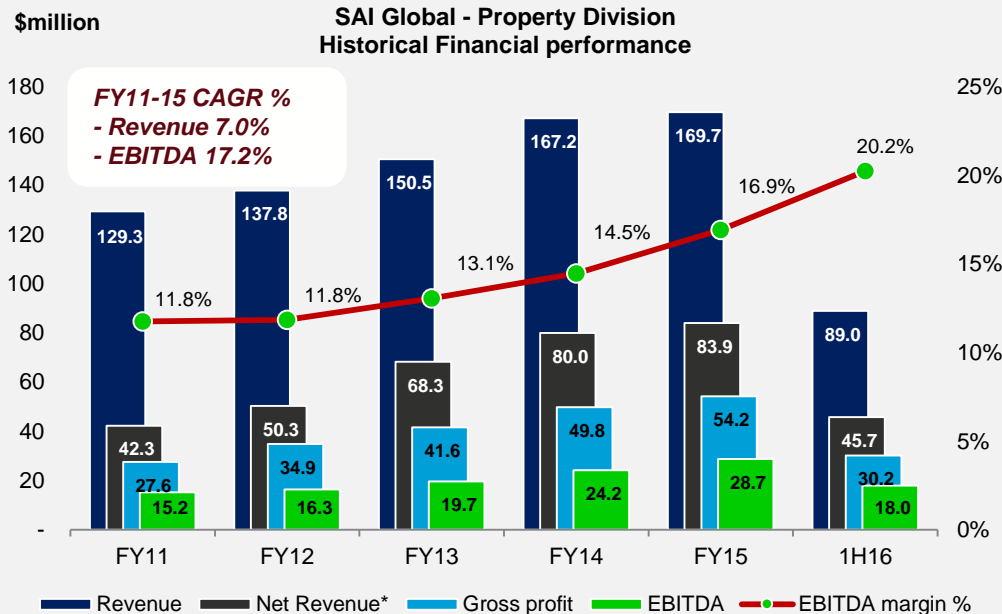
SAI Property Division Financials at a Glance

A Standout Performer



169.7 MILLION IN REVENUE#

Leader in IB and BPO (MS) Services



*Net Revenue is Gross Revenues less statutory amounts paid to authorities

Financial Highlights

Key Business Performance Metrics:

FY11 – FY15 Revenue CAGR **7.0%**

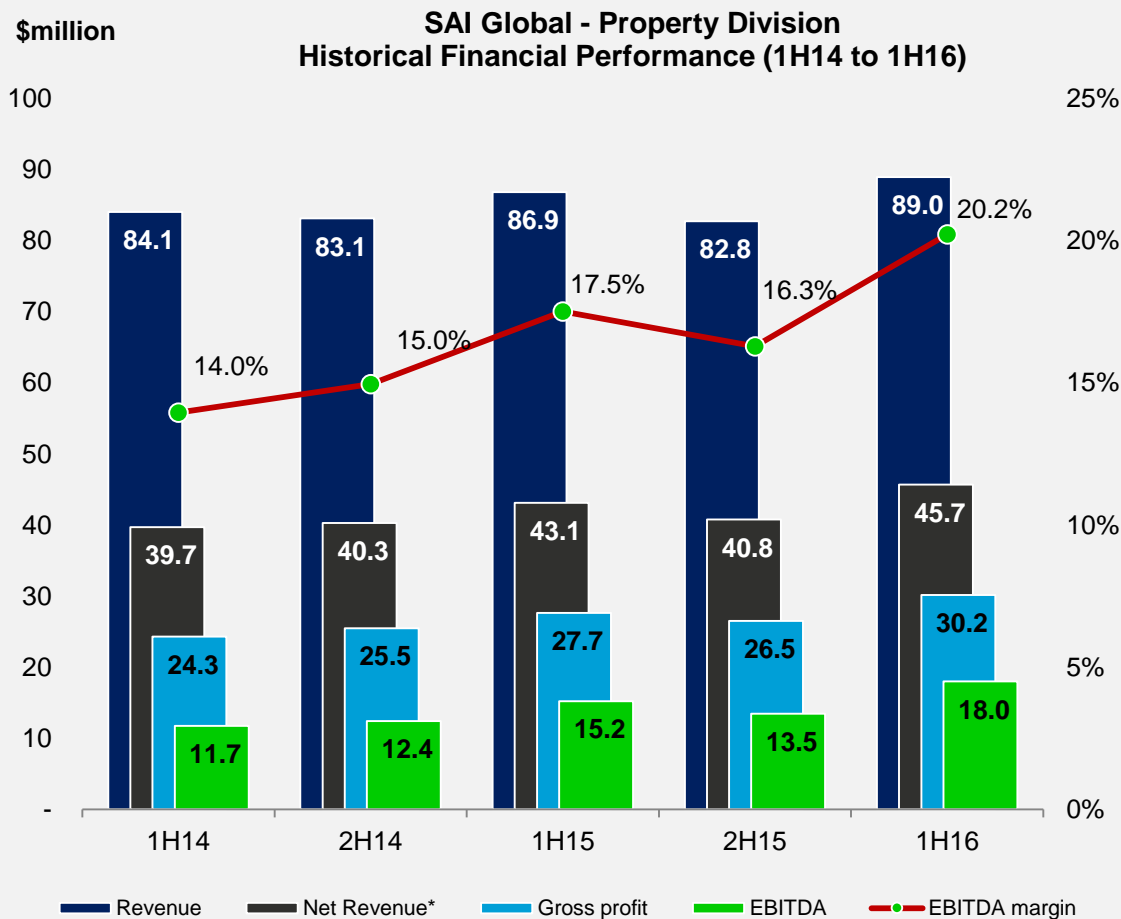
FY11 – FY15 EBITDA CAGR **17.2%**

FY14 to FY15 Gross Profit up **8.8%**

FY14 to FY15 EBITDA up **18.7%**



Financial Overview Information 1H14 to 1H16



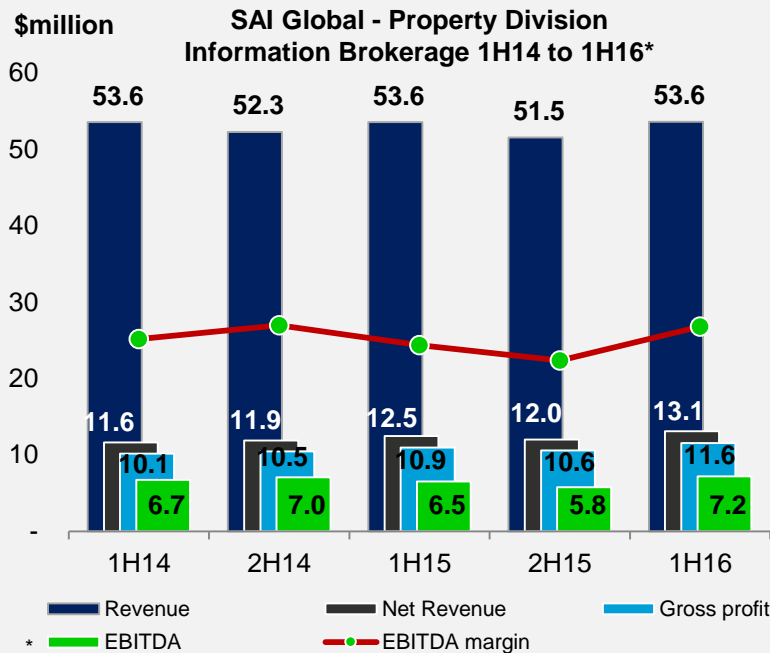
SAI Global's Property Division has shown strong EBITDA performance, with strong net revenue growth and continued expansion of margins across the product portfolio.

*Net Revenue is Gross Revenues less statutory amounts paid to authorities

IB and BPO (MS) Financial Information

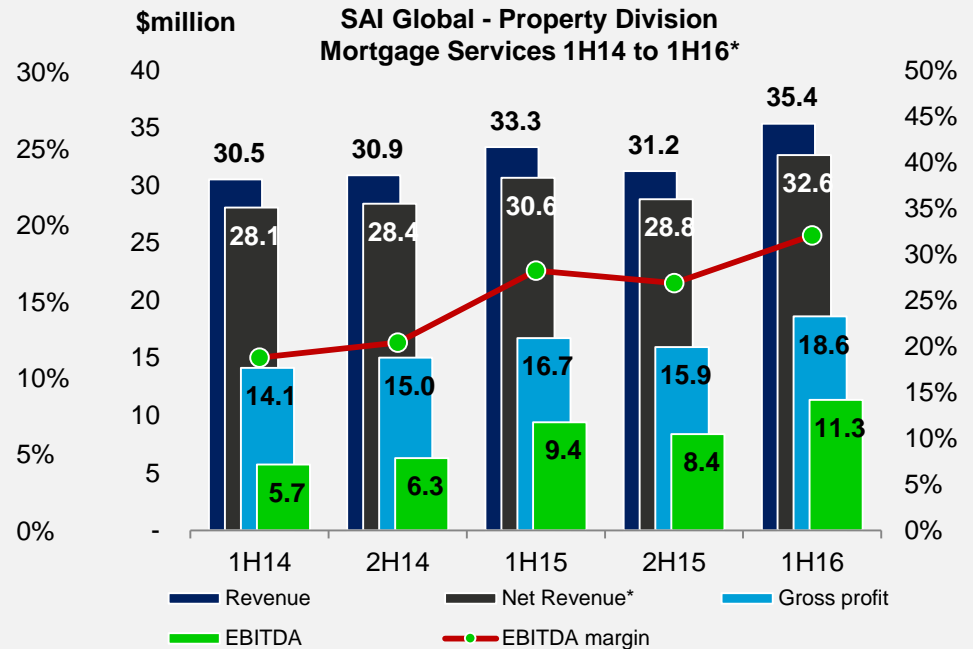
Information Brokerage

- Net revenue stabilised in FY15 in IB.
- FY16H1A has showed signs of recovery with margins and EBITDA* improving half on half.



BPO (Mortgage Services)

- Mortgage Services has strong EBITDA* growth
- The BPO (MS) business now generating \$10M EBITDA* per half with improved margins





SAI Global Property Division
Future Opportunities

Future Outlook



Establish and grow the hybrid Electronic Settlements platform



Expansion of BPO services up and down the property value chain



Leverage information assets into a true data and insights business



Deliver the digital building blocks of end-to-end eConveyancing



New partnerships to deliver innovation in products and services

Questions





Appendix

Glossary of Terms & Definitions

Term	Definition
AFSA	<ul style="list-style-type: none"> Australian Financial Security Authority operates both the Personal Property and Securities Register (PPSR), per the Personal Property Securities Act; and the National Personal Insolvency Index (ITSA) in accordance with the Bankruptcy Act.
ASIC	<ul style="list-style-type: none"> The Australian Securities and Investment Commission that operates both the National Business Names Register, per the Business Names Act, and the Companies Register, per the Corporations Act.
Authority Fee	<ul style="list-style-type: none"> Also known as Provider Fees or Statutory Fees, these are the fees levied by Government for access to registers such as the ASIC Companies Register and AFSA Personal Property and Securities Register.
Business Process Outsourcing (BPO)	<ul style="list-style-type: none"> Means the Business Process Outsourcing business of SAI Global Property Division Pty Ltd
Conveyancing Certificates	<ul style="list-style-type: none"> Describes the manual property certificates generally ordered for conveyancing purposes, such as water rates certificates, planning and roads certificates, council rates certificates etc.
Encompass	<ul style="list-style-type: none"> Encompass is a SaaS platform that connects with multiple data sources and enables the visual presentation and manipulation of these data elements.
Gross Revenue	<ul style="list-style-type: none"> Gross Revenue includes both Services Fees and Provider Fees on transactional products, training, onboarding & professional services fees, manual processing fees, settlement attendance fees, implementation fees and includes all licence fees and subscription fees charged for products.

Term	Definition
Information Brokerage (IB)	<ul style="list-style-type: none"> The Information Broking business of SAI Global Property Pty Ltd
Mortgage Services (MS)	<ul style="list-style-type: none"> Means Mortgage Services which forms a considerable portion of SAI Global Property Division Pty Ltd's BPO business.
Net Revenue (NR)	<ul style="list-style-type: none"> Where Net Revenue is mentioned, Net Revenue is Gross Revenue less statutory amounts paid to authorities. Net Revenue generally refers to SAI Global Service Fees on transactions products, as well as subscription revenue and licence fee revenue for solutions such as Encompass and Conveyancing Manager.
Optical Character Recognition (OCR)	<ul style="list-style-type: none"> Optical Character Recognition is a technology used to read structured documents and digitise the information.
PPSR	<ul style="list-style-type: none"> Personal Property and Securities Register operated by AFSA which contains all non real property financial security interests.
Provider Fee (PF)	<ul style="list-style-type: none"> Also known as Authority Fees or Statutory Fees, these are the fees levied by Government for access to registers such as the ASIC Companies Register and AFSA Personal Property and Securities Register.
Service Fees (SF)	<ul style="list-style-type: none"> Services Fees are the SAI Global service charges applied when a client accesses a transactional product. These are charged on top of the provider fee
Settlement Room (SR)	<ul style="list-style-type: none"> Settlement Room is SAI's Electronic Settlement Room platform.

IB Business Information

Overview

- SAI Global's IB business, and its predecessors, has been established in the Australian market for decades and was a pioneer of the Information Brokerage model. Known as SAI Global Property to its customers, the IB business was built organically and through acquisitions by SAI Global of ANSTAT (2006), Universal Title (2008) and Espreon (2009/2010)
- IB has embedded integrated data links with key government registries nationally, to enable the provision of information on Properties, Businesses and Individuals
- IB has a significant customer base, with 6,500+ organisations across Banking & Finance, Legal & Conveyancing, Professional Services, Government, Media, Utilities and Commercial using IB services
- IB has invested in the development of "value-add" commercial products leveraging ASIC and PPSR information and forms the basis for a future Commercial Data Bureau capability which can be productised to form a range of services of value across Banking and Finance, Legal and Commercial market segments
- IB has an established position in three of the four major financial institutions, underpinned in FY15 and FY16 with a number of solution implementations which embed these large contracted customers for the long term
- IB has demonstrated strong growth at a net revenue level, and improving margins across commercial and property based information products.

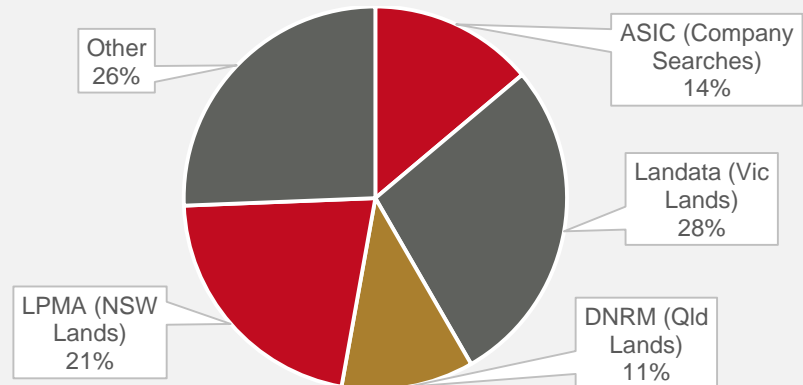
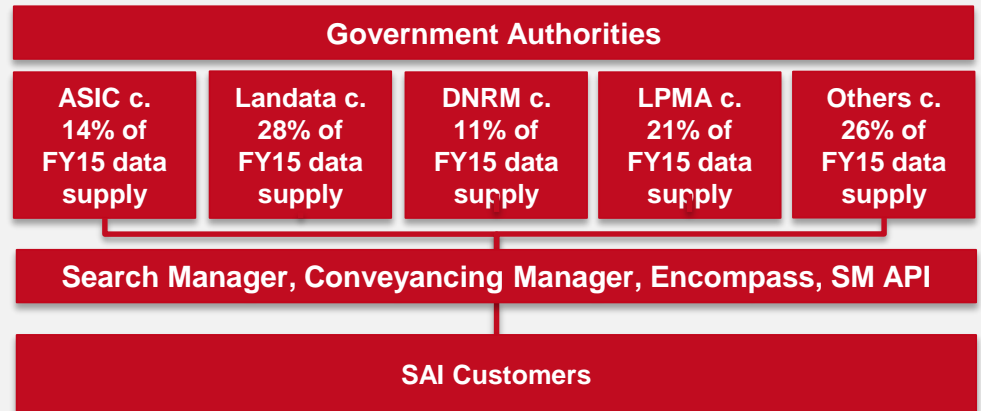
SAI Global's IB business is a strong performing asset within property with FY15 gross revenue of \$105.1m, FY15 net revenue of \$24.5m and expanding margins.*

IB Data Sourcing

Data Sourcing Overview

- As an Information Brokerage business, the majority of information products sold by SAI Global are sourced from federal and state Government authorities, with information requests from SAI Global customers predominately related to government operated registries, which SAI Global has licences to access
- As much information is sourced from government authorities, there are significant data procurement costs, which are passed directly to clients. These 'provider fees' are included in gross revenue, but not net revenue
- Land and Property information is the primary generator of search volume for IB, with 65.9% of searches conducted by clients in FY15 through SAI Global related to information about properties
- Volume is predominately generated online through SAI's Search Manager platform, which accounted for 81.4% of net revenue in FY15
- In addition to Search Manager, SAI also supplies Search Products via the Conveyancing Manager platform and the Encompass SaaS platform
- The information brokerage market is driven by searches related to residential and commercial property transactions as well as secured commercial lending transactions.

Data Sourcing Model*



IB Market History

TIMELINE

One Stop Shop

As technology advanced, and businesses' access to the Internet expanded, Information Brokers advanced their business model by bringing together many disparate government registry sources for personal, property and commercial information together in a single web portal. This simplified the access of data by businesses to support core business activities. The primary value delivered was enabling businesses to access all the information they needed for their business processes in a single channel.

Interpretation and Insight

The Now is an environment of big data and organisations grappling to understand the context of disparate data sets to gain insight into decision making quickly. This applies to most market segments which use traditional information brokerage products or value-add services. Market share will be won by those organisations who have data and analytics competencies, can leverage technology as an enabler to innovate and are market driven in their product development to solve customer's problems. This is our focus.

Early
2000s

Now

1990's

Late
2000s

Online Information

'Information Brokerage' was born out of the Internet which enabled cost effective online access to government registers by licenced organisations like SAI, as opposed to expensive direct links to a limited set of authorities. In order to support the operation of registers, government agencies established a 'paywall' environment where documents and information were charged for transactionally. The primary value delivered by information brokers was largely negating the need for physical visits to government registries.

Value-add

'Non-traditional information brokers emerged to take market share from traditional information brokers through the late 2000s. This shift occurred because these organisations focused on bundling traditional information brokerage services into new products and services which better served specific segment needs, or combining information brokerage products with software solutions that managed core business process activities in target market segments.

Search Manager SaaS Platform

Product Overview



7,000+ Search Products

Access to over 7,000 due diligence search products from 2,000 data and information providers nationally.



One Stop Shop

Full service offering covering all information requirements of SAI's customer segments.



Quality of Service

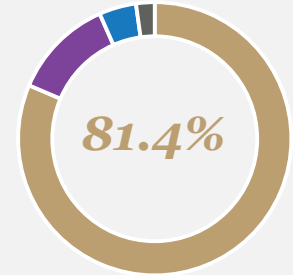
Reliable, high quality, high availability of service. Programme of operational excellence to ensure timely and accurate delivery of information products.



User Friendly

A highly intuitive, easy-to-use interface enables fast on boarding and training of new users, and fast access to results.

Key Product Metrics



81.4% of SAI IB
Net Revenue



45,000+ Active
Platform Users



7+ million
information products
delivered per annum

Manual Information Services

Product Overview



Bulk Ordering

Ability to conduct up to 2,000 searches via a bulk ordering facility, with proofing and verification by trained SAI staff to ensure quality and delivery of results.



Transpose and Digitise

Customised service to transpose information from manual documents and collate digitally to enable the efficient use of information from PDFs and Images.



Quality

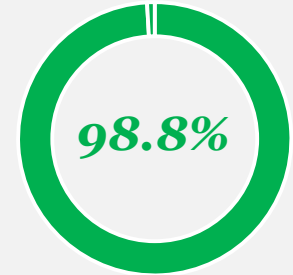
ISO9001 certified business processes to ensure a consistent level of quality and accuracy of all manual services provided to customers..



Scalability

Significant operational scale and workforce flexibility enable SAI to deliver to outsourcing search requirements regardless of job size and urgency.

Key Product Metrics



98.8%
Searches
Delivered within
SLA



3,000+ IB
customers used SAI
Manual Services



124,275 Manual
Searches processed*

Conveyancing Manager

Product Overview



Unique Sync Framework

Specialist Conveyancing software that enables users to work online and offline, ensuring that regardless of location, files can be accessed and updated.



Time Saving

With functions like click to generate multiple documents, settlement calculators, document bundling into PDF and Projects module.



Cost Effective

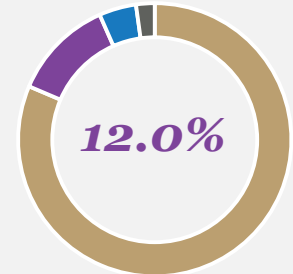
more conveyancing in less time with less staff. Tailor the pricing to suit clients, with pricing per licence or per matter.



Integrated

Integration with billing systems and the full suite of SAI products including Search Manager, Settlement Room and Conveyancing Directory.

Key Product Metrics



12.0% of SAI IB
Net Revenue



480+ Organisations
&
almost 3,500+ users



125,000+ matters
processed using CM
unique workflow

Dynamic Commercial Reports Suite

Product Overview



One Search, Once

Value-add search product that enables users to conduct up to 5 searches in one, with all of the information needed presented in a single easy to read report.



Unique Snapshots

Provides users fast insights into key information about a company's registration details, directors, assets and financial relationships with creditors.



Speed and Accuracy

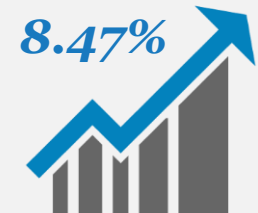
Provides a consistent way for an organisation to review and interpret commercial information and aid more consistent business decision making.



Ability to Visualise

Links directly to Encompass to provide report users the ability to work with the data and information contained within the Dynamic Report for complex businesses.

Key Product Metrics



8.47%
CAGR month on month growth since launch



**Accessed by
50% of IB
Customers**



**Reduced clients' time
in undertaking
searches by 49%***

Encompass SaaS Platform

Product Overview



Data Visualisation

Enables users to work with and interpret data and information to gain insight and easily understand relationships rather than read traditional reports.



Professional Intelligence

Lets users augment information and enables professionals to add their own intelligence into the visual picture and collaborate and share with their peers.



Speed and Accuracy

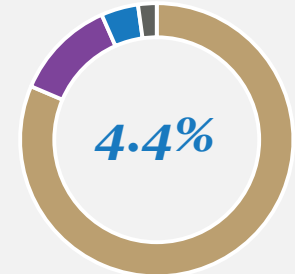
Encompass enables users to aggregate & understand key information relevant to their business process faster, and with more accuracy than traditional methods.



Automation

Enables multiple searches for matters to be performed in one click, meaning it no longer needs to be a time consuming and tedious process for users to get the data.

Key Product Metrics



4.4% of SAI IB
Net Revenue



450 Active
Platform
Customers



35,000 visualisation
workspaces created
in 2015

BPO (MS) Business Information

Overview

- SAI Global's BPO (MS) business, in its original form was acquired with the Espreon acquisition in 2009/2010. At the time of acquisition, this business was inefficient.
- The BPO business has a significant onshore resource capability which has been to date primarily applied in the areas of property settlement processes, including stamping, cheque printing, settlement attendance, document scanning and imaging, document stamping and document/instrument lodgement with land registries, and other bodies nationally
- The BPO business has a significant customer base in the banking and finance segment, especially in tier 1 financial services. In addition, this business also serves legal and conveyancing clients nationally
- SAI has invested significantly in software productivity and workforce management tools such as Enlighten, alongside an extensive program of operational improvement using lean and six sigma methodologies
- Investment in systems, processes and people have enabled SAI to achieve the industry's lowest settlement failure rate, with SAI contributing significantly to improving property settlement outcomes for the entire industry
- Investment in operations, data & analytics, staff training & development, combined with ever increasing scale, has enabled SAI to reduce the cost to serve for core services and turn around the financial performance of the business
- The BPO business is a strong contributor to the growth in SAI Global Limited's earnings, with the business strong EBITDA growth consistently over the last few reporting periods

SAI Global's BPO business has been a powerhouse with FY15 gross revenue of \$64.5m, FY15 Net Revenue of \$59.4m and strong EBITDA growth year after year.*

Unparalleled National Coverage



350 Employees

SYDNEY
BRISBANE
HOBART

9 Locations

MELBOURNE (2)
GOLD COAST
DARWIN (agency)

280 Agents

PERTH
ADELAIDE
CANBERRA

Australia

We manage our agent network directly as a seamless extension of our own operations

Mortgage BPO Services

Product Overview



Document Verification

Verification of loan documentation and authority fee assessment within lender or legal/conveyancing specifications, progressing matters to booking stage.

Bookings & Cheque Production



Electronic Booking service with an additional dedicated physical Booking line. Cheque directions are proactively sourced from participants and cheques are produced in all SAI offices - solutions to cater for regional settlements.

Settlement Attendance



Skilled SAI staff perform settlement transactions as per client instructions in all capital cities. Regional and Metro settlements are performed utilising a team of National settlement Agents who are managed by a dedicated SAI team.

Stamping and Lodgement



Online and manual accounting for duties and lodgement of documents to relevant Land Title Authorities.

Key Product Metrics



SAI Settlement Failure Rate



15 banking and finance BPO customers



580,000 settlement matters completed for the banking industry

Settlement Manager

Product Overview



Workflow Management

The counterpoint to Conveyancing Manager, Settlement Manager provides workflow management for financial institutions who do property transactions.



Settlement Preparation

Underpins BPO services provided by SAI Global pre settlement, settlement and post settlement, and facilitates accurate lodgement with land registries nationally.



Financials

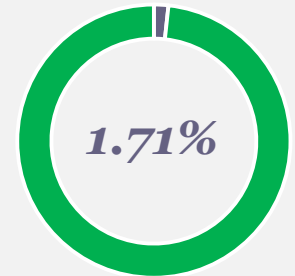
Enables financial data entry and payments, both electronic and manual, including trust account management.



Integrated

Integrates with core banking systems, and SAI Global's Settlement Room, Conveyancing Manager and Conveyancing Directory providing end-to-end coverage of the transaction.

Key Product Metrics



SAI Global
Rework Rate



15 banking and
finance
organisations
using settlement
manager



580,000 settlement
matters created in
Settlement Manager

Settlement Room

Product Overview



Virtual Settlement Room

Virtual settlement room that provides a secure online environment to verify key transaction details before a physical or electronic settlement takes place.



Collaborate

Enables the four key parties to a property transaction to meet online and work together throughout the transaction.



Electronic Booking

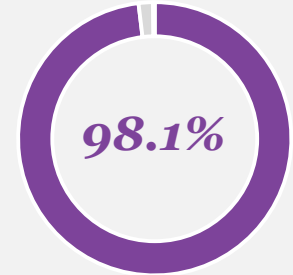
Fast, efficient online booking of physical and electronic settlements with automated notifications and alerts to all parties..



Enter & Verify Financials

Enables all parties to a transaction to enter and verify financial details of the transaction prior to settlement, cheque printing or electronic payment processing.

Key Product Metrics



2 Party Online Participation in Settlements



Almost 5,000 unique organisations have created matters



65,000+ matters completed via Settlement Room

Conveyancing Directory

Product Overview



Unique Industry Directory

The largest directory of organisations and individuals involved in property settlements in Australia providing the ability for participants to connect.



Quality of Participants

All organisations and locations added to Conveyancing Directory are reviewed by SAI Global's moderation team to ensure only bona fide participants and settlement venues are on the directory.



Industry Efficiency

Improves the efficiency of participants by conveniently accessing the verified and moderated contact details of those potentially on the 'other side' of a matter.



Integrated

Conveyancing Directory is integrated with SAI Global applications to provide end-to-end connectivity between financial institutions and the legal industry.

Key Product Metrics



of property transactions involving SAI used CD



8,000+
Organisations
listed on
Conveyancing
Directory



brought together parties to more than 300,000 settlements

Electronic Document Management

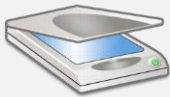
Product Overview



Document Receipt

Market leading service providing physical counter drop off facilities in every major capital city - used by brokers and consumers to accelerate the completion of urgent settlement matters.

Document Imaging



High resolution imaging with documents scanned in full colour. Documents can be marked up and are available for clients to view immediately.

Document Management



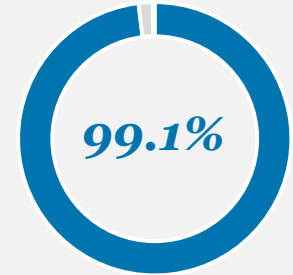
Security packets created and managed through the lifecycle. Additional documents or amendments are managed within strict SLAs.

Document Storage



Documents are safely stored in fire proof security controlled rooms in preparation for settlement and through the lifecycle of the process up to receipt by custodian.

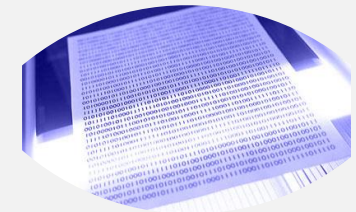
Key Product Metrics



performance
within SLAs

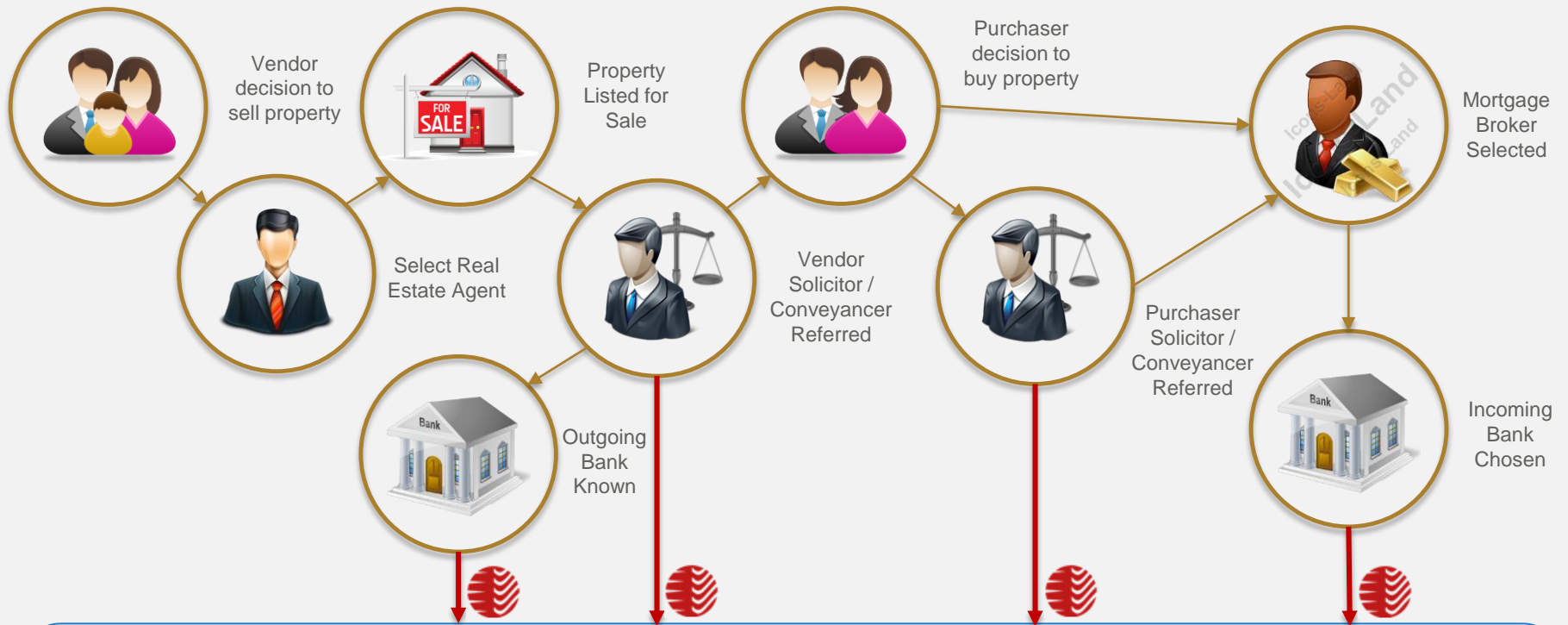


Document Receipt
services at SAI
locations got more
people into their
homes more quickly



1.8+ Million
documents scanned

Our Presence across the Property Transaction



SAI GLOBAL HYBRID PROPERTY PLATFORM



Property Searches



Property Certificates



Property Transaction Collaboration



Electronic Lodgement



Verification Of Identity



Electronic Payments



Digital Signatures



Workflow Management



Document Verification

End of Document
