

WHERE DO YOU SIT IN THE WORLD OF CREDIT?

The 2016 Veda Australian Credit Scorecard revealed that, based on Australians' typical credit-related behaviours and attitudes, each of us fits into one of four financial archetypes. Which one sounds like you?

SLAPDASH STRIVER 25% of Australians

- Likes to 'live in the now' and is willing to take on credit to achieve current goals.
- Often sets a loose budget and aims to stick to it, however, doesn't always plan for unexpected things.
- Is a little concerned about the level of debt they are in.
- Willing to take risks to achieve goals and with a little more education their attitude towards credit can be used to their advantage.

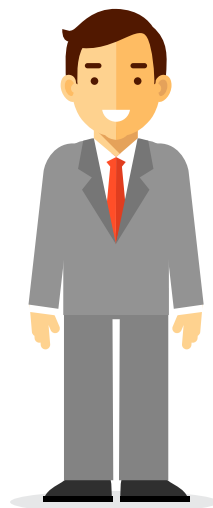


TYPICAL PROFILE



MONEY MASTER 26% of Australians

- Considered an absolute money expert who is willing to risk it all to get ahead financially.
- Often seeks out a better deal, making smart choices with credit.
- Plans ahead for the future and sets long term goals.
- A go-to for friends and family seeking advice on money management.

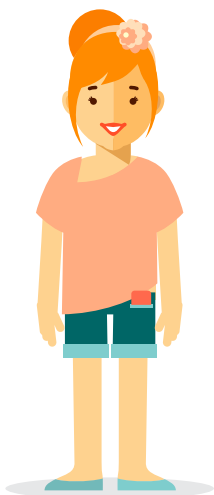


TYPICAL PROFILE



FINANCIAL FUMBLER 21% of Australians

- A little lost and unsure about the best way to get ahead financially, often living from payday to payday.
- Sometimes sets a loose budget, but is not strict at following it.
- Hopeful of a more financially secure future, but just doesn't know how to get there.
- May not have long term financial goals, however, can learn the best ways to use credit and secure themselves financially.

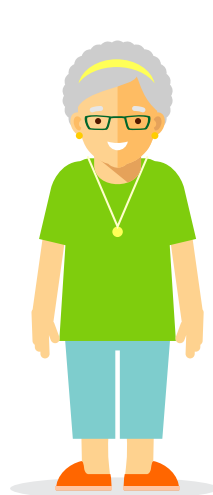


TYPICAL PROFILE



SECURE SAVER 28% of Australians

- In total control of finances and often sets a strict budget and plans month to month.
- Doesn't take on financial risks and prefers to have a set plan in place for the future.
- Trusts themselves to make financial decisions (over a financial planner).
- Has a deep understanding of how to manage personal finances, allowing them to stay ahead when it comes to savings.



TYPICAL PROFILE



The fourth annual Veda Australian Credit Scorecard combines consumer research of 1,000 Australians about their finances with analysis of two million VedaScores.

A **VedaScore** — a number between 0 and 1,200 — is the rating which reflects an individual's credit worthiness based on the information contained in their credit file at a point in time. In simple terms, the higher the VedaScore, the better a person's creditworthiness.

Quantitative consumer survey conducted by The Leading Edge in September 2016 using an online panel, on behalf of Veda. It was a representative survey sample (n = 1,000) across all Australian states and territories.