



Lodged with ASX Online

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The Manager
Company Announcements Office
ASX Limited
Level 4, 20 Bridge Street
Sydney NSW 2000

Dear Sir/Madam,

Yellow Brick Road Holdings Limited (YBR) – YBR Launches Y Home Loans Fintech Platform

Yellow Brick Road Home Loans is pleased to announce the launch of its new Y Home Loans digital fintech platform. Together with the Y Home Loans website, the mobile app is also now live and available for download in the Google Play Store and Apple App Store.

The mobile app houses a video series titled *Property Insights: Learn from the Experts*, as well as a host of financial calculators to help buyers determine everything from borrowing power to loan repayments and budgeting.

Property Insights is an all-new show featuring episodes with special guests curated by YBR's Executive Chairman Mark Bouris, giving viewers unprecedented access to experts in the property market including top real estate agents, leading auctioneers, chief economists and more.

Property Insights aims to keep users up-to-date with weekly content releases through push notifications sent to app users via the mobile app. The Y Home Loans digital platform utilises machine-learning and sentiment analysis to better understand the needs of property buyers, using a data-driven approach to shape the development of the content and direction into the future.

Announcing the launch, Mark Bouris said, "These days, people get most of their finance information online and through social media. Instead of simply posting through another social platform, I decided to step-it-up a notch and launched my own platform, bringing together experts that you simply can't find anywhere else online."

The datasets generated within the app will provide clear signals on the types of content and information most relevant to property buyers - including timing, viewer duration, location, and



demographics - in order to understand the borrower's behaviour well before they make the decision to buy. This will allow YBR to monitor and adjust its approach to deliver relevant and timely content within each episode, ensuring the needs of property buyers is the focus.

"We're getting closer to the decision-making phase that borrowers will eventually go through to provide them with content that will help overcome the challenges when buying property."

Mark Bouris continues, "Given the uncertainties in the market that are particularly relevant today, the Y Home Loans app provides content and insights to help people on their property journey. Say you're thinking of buying a property in Moreton Bay. There's no better way to understand the market in that particular part of Queensland than to listen to an episode with insights directly from a real estate agent based in Moreton Bay. And it's all contained in the app: from how to enter the market, right through to building a property portfolio. So wherever you are, now there's a mobile app that is focused on your needs as a buyer and is there to help you take control - by providing you up-to-date content you always have in your pocket."

As the mortgage market continues to see advancements in online lending, YBR has developed their fintech platform over the past year to move with emerging borrower behaviours. Building a strong basis for their online lending - with seamless channels, a mobile-first approach, and unique content - Y Home Loans allows for potential borrowers to apply for a home loan and gain access to lending specialists from YBR's network of local brokers.

The long-term vision of Y Home Loans is to continue to develop a borrower-driven experience to compete in the growing online market of fintechs and lenders. We will offer a complete online mortgage experience with a broad range of options and lenders, while still providing best-in-market YBR branches and mortgage brokers, giving borrowers a great experience however they choose to engage with us

Mark Bouris adds, "If you don't choose to borrow from us, that's okay. It's about arming everyday Australians with the right knowledge, whether they're a first home buyer, seasoned investor or homeowner looking to decide what to do next with their most valuable asset."

To coincide with the launch of the app, the first episodes of the show, which Mark Bouris hosts, will feature prominent real estate agents discussing supply and demand, and auctioneers such as Damien Cooley who will provide an insider's perspective on auctions, including how he works the crowd. Additionally, influential economist Stephen Koukoulas will discuss breaking market news relevant to the Reserve Bank's announcements on interest rate changes.



The app is available for free download across Android and iOS devices, with the Property Insights: Learn from The Experts with Mark Bouris show premiering within the app and available at <https://yhomeloans.com.au>

About Y Home Loans:

Y Home Loans is the digital mortgage broking arm of Yellow Brick Road Home Loans.

We understand that our customers like choices and prefer to sometimes research and interact digitally. Y Home Loans combines the power of technology and excellent customer service to help customers find and apply for home loans that suit their specific needs across Yellow Brick Road's panel of 30+ quality lenders.

We offer competitive rates, cutting edge digital technology, an all-encompassing portfolio of mortgage broking services and a network of trusted home loan experts all over Australia.

No matter how you wish to interact with us, we 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.

<https://yhomeloans.com.au>

For and on behalf of
YELLOW BRICK ROAD HOLDINGS LIMITED

A handwritten signature in black ink, appearing to read 'Andrew Symes', with a small dot at the end.

Andrew Symes
General Counsel & Company Secretary