



YellowBrickRoad

7 November 2012

Lodged by ASX Online

The Manager
Company Announcements Office
ASX Limited
Level 6, 20 Bridge Street
SYDNEY NSW 2000

Dear Sir/Madam

YELLOW BRICK ROAD ANNOUNCES AGGRESSIVE EXPANSION INTO FINANCIAL SERVICES

Yellow Brick Road Holdings Limited (ASX Code: YBR) ("Yellow Brick Road") has today announced a much-needed alternative for Australian consumers.

The Yellow Brick Road strategy has been developed around three core elements: building the brand; growing our distribution footprint and developing a comprehensive product suite.

Yellow Brick Road is taking its brand and branch distribution footprint to drive market share and establish much needed competition in financial services. Beginning today, Yellow Brick Road is launching an aggressively priced range of mortgage products with further banking and wealth management solutions coming to market in 2013.

Yellow Brick Road's opening move is a 1.15 per cent discount off the base rate of 6.65 per cent for the first 12 months on residential home loan products. After that, a discount off the base rate of up to 0.86 per cent is guaranteed for the life of the loan. A key point of difference between this offer and many others is that it's not a discounted rate that's restricted to the chosen few. All successful applicants will get the discounted rate irrespective of their status.

Later today Yellow Brick Road will be launching this aggressively priced retail mortgage offer as part of a national media campaign supported by our media partner, Nine Network, as well as a number of leading digital and print media outlets.

The Yellow Brick Road branches have been briefed and trained in the new product range and are ready for the increased enquiry that will flow from Australians who are looking for a better deal. Key to our strategy is to deliver advice across a broader range of needs including planning for retirement and protecting their assets. To support this endeavour we will be including a special offer around our recently launched Yellow Brick Road income protection offer, Smart Shield.

The launch of this new range of mortgage products is compelling in the short term but equally as compelling is the medium to long term potential of Yellow Brick Road delivering additional initiatives in banking and wealth management. This announcement underpins our position as a competitive full service provider in financial services.

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Yellow Brick Road Finance Pty Limited, a wholly-owned subsidiary of Yellow Brick Road Holdings Limited (ASX Code: YBR) (Yellow Brick Road) today signed an Origination Agreement with Macquarie Bank, a subsidiary of Macquarie Group to develop branded banking and wealth management product and services, including the terms of a new mortgage funding and distribution arrangement.

We look forward to sharing more about this exciting development for the business in the near future.

Yours faithfully,

YELLOW BRICK ROAD HOLDINGS LIMITED

Matt Lawler
Chief Executive Officer

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