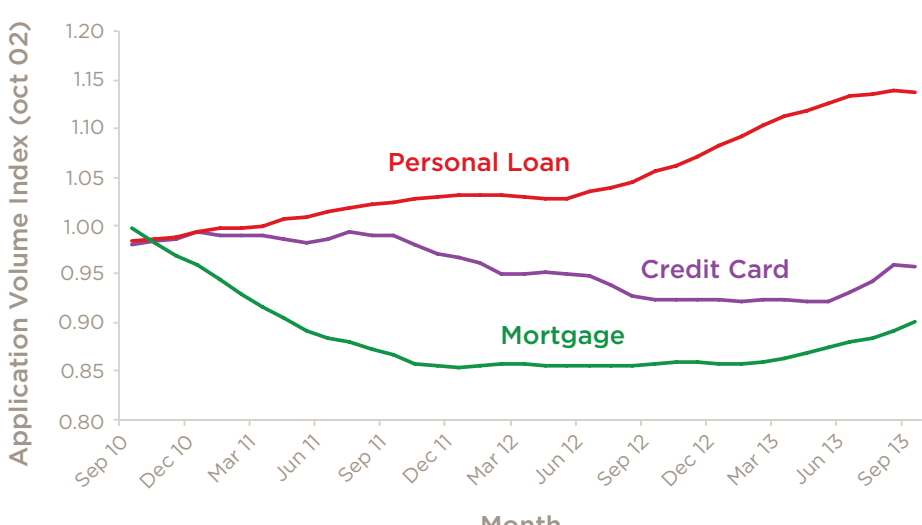


Consumer Credit Demand Index

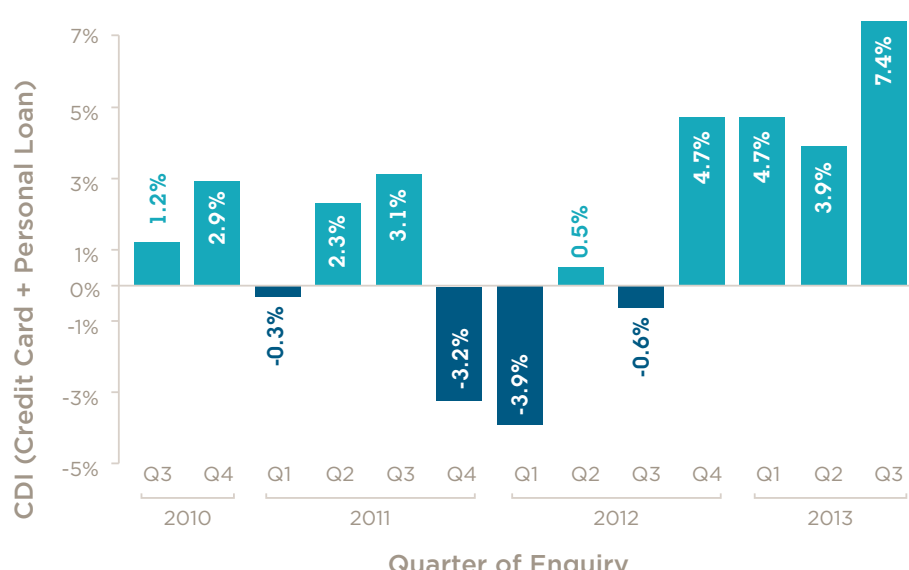
JULY - SEPTEMBER 2013

Mortgage and credit card enquiries accelerate in Q3 while demand for personal loans eases

CONSUMER CREDIT ENQUIRIES - SEPT 2013 12 month rolling average



CONSUMER CREDIT DEMAND INDEX QUARTERLY YOY%



Overall consumer credit demand rises **7.4%** year on year



Mortgage enquiries up **9.7%** year on year



Personal loan enquiries up **2%** year on year



Credit card enquiries up **13.7%** year on year



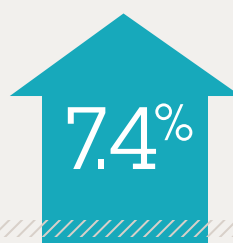
veda
applied intelligence



Veda revealed the results of its **consumer credit demand index** for the third calendar quarter of 2013

which measures the **change in consumer credit demand** for the September quarter **compared to the same period in 2012**.

The index showed that **overall demand increased by**

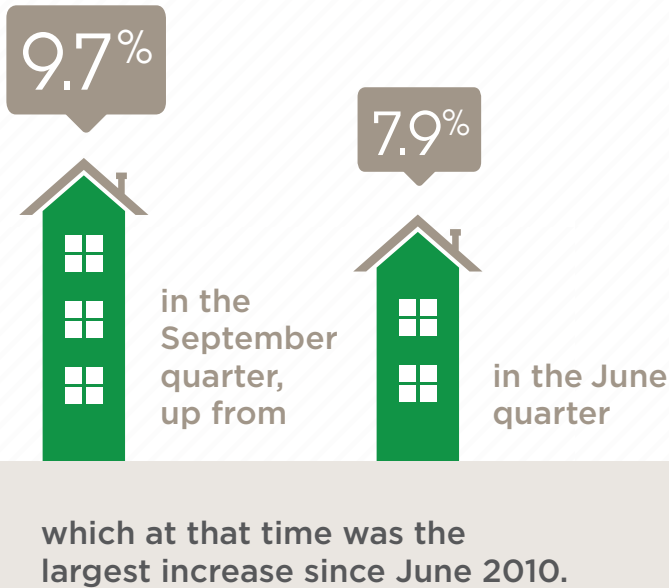


over the past year

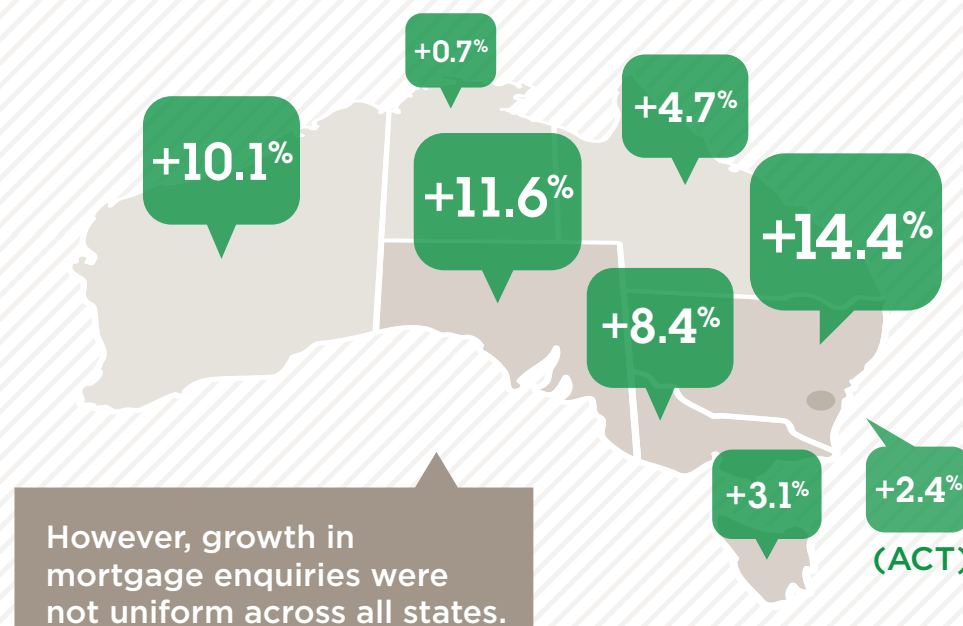
up from **5.4%** in the June quarter.

MORTGAGE ENQUIRIES

Overall mortgage enquiries **increased** to



The trend in the housing market continues upwards, with **record low interest rates** and **improved consumer confidence** providing impetus.

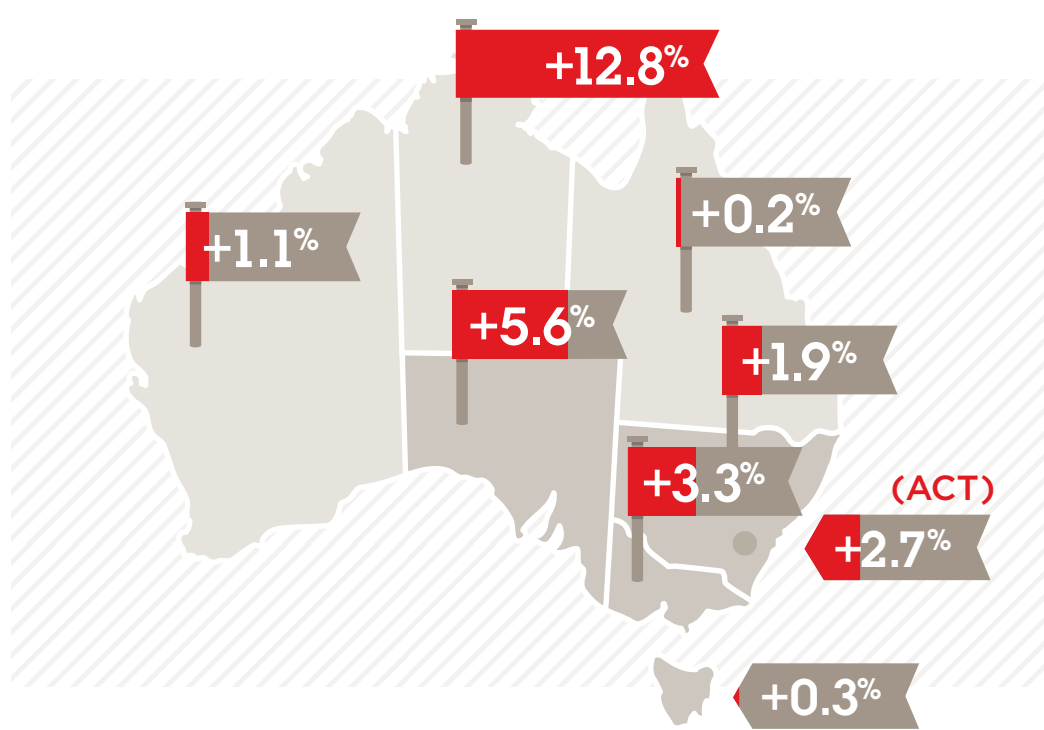
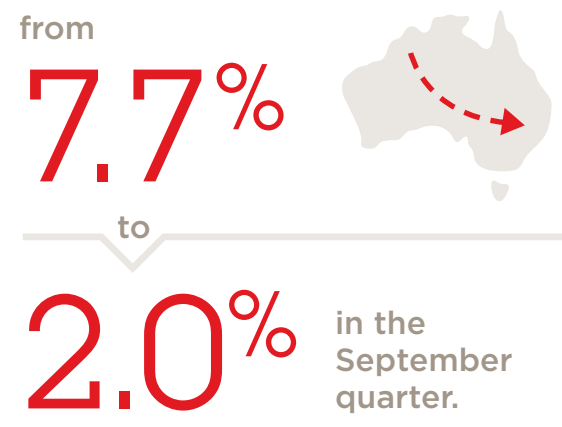


The Veda Consumer Credit Demand Index personal loan and credit card data has also historically provided **an early indication of movements in consumer spending and retail sales**.



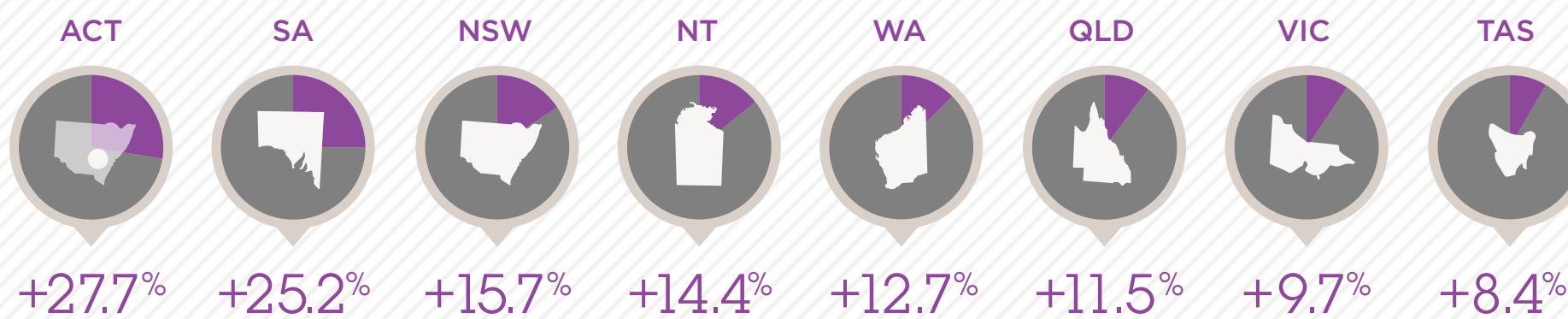
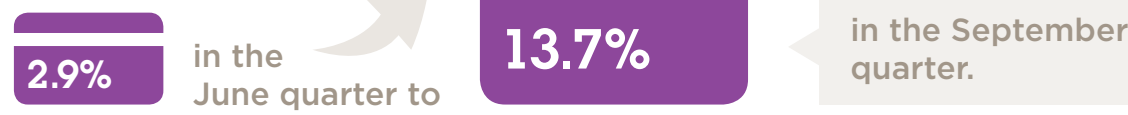
PERSONAL LOAN ENQUIRIES

For personal loan enquiries annual growth **eased nationally**



CREDIT CARD ENQUIRIES

Nationally, annual growth in credit card enquiries **accelerated** from



For more information please contact:

Philippa Hill at Veda
 ✉ Philippa.Hill@veda.com.au
 ☎ 02 9278 7963

DISCLAIMER Purpose of Veda media releases: Veda media releases are intended as a contemporary contribution to data and commentary in relation to credit activity in the Australian economy. The information in this release does not constitute legal, accounting or other professional financial advice. The information may change and Veda does not guarantee its currency or accuracy. To the extent permitted by law, Veda specifically excludes all liability or responsibility for any loss or damage arising out of reliance on information in this release and the data in this report, including any consequential or indirect loss, loss of profit, loss of revenue or loss of business opportunity.