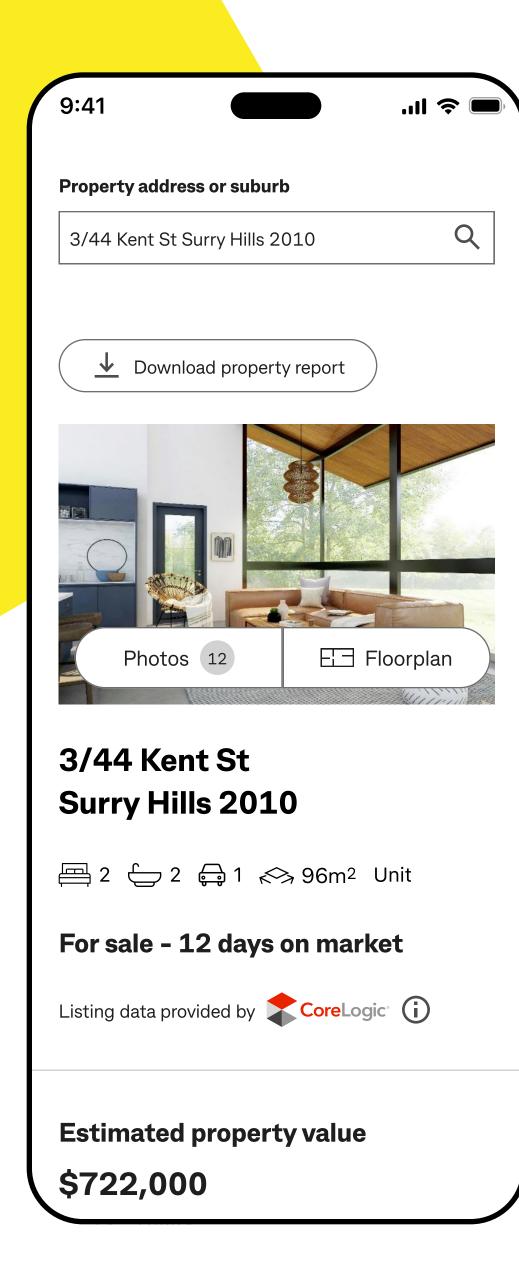
Property Report

Making finding property easy Role: Specialist Experience Designer 2024



9:41		🗢 🗖
Estimat	ed property value)
\$722,0	000	
As of April 2	024	
Low	Mid	High
\$700,000	\$722,000	\$755,000
Medium cor	fidence	
Estimate pri	ce and calculations provid	led by 🔶 🚺
Property	/ history	
	,	
Q 2021	Sold \$620,000 S	eptember 24
Q 2020	Rented \$520 pw	August 24
0 2016	Sold \$395,000 M	lay 4
View all prev	ious history	
History insig	hts provided by Core	Logic [®] (i)



Discovery Design brief

Background

understand if they can afford the property.

Our current property search experience is not driving any customers to book an appointment or apply online with us. The price of the APIs have increased due to Domain changing their pricing model. There was a need to understand if a 'property search' offering was useful for us and the customer.

We have a 'property search' based on Domains APIs, customers can search for properties like the Domain experience, we however add our CommBank property price estimate and our calculators to help customers





Discovery Design brief

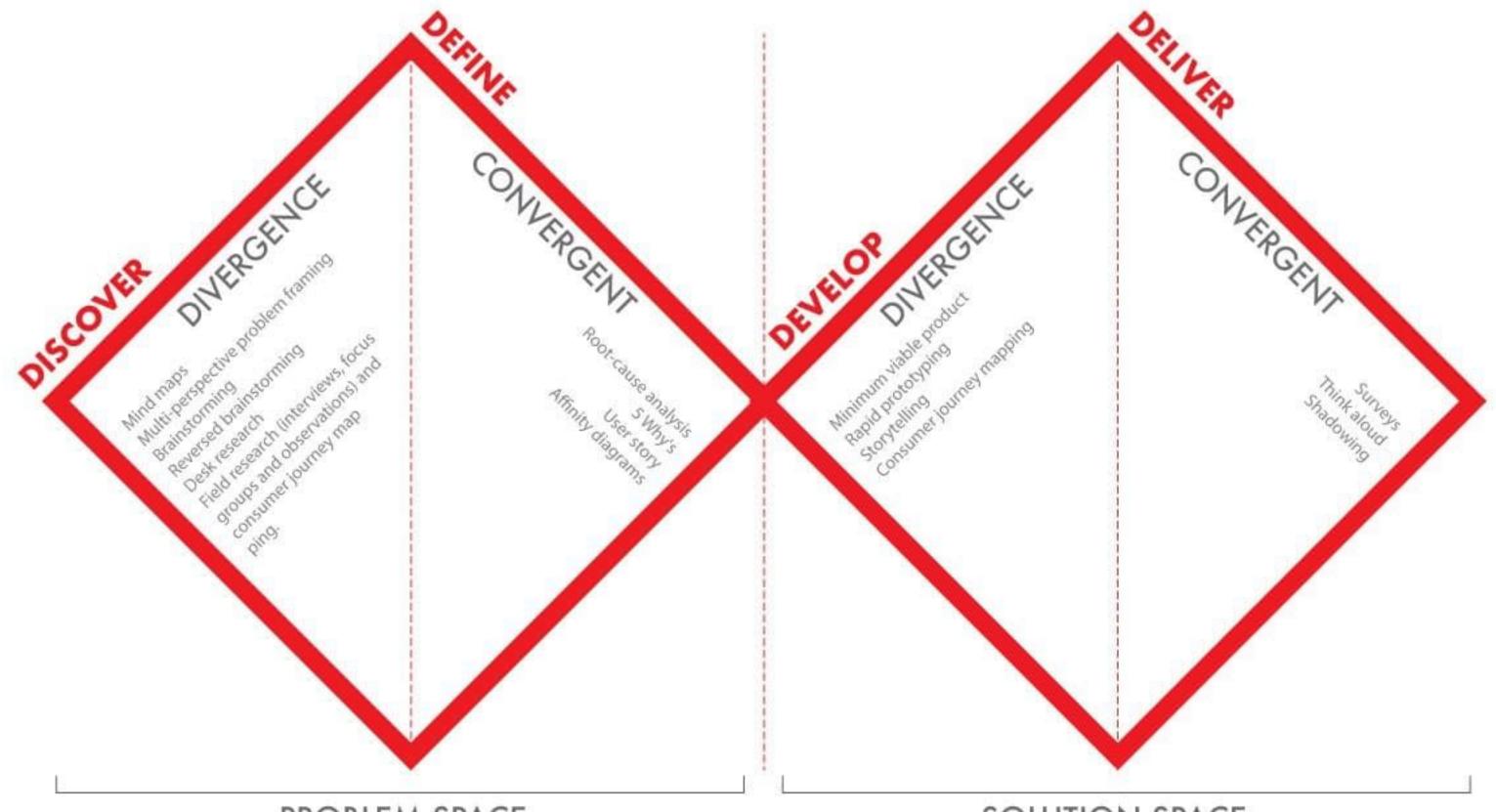
Customer Opportunities

Allow home seekers to become confident in the home buying process. They can find the right property, understand their financials and get ready to speak to a specialist to acquire a home loan, all in one place.

Business Opportunities

- Offer home buyers access to a combination of property and suburb insights from different data providers as a vehicle to generate high quality leads
- Generate leads direct to a lender when the customer agree to be contacted
- Build a tool that drives repeat visits allowing us more opportunities to convert the lead
- Generate and nurture leads through the use of property data

Discovery Design approach

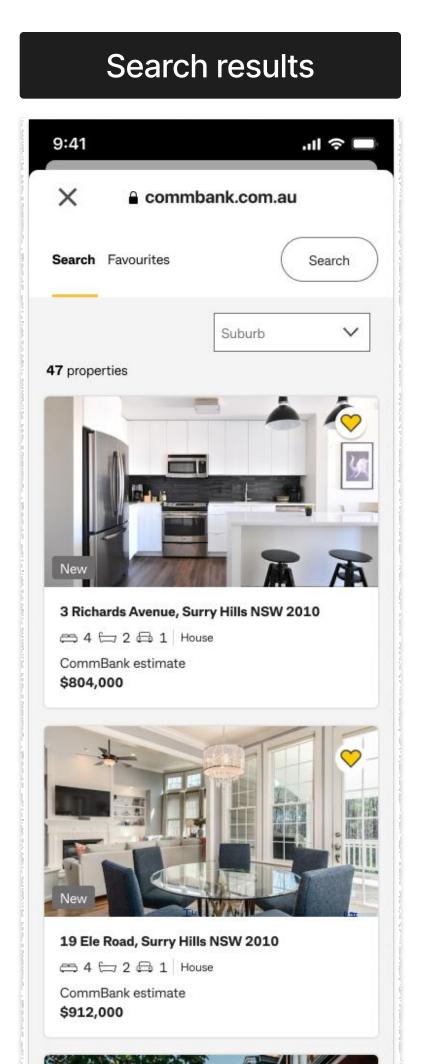


PROBLEM SPACE

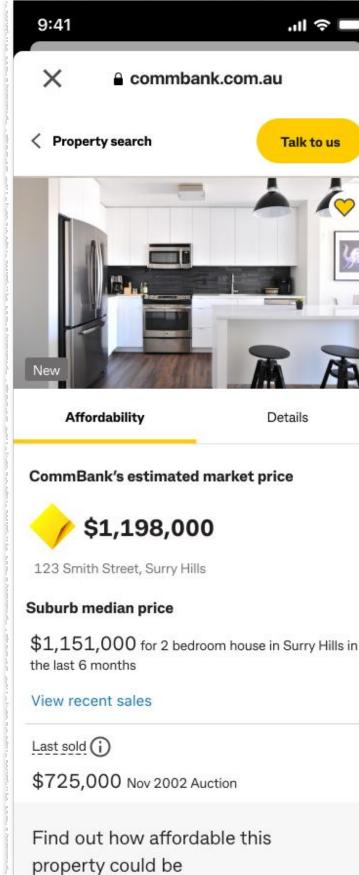
SOLUTION SPACE

Discover **Property search today**

Customers can access it via the CommBank app in home hub or a google search.



Property page



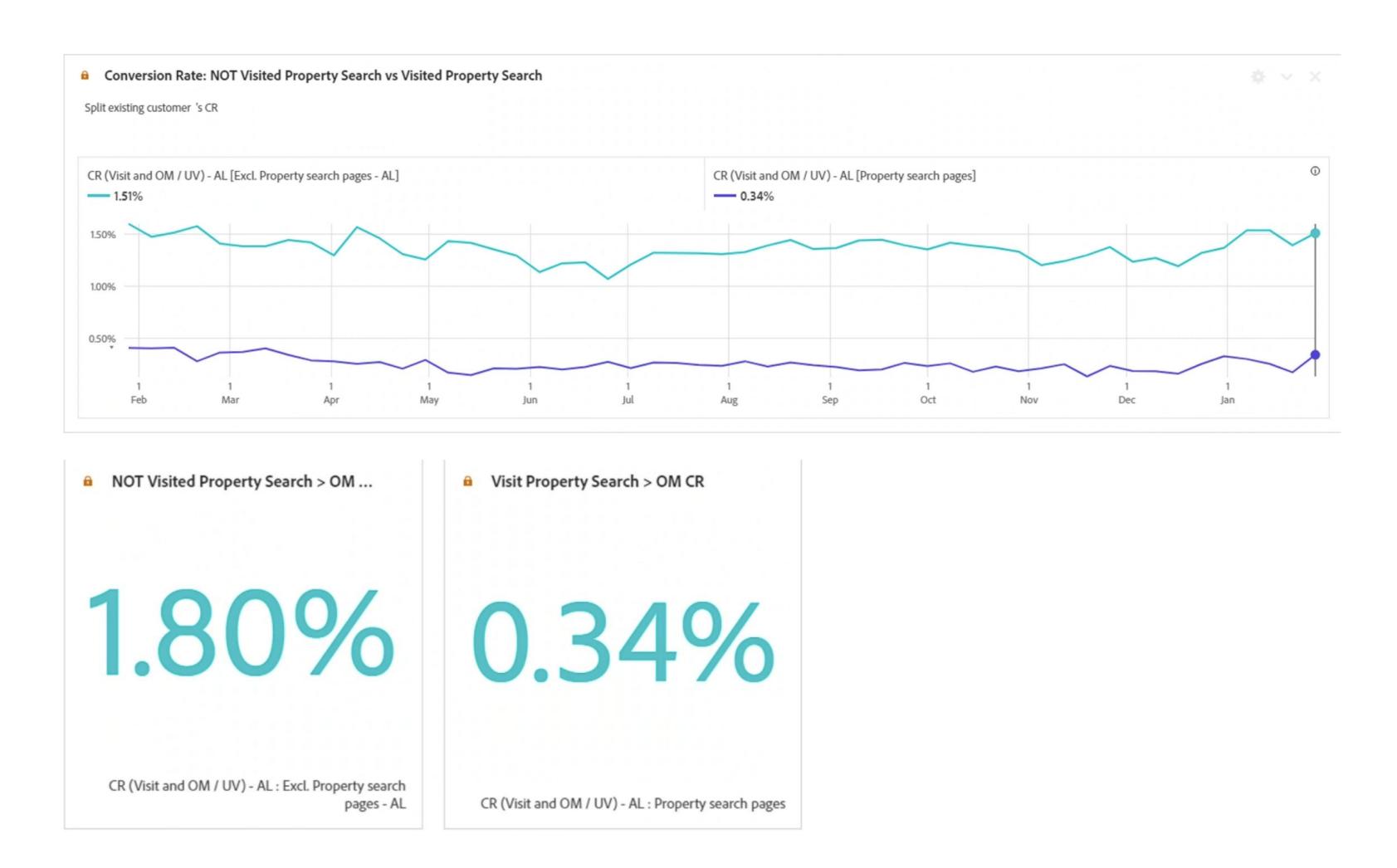
Estimated property price

\$ 894,000

9	Calculators	CTAs
.ıll ≎ ■	Last sold () \$725,000 Nov 2002 Auction	Loan amounτ \$1,069,446 Edit your amounts
alk to us	Find out how affordable this property could be Estimated property price	Things you need to know about these estimates, including *comparison rate warning.
ails	\$ 894,000 Use CommBank's estimate Savings for a deposit \$ 600,000 Total annual income \$ 600,000 Edit	Ready to take the next step? Get conditional eligibility Get the confidence to act quickly when the right property comes along Get conditional eligibility
surry Hills in	Calculate or see your saved calculations R E P A Y M E N T S \$3,959 Per month	Apply for a loan When you've found a property or want to refinance with CommBank Apply for a home loan
	Principal and interest repayments 3.79% p.a. Extra Home Loan 30% deposit Comparison rate* 3.8% p.a. Monthly income (after tax) • \$3,959 Estimated repayments • -\$3,959 Remaining Edit your amounts	Ask a Lending expert Talk on the phone or in person - whatever works best for you. Make an appointment

Discovery **Property search today**

We are not giving customers any reason to convert whilst they are using Property Search feature.



Discovery **Property search today**

Most customers find property search through Google, searching for 'CommBank property value' keywords



~35K clicks from customers search	ching for their prop	erty values over last 3 months
-----------------------------------	----------------------	--------------------------------

Top queries	Clicks	Impressions	CTR	Position
commbank property value	8,122	8,978	90.47%	1
cba property valuation	5,930	6,916	85.74%	1
commbank property	2,320	2,602	89.16%	1
commonwealth property value	2,261	2,580	87.64%	1
property value	2,233	99,310	2.25%	7.75
cba property search	2,164	2,357	91.81%	1
commonwealth bank property value	1,981	2,349	84.33%	1
cba property value	1,886	2,121	88.92%	1
commbank property search	1,596	1,758	90.78%	1
cba property	1,487	1,670	89.04%	1
commbank valuation	1,282	1,506	85.13%	1.26
commonwealth property search	1,160	1,249	92.87%	1
cba property report	1,052	1,305	80.61%	1
property value estimate	1,023	18,533	5.52%	7.09
cba valuation	1,004	1,382	72.65%	3.05

Discover Opportunity for using property data

Increased customer engagement

65% of Australian home buyers found the home they purchased online (Domain Group).

Convince and efficiency

75% of Australian buyers prefer working with lenders who offer a digital mortgage process, including property search tools (Australian Finance group).

Integrating property data can reduce the time-to-close by 18%, streamlining the mortgage application process (CoreLogic Australia)

Competitive advantage

Australian banks and lenders offering integrated property listing services see 30% increase in lead conversion rates (Deloitte Australia.)

55% of Australian millennials prefer banks that provide comprehensive online tools, including property listings (PwC Australia)

Customer Trust and satisfaction

Australian customers who use integrated property listing and mortgage tools report a 23% higher satisfaction rate (Canstar).

Market reach and penetration

Offering property listing can increase a bank's visibility to potential buyers by 38% reaching a wider audience (Digital Finance analytics)

Discover Personas

RECENT HOME BUYERS – FIRST HOME BUYER (FHB)

Important to explore their full experience from finding and purchasing a property, then moving and settling into their home, including how they navigated the process for the first time the highs, the frustrations and points of confusion



First Home Buyers typically lack confidence, are daunted by hidden costs and fees and are looking for guidance, advice, and support from a lender.

Knowing the right deposit amount, borrowing capacity (with a pre-approval), knowing who to trust and reducing risk and complexity are all key needs. This persona rely heavily on multiple info sources and support networks

"Guide me through the process"

UNDERSTANDING THIS PERSONA

- As with aspiring home buyers, this persona are typically less confident around the home buying process and as such need guidance and support
- They tend to use multiple information sources to understand the process, including approaching banks or brokers directly, using their websites or comparison sites
- More likely to shop around (approach avg. 2.3 organizations) and are more likely to take out loan via a broker
- Take more time overall in home buying process (avg. ~10 months) and experience more challenges, especially in understanding what's involved in the home buying process
- Most will approach their existing lender first (desire to leverage existing relationship and to retain finances in one place) but will reach out to a broker if their needs are not met
- Key moments that matter in the lending process are pre-approval (confidence they can act when they find the right property) and settlement (as delays have financial impacts)

END-TO END-NEEDS & CHALLENGES

- Guidance and support is critical throughout the process (as with aspiring home buyers) – they typically lack confidence/knowledge and rely on many different sources for help (family, friends, brokers/banks, etc)
- Knowing the right amount needed for a deposit - including stamp duty and how to avoid the need for LMI and navigating hidden/unexpected costs
- Timing my entry as deposit accumulation often outstripped by housing price growth. Financial assistance and govt schemes are necessary, but add complexity
- Who to trust? Real estate, lenders/ brokers, conveyancers - lots of players with vested interests to navigate
- Negotiation & auction strategies
- Ensuring due diligence strata reports, property inspections and anything else to reduce the risk (especially when purchasing off plan/ new build to avoid subsequent declines defective buildings and valuation shortfalls)
- The additional costs of home ownership - strata, rates, insurances

COMMBANK COMPLAINT CASE STUDY

Who: Delayed settlement for First Home Buyer

What happened:

- First Home Buver applied to CommBank seeking Govt's First Homeowners Grant (FHOG). CommBank staff incorrectly classified property as existing build, not a new dwelling
- FHOG could not proceed until resolved, however borrowing capacity and settlement dependent on FHOG support
- Resolution took multiple weeks, delaying settlement and the customer incurred fees for the settlement being delayed

What went wrong:

- CommBank staff error in submission of the FHOG application, contributing to the delay
- No proactive acknowledgement or resolution offered, meaning complaint was then incurred

Outcome sought: Customer seeking a refund of the penalty interest they accrued due to the delay

Outcome provided: Customer reimbursed \$642 for costs of delayed settlements

rch and data shown here is based on previous work FiftyFive5 conducted for CommBank in 2016, 2020, and 202. Commonwealth Bank of Australia Confidentia 10

RECENT HOME BUYERS – SUBSEQUENT HOME BUYERS (SHB)

UNDERSTANDING THIS PERSONA

subsequent property – including

upsizing, downsizing or dealing with

oring their own unique emotional

challenges through the process.

will sell for, and struggle with the

amount of time and energy spent

Their main home loan information

and looking at bank websites. Their

meeting is understanding how much

they will be able to borrow, and then a

more general chat around their options

Apart from an existing relationship, the

main reason for applying with bank

direct is the interest rate offered, and

that they expect it will be easier to

contact and deal with them

main goals and needs from a first

sources are speaking directly to banks

context to the process

looking for right home

divorce/separation - all of which will

They tend to have higher number of

especially around obtaining an accurate

ndication for the amount a property

Many different drivers of purchasing a

Important to explore how they found the right people to help them (eg. websites, agents, brokers, loan providers, inspectors, removalists, etc.) through the process, along with the highs, the frustrations and points of confusion throughout



Subsequent Home Buyers tend to be more confident and knowledgeable, lean towards banks they have an existing relationship with and trust, with an expectation they will want to retain their business, recognise and value the relationship and reward their loyalty. Understanding their options around buying, selling, leveraging existing equity and ensuring a smooth transition are key.

"Recognise me as a customer"

ank in 2016, 2020, and 20. 11 Commonwealth Bank of Australia Confidential

END-TO END-NEEDS & CHALLENGES

- They are typically more confident than First Home Buyers – they have been through the process before, but are still looking for support (particularly if it's been a while since last property purchase)
- For many there is a need to weigh up options and understanding the smartest decision - sell their existing and buy new, or leverage equity and retain existing property as investment (which extends into financial advice
- A key challenge for Subsequent Home Buyers is around timing – knowing when to sell their existing property vs when to buy their new property and how to manage cross-overs and settlement timings to ensure smooth, stress free and not incurring unnecessary cost
- Post-purchase, there can be unexpected costs around maintenance and ongoing management particularly if changing property type (eg. upsizing from apartment to free standing house)

COMMBANK COMPLAINT CASE STUDY

Who: Prospective Subsequent Home Buver What happened

- Longstanding CBA customer (medial professional) approached CBA lender for bridging finance ahead of upcoming auction
- Lender explained procedure, information and paperwork required and scheduled appointment to facilitate pre-approva
- Customer dissatisfied with treatment as a 'new' customer with limited consideration of history. conduct or details on record
- Pre-approval for bridging finance not provided in time for auction customer expressed interest in assessing OFIs given friction experienced

Outcome sought: Customer seeking streamlined process to fast-track application and provide favourable experience / decision

Outcome provided: Explanation of our process provided, conversation on potential bridging loans ongoing



INVESTOR HOME BUYERS



the property once it is tenanted

nvestors rely heavily on existing relationships and have high expectations of existing lenders

They tend to make more rational. strategic decisions aligned to thei investment strategy, and value any insights or guidance around this. They want competitive rates, and a

partnership that adds value and helps them make better investment decisions ..

"Help me understand the market"

UNDERSTANDING THIS PERSONA

Important to explore the decision to invest in property, navigating the decisions around choosing the right property, finding the more appropriate loan and the ongoing management of

- Investors in general tend to be more confident and decisive. typically making rational decisions based on strategy rather than emotion (ie. returns vs. love for the property itself)
- While generally self-sufficient, they can be relationship focused - typically having a preferred broker or lender and expecting this partnership to be reflected in process, service and competitiveness of rates
- As such, they tend to use fewer home loan information sources and approach fewer organisations on the whole being far more likely to approach and take out their loan with their existing MFI and with Big 4 lenders... in line with heightened expectations
- However, not all property investors are the same. First time property investors still require guidance and support around structuring a property portfolio investment indicators for decision making, and optimizing set-up for tax (financial advice also a key need here for first timers)

END-TO END-NEEDS & CHALLENGES

- Investors want to engage with a bank that can help them identify good property investment decisions, and value information, insights and guidance on market activity
- Flexibility to accommodate maturing life stages, such as managing cash-flow to enable key milestones
- They expect lender to recognise entire relationship – including any other properties and/or business accounts
- Longer term customers (or those with arger portfolios) expect most information required will already be held by lender - having to resupply documents is a key frustration Reducing uncertainty as market
- making and life of the loar Key breakpoint for Investors is in
- pricing, particularly if they believe new lending being rewarded over loyalty for existing customers
- Post-purchase, help to understand & manage liabilities (insurance, etc), real estate agents, property management, tradies, etc

COMMBANK COMPLAINT CASE STUDY

Who: Customer requesting to switch Investor Home Loan (IHL) to interest only

- What happened Customer applied to switch her Investor Home
- Loan to interest only in order to maximise disposable funds for costly IVF pregnancy Loan solelv in one customer's name, while the
- Monthly Living Expenses assessment considers whole household and fails servicing

Outcome sought: Customer seeking review of decline decision

Outcome provided: Customer advised her husband could be added as a borrower on the loan which would enable his income to be included in the interest only servicing assessment





Bank in 2016, 2020, and 2021 13 Commonwealth Bank of Australia Confidential



Discovery Journey Map

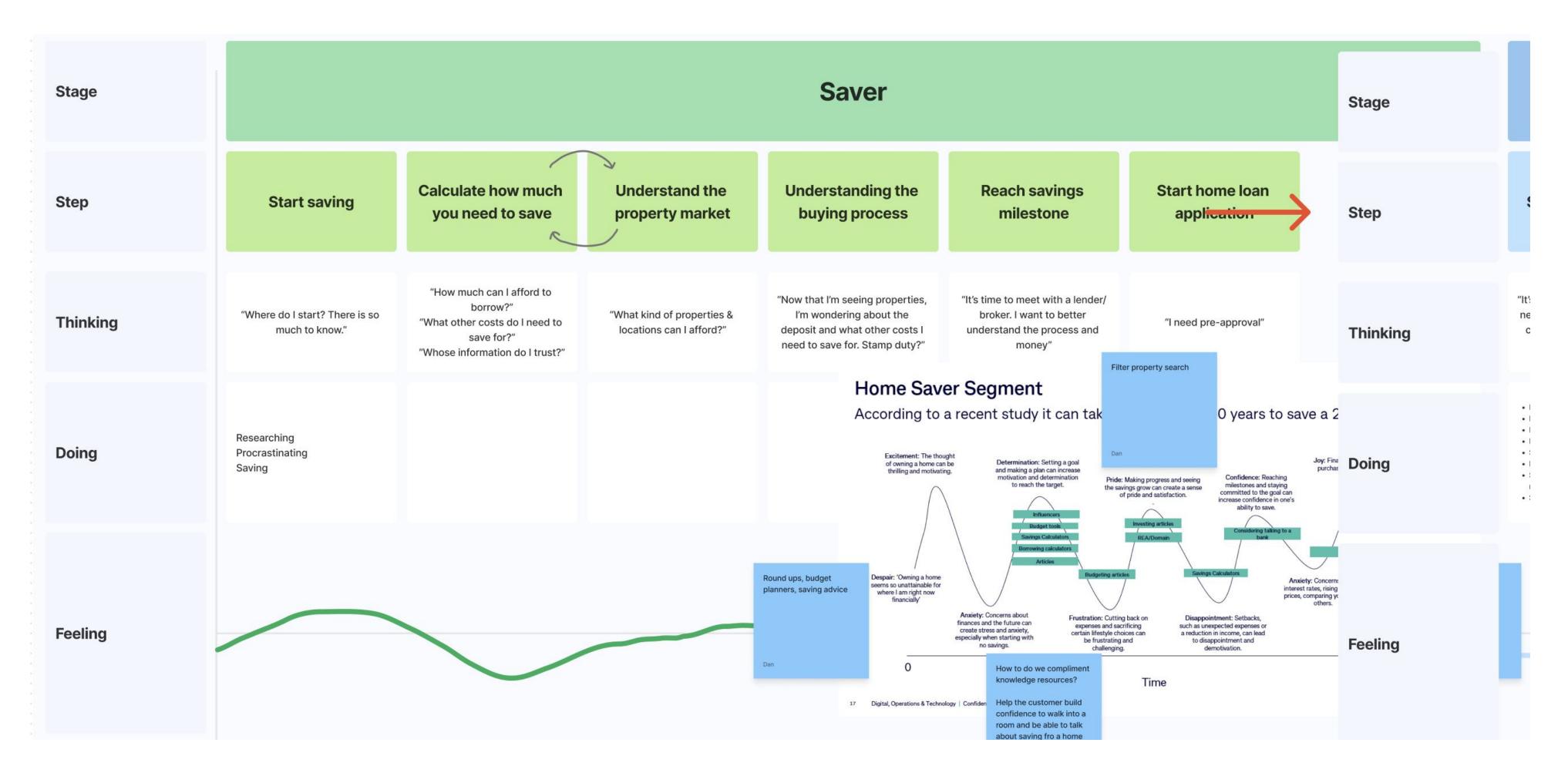
Mapping out the first home buyer experience

Working together as a team to build out the experience

Custon	ner Journe	y Currer	nt state Ho	ome Hub																
Persona First home buyer Joint ag	plicant Lender	Scenario Existing CBA customer using h	ome hub throughout their journey to b	uy a home to live in to help them buy a h	icime															
Stage				Saver			Stage			Se	eker						Purchaser			
Step	Start saving	Calculate how much you need to save		Understanding the buying process	Reach savings milestone	Start home loan application	Step	Submit application	Receive pre- approval	Search for my property	Exchange contracts	Apply for formal approval (provide contract of sale)		Receive formal approval	Finalise Ioan setup & structure	Choose home insurance provider	Prepare for settlement	Be notified of settlement		
Thinking	"Where do I start? There is so much to know."	"How much can I afford to borrow?" "What other costs do I need to save for?" "Whose information do I trust?"	locations can ramond?	"Now that I'm seeing properties, I'm wondering about the deposit and what other costs I need to save for. Stamp duty?"	broker: I want to better understand the process and money*	"T need pre-approval" Bar preenty watch	Thinking	"It's time to meet with a lender, i need professional advice that 1 can true. It ig to tem WFI as they already know me."	"How exciting, I feel like I'm so close to buying my home!"	"Booud1 Ispent up to mp pre-oppmal lived? Should Ispensions duty or procenty to 27 "Now and appoind to know what properties are advady weeth?? I pert weet to overgeed?	"OMG 😺 OMG 🕸"	"Now I need to choose a lender and apply for formal approval. What am i going to do if my lean doesn't get approved?"		"So much paperwork boringggggg" "What if my valuation comes in short, where will get the money"	How will i pay this? Its well loads!					
Doing	Researching Proceatinating Saving				ver Segment b a recent study it can tak the second study it can tak the		e a 2 Arr Pa profet	Marking with its longer Pre supportement chair Pressiphotement chair Reservairing calculations online Benervairing calculations Benervairing calculations Benervairing calculations Benervairing calculations Benervairing calculations Benervairing and the second calculations Benervairing and the second calculations	Finding the correct documents Ormid documents to tender	Sounching for projecting ce mail infano statu Artosofia quan tousine Artosofia quan tousine Mangalegi cuti from Nationa Agento Mangalegi cuti from Nationa Agento Mangalegi cuti from Nationa Monseching Infano Phonseching Infano Phonseching and substate Necessaring Articulatellay & e- esphere for pro-secretal	Sign contract of size Moning money around Non-log money around Non-log money around Non-log mone birling token Note threat birling token Mode threatschorn Situck of the accepted and impending note	Speen to lende to indexidant Web's net. Search Countait of Sale Countain of Sale Countains with the Net Outline Search and the Sale Sale Search and the Sale		Review and sign loan docs	Set up EDOs Set represent account, amount, frequency and date	Researching Getting quotes Asking paers	Setup utilities & plan move more money around	Pay stamp duty Pay legal fees Pre-settlement inspection		
Feeling				Reachings beings grannes, selling addition to the sell	Average Conservation Description of the Description registrate where the Description registrate where the Description registrate where the Description Here to the Description Reservation of the Description of the Description Reservation of the Des	regional and the second	Feeling				\int			\sim						
External	WOM Google Competitive websites Social Media (Je, Fin-tok) Chat GPT	Competitive websites Charl GPT	Domisin property search REA property search Other_property search Open homes Revi estate agents Print media RP data	NHIFIC Ger calos Competitor salos Competitor vebaltes Google WOM Chart OPT Social Media (Le, Fin-tok)	pana kang ina Anon		External	WOM Broker OFI		Domain Realestata.com.au Buyers agent Real estate agents Building & peet hespectors Auction prep research Soliotor / Conveyencer	Real estato agents Solicitor / Conveyancer			Real estate agents Sokistor / Conveyancer Aus Pas DecuSign						
CommBank	Commbank.com.au Ceba	Calculators Lender Inbound calls	Calculators Lender Property search	Calculators Commbank.com.au Ceba Lender	Lender Branch Apply online Chat ComtDank.com.au Products & services Rates panel	Apply online (Book an appointment)	CommBank	Branch Lender email Commbank.com.au Chat (Async) Call EDM Pre-appointment conversation	Lender email Letter EDM EDM Letter EDM	Property search	Lender email/call Netbank socounts/payments App accounts/payments	Lender emsit		Lander communication NetBank Accounts	NetBark Accounts			Text (PEXA)		
ġ	Checklass	Calculator entry points Calendaring Chat	Property search entry point Property shortlist	Calculator entry points Calendaring Chiecklists	Calendaring Apply Chat Lander panel	metrica whats best to tackle from costomer learnings whats the best struy to tell where can you get the most traction quickly? How can you take a 2 primged approach? E.g.	Touc	Calendaring Booked appointment tile Lender chat Checklists Calculators	App tracker Letter Widget - auto-added NBC - Home Hub NBC - Congrats	Property search Saving properties Checklists	App tracker. Checkists		4) -	See property for purchase See settlement date confirmed	<i></i>	s.	×	e	•	
Home Hub						get Into more entry points Robbie firmly beleving in borrowing capacity	Home Hub													
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KPIs	Get more customers into home hub Increase engagement with relevant articles	Increase repeat usage of calcs from Home Hub Increase conversion to lead from calcs	Increase repeat usage of Property Seerch Increase conversion to lead from prop search			Get more customers to book appointment Get more customers to apply	KPIs													
Pain points	Lask of confidence Preer-working or boring is right Deposit registered to so long Reset to socifica sites/de	Costoners actor the same information to the same information of the same whet actor are the same to be actor and an actor actor actor actor and an actor actor actor actor and actor	Problem in Bellowich to have what a property is worth (Prilated random) Lave of confidences in longing the right pagestry Officially understanding what they can be used to be a set of the set of the set What to book for it is property		Lock of divity on root steps.	Lan of Uncertains of the application Casual just the analysis registeres and solid class.	Pain points													
Opportunities	Drity points Road of table Mary remains and the second second Mary and the second second second upfilling and lates for every second	Catedaterine results interest to create a summary/profile (incurrine) sampleneting? Unregress (incurrine) to an interesting integrate (incurrine) to an interesting (ouring account) University account) University account)	Guipte geogenites based en naviorenn borreving amaan (inser caks) Heip carsoner understand the salaras Heip carsoner and they can allow Sarbas property valuations	Articles/Inducation/Chancillets for early seven Surface and information or visua for home Coupling	Celebrate with the user When the deposit reaches 5% nudge the customer to book an appointment	Appointment booking? Scenarios that may fit users i.e casual employment	Opportunities													

Discovery Journey Map

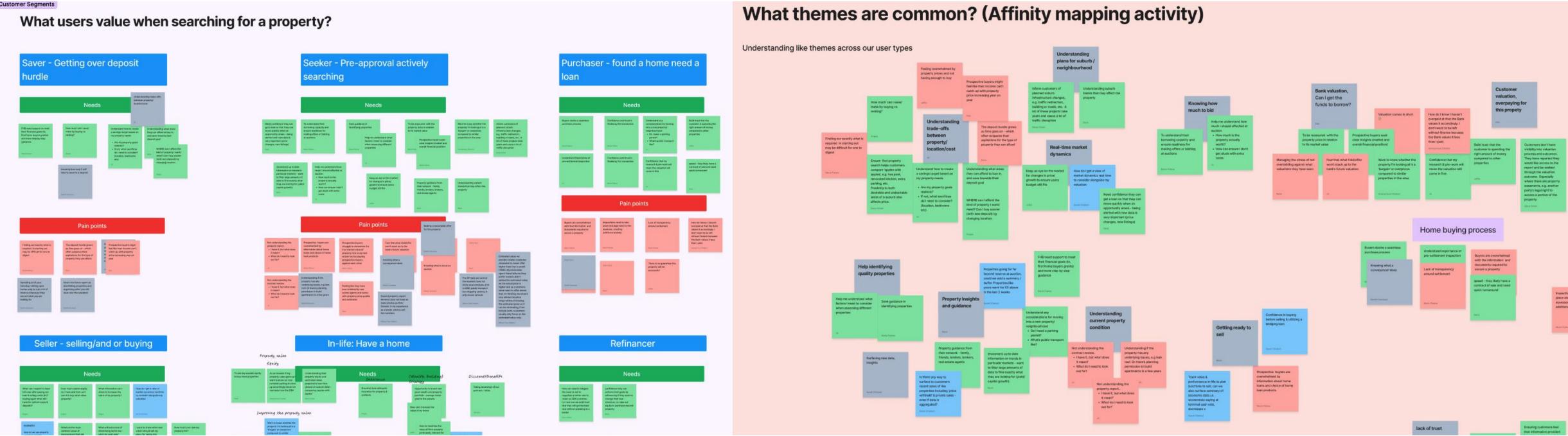
First home buyers/ Subsequent home buyers and Investors



Discovery Internal Co-Design workshop

Running a stakeholder workshop to uncover opportunities

- HMW leverage property data to provide differentiated value to customers?
- Needs and pain points of different personas
- Affinity mapping the results
- Ideation





Define Internal Co-Design workshop

Outcomes for a property tool

Ideation from pain points and opportunities

Property Reports

Automated delivery of property reports requested in the data / information selected by the customer

Property reports used as a lead generation tool to get a lead from public website

Daniel Corcoran

Providing meaningful insights to existing customers regarding their property valuation i.e. the 'so what' for the customer

Anonymous (Visitor)



Valuation explainer Customer friendly

Anonymous (Visitor)

Simpler better affordability summary Make more of this & make it easier to get it for any property user wants to look up. It's clearly valuable as is on many real estate sites & leads directly in to Apply now CTAs

Angus

Pest & Building reports are integrated as an optinal add-on within home buying journey

Provide more information from a Council point of view for a property inputted by customer. EG Bondi council 3 year roadmap (New metro, shopping centre etc.)

Anonymous (Visitor)



CommBank Property Tools

Home Buying dasboard where you input your requirements and the tool updates with properties (it includes data not available through domain or REA



Equity built into our calc

Commbank bid tool, which helps customers put in a bank ceritifed offer to agent/owner

Daniel Corcol

which is used a lead generation tool

Daniel Corcoran

Valuation ideas

Customer education around valuations - how they work, how they're calculated, the differences in valuations they may see



Anonymous (Visitor)

Talking points to difference to Real Estate

explain st does or the

Before you bid tool, which houses all of the risk data

High-confidence property value

Problem:

At all stages of the property journey (from searching through to purchasing & ownership), having a property value I can trust will help me to make informed property decisions (how much should I save, offer, how much equity can I draw etc)

Proposal:

HMW increase the confidence range for property value throughout the jour

confidence" to "high cont

Idea:

How can we find a balance customer inputs to increa property value?

- Best market data +
- Customer inputs on co property features
- Insights on what feature valuations

Proactive communication for in-life customers when equity position / council plans / median property price change

A



Property "Insights"

comparable collection of

easily scanned &

Customer inputs address of property they are interested in and then directed to a FAQ/DYK experience all about this property (comments from previous tenants?!) :O

Anonymous (Visitor)

Real time market, suburb insights surfacing more that is available in the market today i.e. above reserve, private sales, zoning changesetc.

Sarah (Visitor)

Property insights

A tool that would help you understand relevant information about a property, including what is changing in the suburb (big developments, rezoning, new

CommBank's Property

Property estimate

valuation)

(Close to a property

Risk in certain zones

in those zones

How green is my

Population forecasts

How might we educate

users in this experience?

property?

and how it can sustain

infrastructure etc)

app:

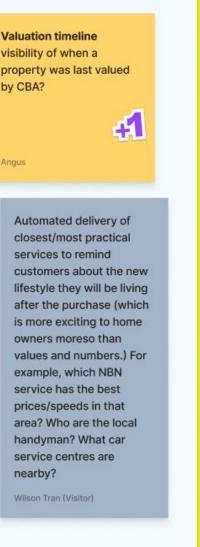
Dan

visibility of when a property was last valued by CBA?

services to remind owners moreso than example, which NBN service has the best service centres are

Wilson Tran (Visitor)

nearby?

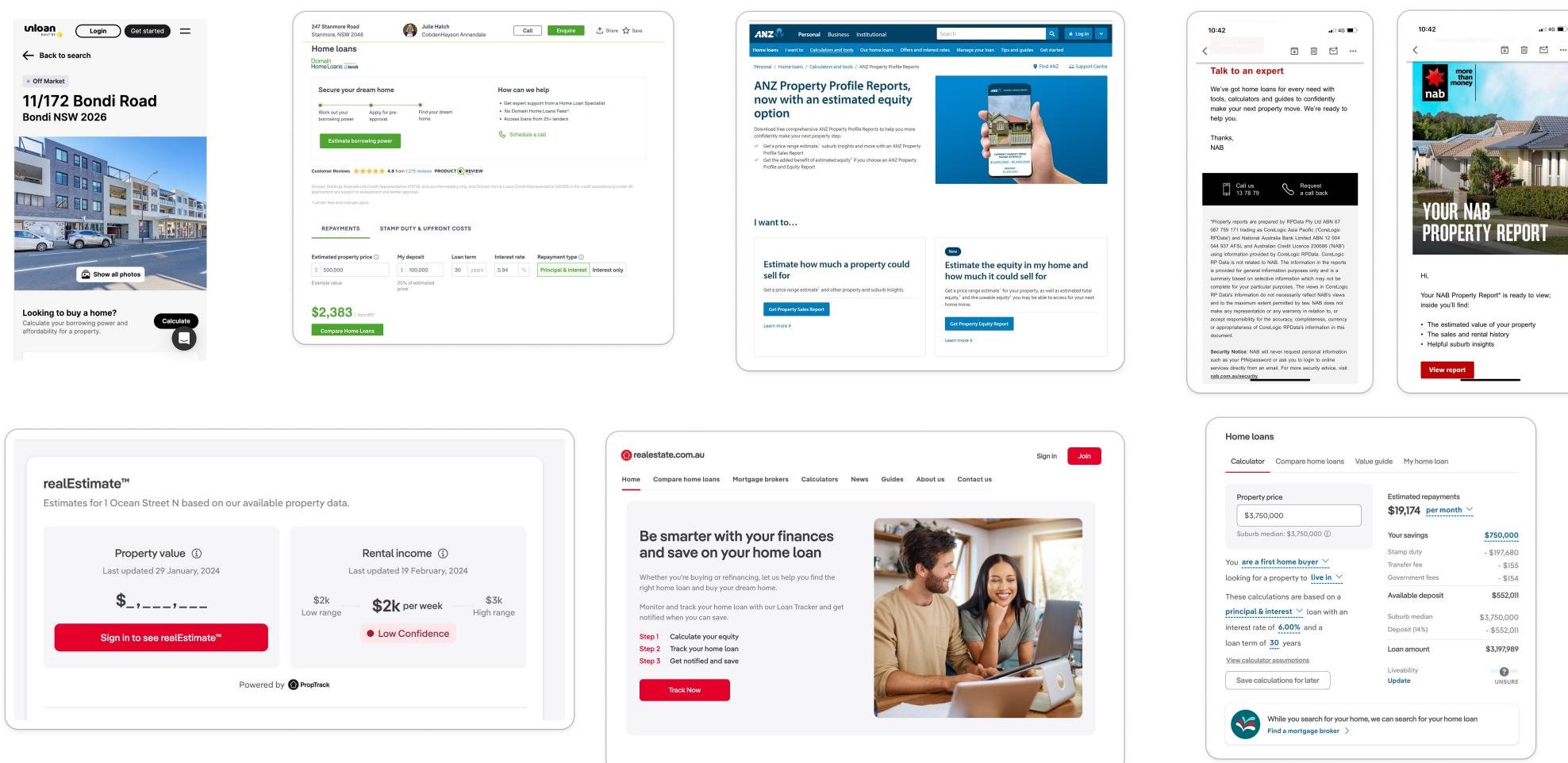


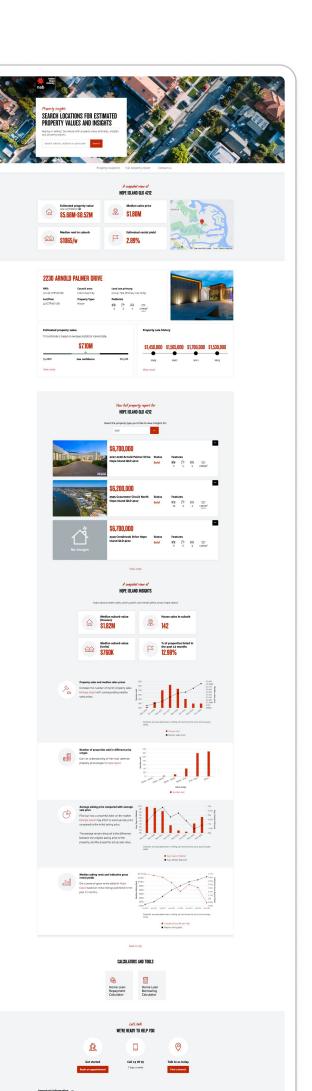
Discover Market research

Uncovering what is working well, data uses and different ways of generating leads



lome loans			
			Home loans I want to <u>Calculators and tools</u> Our hon
main me Loans 🏠 lendi			Personal / Home loans / Calculators and tools / ANZ Pro
Secure your dream home Work out your Apply for pre- borrowing power approval	Find your dream home	How can we help • Get expert support from a Home Loan Specialist • No Domain Home Loans Fees^ • Access Ioans from 25+ lenders	ANZ Property Profile Re now with an estimated option
	nome	Access toals from 23+ tenders Schedule a call	Download free comprehensive ANZ Property Profile Reports confidently make your next property step.
Estimate borrowing power			
in Holdings Australia Ltd Credit Represent ations are subject to assessment and lend	tive 478746, acts as intermediary only, and Do	♥ omain Home Loans Credit Representative 500208 is the credit assistance provider. All	 Get a price range estimate,¹ suburb insights and more w Profile Sales Report Get the added benefit of estimated equity² if you choos Profile and Equity Report
nain Holdings Australia Ltd Credit Represent lications are subject to assessment and lend nder fees and charges apply.	tive 478746, acts as intermediary only, and Dc		Profile Sales Report Get the added benefit of estimated equity ² if you choose
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nain Holdings Australia Ltd Credit Represent lications are subject to assessment and lend nder fees and charges apply. REPAYMENTS STAMF timated property price ③ ⑤ 500,000 ample value	tive 478746, acts as intermediary only, and Dc r approval. DUTY & UPFRONT COSTS 4y deposit Loan term	omain Home Loans Credit Representative 500208 is the credit assistance provider. All Interest rate Repayment type ①	Profile Sales Report Get the added benefit of estimated equity ² if you choos Profile and Equity Report I want to Estimate how much a proper
pilcations are subject to assessment and lend ender fees and charges apply: REPAYMENTS stimated property price ③ \$ 500,000 ample value	tive 478746, acts as intermediary only, and Dc r approval. DUTY & UPFRONT COSTS 1y deposit Loan term \$ 100,000 30 year 10% of estimated	omain Home Loans Credit Representative 500208 is the credit assistance provider. All Interest rate Repayment type ①	Profile Sales Report Get the added benefit of estimated equity ² if you choose Profile and Equity Report I want to Estimate how much a proper sell for





Develop Concepts

Constant ideation and iteration

Seeking feedback from our design critiques and stakeholders

Concept: Where can I afford?

Help customers find areas that would suit their budget and needs with a tool.

- Did not go forward due to limited data set and large build requirement. Estimated to be over several quarters.
- Further we still need to concept test the value.

CommBank Where can I afford?

Lets find some locations where you can afford.

Powered by CoreLogic

I am a

First home buyer	\sim

My max purchase amount is

\$1,200,000	×
-------------	---

Pre-populated by our borrowing calculator. We've used your maximum borrowing capacity plus a 20% deposit.

States I am interested in living (Optional)

V

 \sim

10000			
SW			
	 	 	_

Suburbs I am interested in living (Optional)

Marrickville 2008, Redfern 2004	\sim
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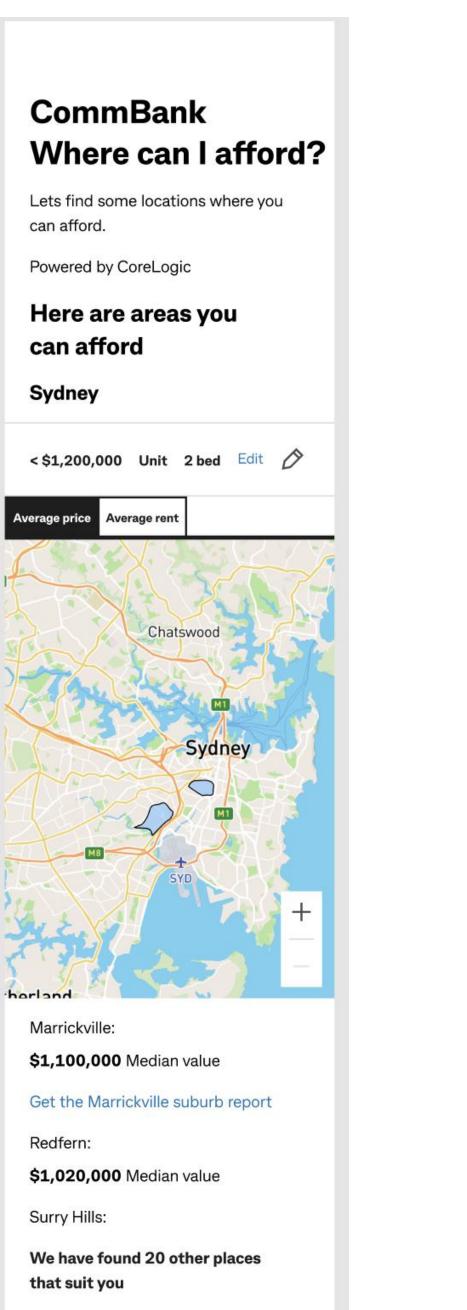
I am interested in these properties (Optional)

Unit, Duplex, House V

I would like (Optional)

Search

2 bedrooms		



New castle

Get a property report

Develop Concepts

Concept: Property Insights

- Provide data insights that will help customers on their property search journey
- Users would search for a property address and give us their details for the full property insights experience.

Sketches	
And a de la	

Search

CommBank property Insights

Understand what you need to know about a property

 \checkmark

Q

Powered by CoreLogic

l am a

First home buyer

Property address or suburb

Text

Suburb info

3/4 Remi lane Sydney 2000 NSW	Q
Your Cronshot	
Your Snapshot	
Suburb level	
Median sale price for a unit	
\$600,000	
Median sale price for a house	
\$1,200,000	
Estimated rent in suburb	
\$720 pw	
Estimated rental yield	
6%	

Estimated Property price growth

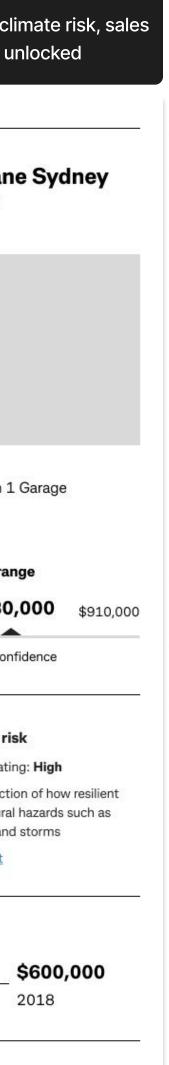
View the full property report

Unlock the full report	CBA estimate, climat history unloc
View the full property report	
Make informed property decisions	3/4 Remi lane Sy
scover:	2000 NSW
CommBank's market estimate	
 Bush fire, flood and cyclone risk Climate energy rating of home, inc. 	
solar usage	
Population growth forecasts	
I would like a call back from a home lending specialist	
Log in with Netbank	Unit: 2Bed 2 Bath 1 Gara
)r	95m2
Enter your email	Estimated price range
Rw456@gmailcom	\$720,000 \$830,000
First name	Low confidence
Robert ×	
_ast name	Property climate risk
Jones X	Property resilience rating: Hig
	This rating is a prediction of h your home is to natural hazar bushfire, flood, hail and storm
Mobile	View full assessment
043339874 ×	
Postcode	Sales history

×

Submit and show property report

2000



\$390,000

2007

Define **CoreLogic Property Insights workshop**

The session

- We had an opportunity to partner with CoreLogic to learn from their experience and expertise.
- Understand the logic and build of generating a customised report.
- Understand the support provided by CoreLogic
- Get feedback on some early solution mock ups

CoreLogic Worksh	oop 21/4/2024	
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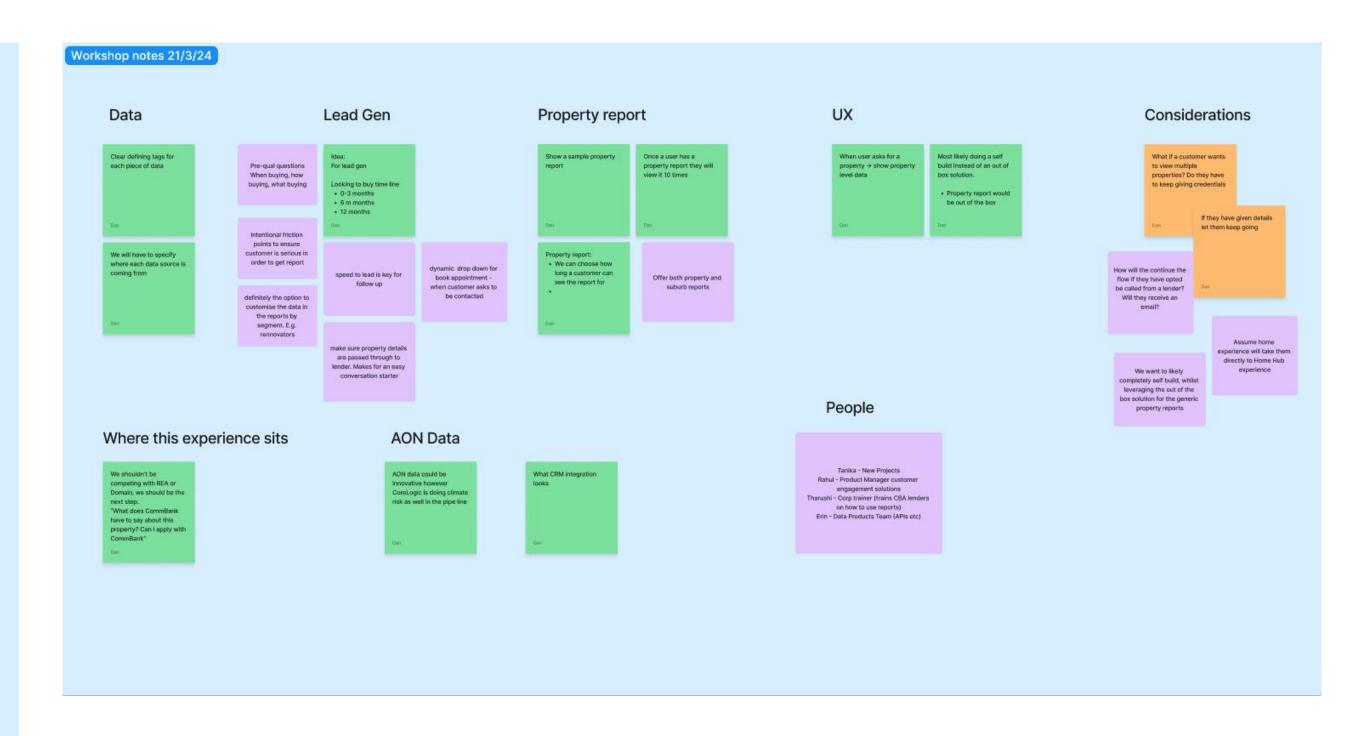
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Define **CoreLogic Property Insights workshop**

Outcome

- Data sources that CoreLogic can offer, and validated the data we would like to use
- Showed off a factual property insights page that would be suitable for MVP
- Refined our lead generation ideas

	CommBank	Property Ins	sights journey	mock up	(CommBank P	roperty Insights High Fidelity	
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Develop Challenges

Lead generation

• To make it worth the development effort we need it to convert customers.

Standing out from Domain and Realestate.com

• What data points/experience will make this better or complement the Domain & REA property search

Working with external partners

• Balancing our experience with Home in, AON, Hollard insurance & CoreLogic

Freemium model

• Is it worth giving a light version before getting the customers details?

"Property insights" vs "Property report" branding

These 2 things could be quite common within the home seeker experience, and quite different.

"Property search" should be easy, allow users to browse properties, see insights and information to compare different options. It should have few barriers & likely used more frequently.

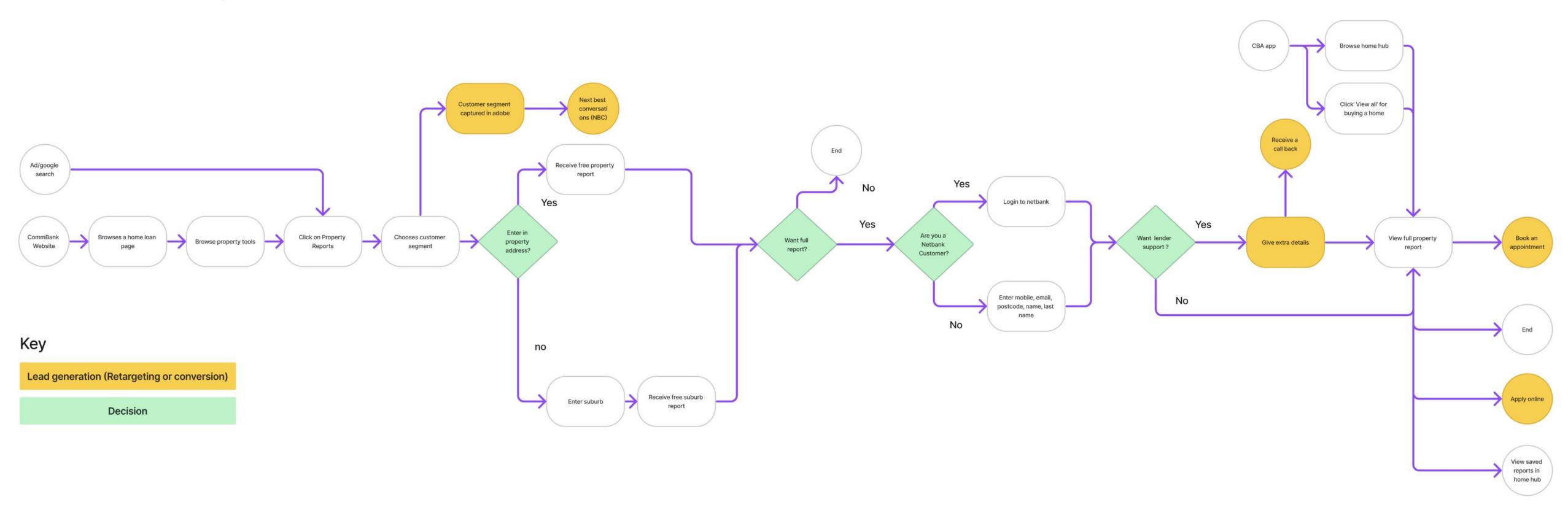
"Property report" could be seen as higher value and more common to be 'gate keeped'. It would hold more valuable insights that would set knowledge above others. One might access it after an initial assessment & thinking about the next step for a few properties (over many). A user may be more willing to give personal information in exchange for this.

We are trying to create an experience which is in between those two things, which could make it difficult to understand the correct 'value exchange' between the data & insight the user will receive

Develop **Flow Diagram**

Layout of the concept

Focus on lead generation and retargeting with next best conversations (NBCs) when the user drops off



Develop **Concept testing**

Research objectives

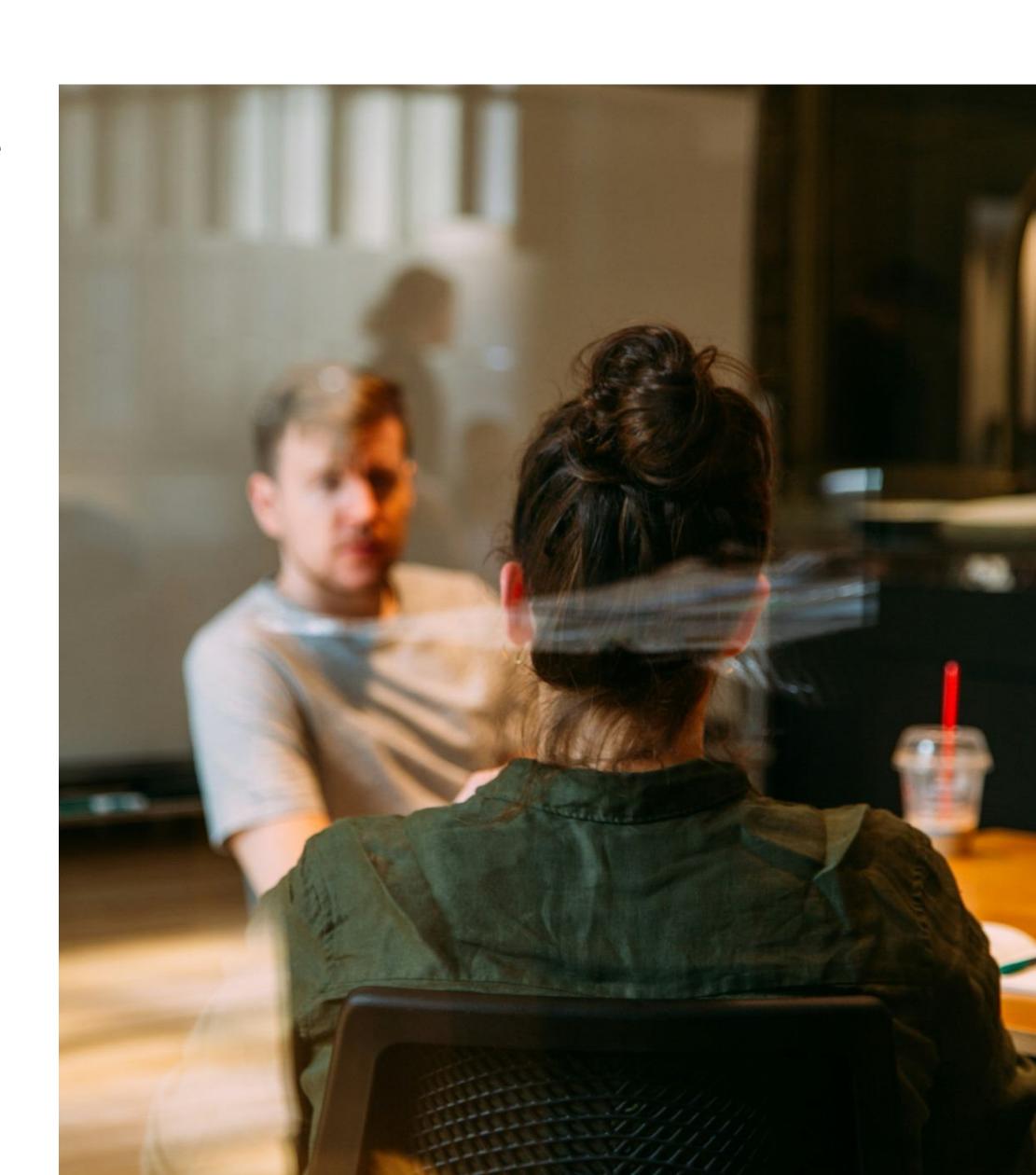
- Whether a customer would use our tool when some information can be found for free via REA & Domain
- Understand customers willingness to be contacted by a lender (via an opt-in) during the process of getting the property report.
- Would customers who don't bank with us be prepared to fill out the form in return for the property report
- To understand which features relating to property insights (e.g. Commbank's valuation, affordability, listings data, suburb data, etc) the customer would expect our version of Property Search to include vs. for example Domain?
- When in the home buying journey customers would use this property experience.

CommBank Property report concept testing

- Location: Remote via Microsoft Teams
- Approach: 1:1 Usability Testing Sessions
- Testing: Property report with different variants, and a card sort.

Participant profile (14 total)

• Home buying customers - First home buyers, subsequent home buyer and investors



Develop Concept testing - main prototype

Landing page	Free version	Authenticated version	New to bank	Success and ask for support	Authenticated version
PI/ Entry alt	PI/ Unauthenticated Version	Calendaring/Log in	PI/ Landing Return	PI/ Landing Done	PI/ Alt calculator level
Property report Get unique insights with property alue estimates and reports. Powered by CoreLogic Reason for requesting report Muring my first home ✓ Property address or suburb	Property report Get unique insights with property value estimates and reports. Powered by CoreLogic Reason for requesting report Buying my first home Vorerty address or suburb J4 Remi lane Sydney 2000 NSW Listing data provided by CoreLogic () SJ4 Remi lane Sydney Sydney CoreLogic () SJ4 Remi lane Sydney Sydney CoreLogic ()	Image: market interpreter inter	Request property report For 3/4 Remi lane Sydney 2000 NSW First name Robert Mobert Jones Mobile number 043339874 Main address	 Contract of the second secon	Full version Property report Get unique insights with property alue estimates and reports. Powered by CoreLogic Ordersty address or suburb Id Remi lane Sydney 2000 NSW Cathering data provided by CoreLogic (Cathering CoreLogic) Staft Regni lange Sydneyson Sydneyson Sydneyson Systems
	Image of property	applicant you have permission to provide the person about information about the person you are applying with. For more details about how we handle your personal information or how you can access or correct your personal information or contact us with any feedback see our <u>Privacy Policy</u> .	Remo24@gmail.com X Postcode 2200 X Next		Image of property Unit
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Develop **Concept testing - alternatives**

Property Report

- Different entry points to the full property report version
- Home insurance offer tile for an instant quote

Insurance	Insurance - instant quote
Risk data provided by AON ()	Risk data provided by AON (i)
Natural hazard risk (i)	Natural hazard risk (j)
A risk rating indicates the exposure the property may have to a natural hazard.	A risk rating indicates the exposure the property may have to a natural hazard.
Bushfire risk: High	Bushfire risk: High
Cyclone risk: Low	Cyclone risk: Low
Flood risk: Low	Flood risk: Low
Learn how to mitigate risk for properties	Learn how to mitigate risk for properties
Get a quote for insuring this home We have partnered with Hollard Insurance,	Here is a quick Home Insurance quote
so you can assess the cost for insuring this home.	We have partnered with Hollard Insurance, to provide you with a quick quote: \$2,400 per year. You can adjust this quote or take
Get a quote now	out a policy. Get a quote now

Entry point: short CTA

Unit

 $\blacksquare 2 \bigoplus 2 \bigoplus 1 \iff 96m^2$

For sale - 12 days on market

Get the full property report

Make informed property decisions. By providing a few more details you can get:

- CommBank's market estimate
- Bush fire, flood and cyclone risk
- If you can afford this property
- · Sales, rent and days on market history

Unlock the full property report

Suburb insights provided by CoreLogic (i)

Unit	/ point: multiple detaile
≞ 2	- 2 🚑 1 🚓 96m²
For sa	ale - 12 days on market
	ate price and calculations provided by
Estima	ated property value
s of Ap	oril 2024
Mediur	m confidence (j
<u>ì</u>	See CommBank market
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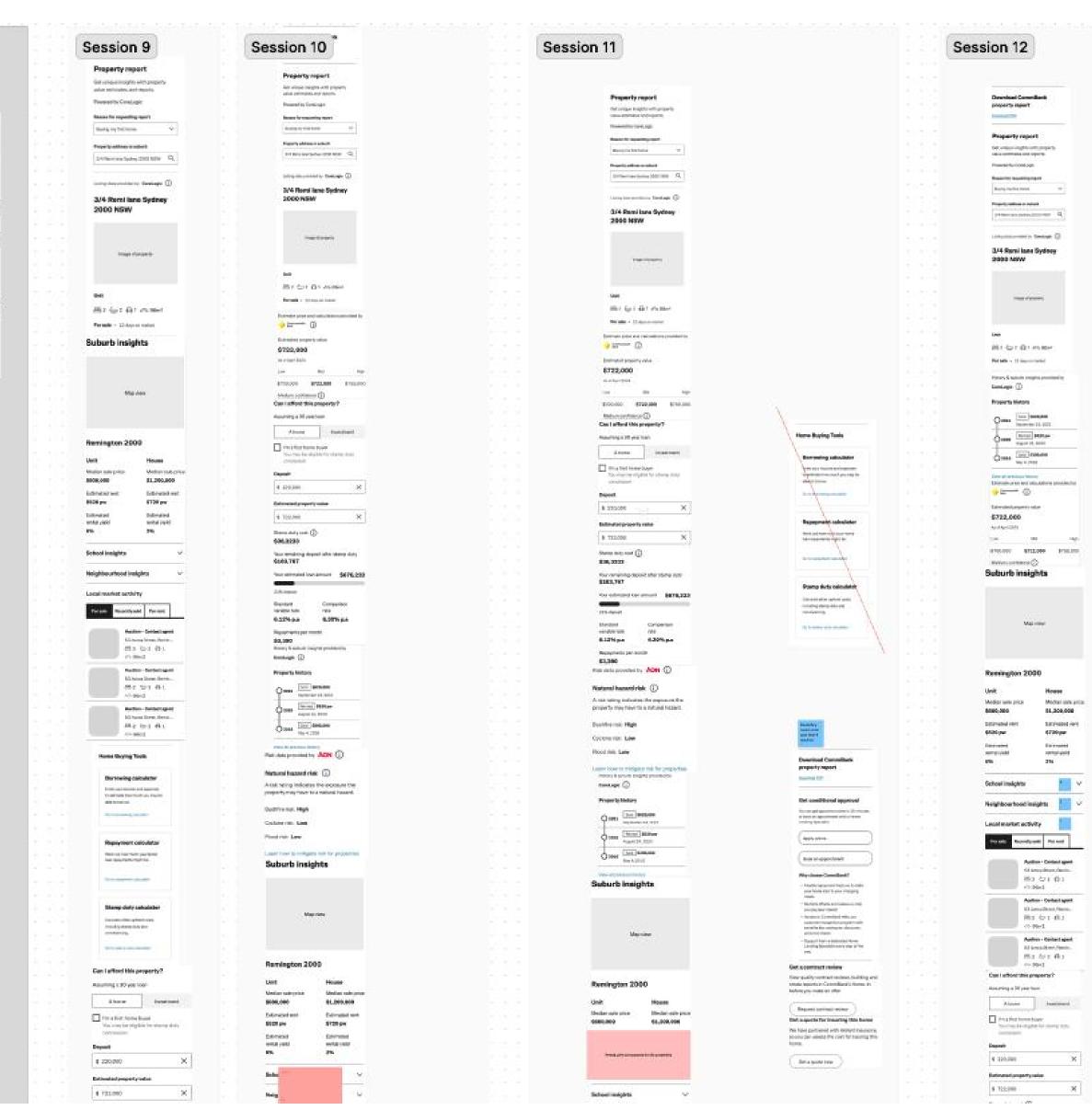
(View report

Develop **Card sort**

Information hierarchy

Showed us users mental model and help us uncover what information was most valuable.





Develop Early insights for Concept testing

What we learnt

- General comfort with providing details in return for more in-depth report
- AON natural hazard risk data very well received
- Overall the sessions were positive. Majority seemed to like the concepts.
- There was not enough clarity about what would happen when the CTA was clicked.
 i.e Some thought it was a paywall

What we failed to learn

• How existing home owners feel when seeing natural hazard risks

Assumptions that were challenged

- Customers were happy to provide their basic details
- Most customers did not want to be contacted by a lender
- Despite having information being readily available customers highly regarded the connivence factor

Develop Early insights for Concept testing

Key take aways

- People seek property reports before or after an inspection.
- data i.e financial estimate and calculator
- "View report" CTA in three different places are interpreted as reports for different purposes
- Hidden info such as 'estimated property value' and 'natural hazard risk' was confusing
- Majority of participants were willing to give their data for a full report
- Info in the full version is valued more info, the better
- the experience

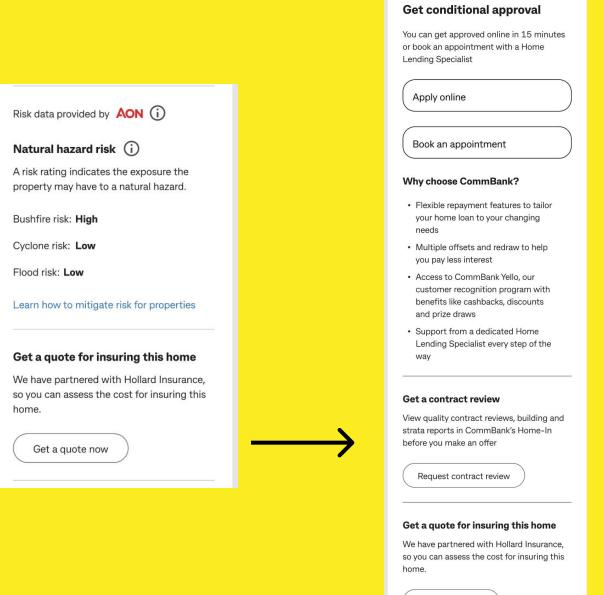
• Customers enjoyed the multiple data sources and trusted data provided by the bank in particular financial

• Participants may not engage with CTAs while viewing report because they do not want to kicked out of

Develop Changes

- Re-order hierarchy, create a next steps section at the bottom, including CTAs to apply and home insurance and contract reviews.
- Remove "freemium" model, show a sample preview of a property report, then get customer details to show the full version.
- Reduce information asked from the customer

Moving 'contract review' and 'insurance' to a 'Next step section'



Get a quote now



Develop Minimum Viable Product (MVP)

- We can not build everything in 1-2 quarters and would like to get this out as soon as possible.
- We looked at the card sorting of what participants found most valuable and I ran a workshop to understand developer and data constraints.

Start	Give details	Calculator alt	Next steps
Full version	For sale - 12 days on market	Home buying tools	
Property report Set unique insights with property alue estimates and reports.	Estimate price and calculations provided by Commonwealth (j) Estimated property value	Borrowing calculator Go to borrowing calculator	Get conditional approval You can get approved online in 15 minutes or book an appointment with a Home Lending Specialist
Powered by CoreLogic Property address or suburb 3/4 Remi Iane Sydney 2000 NSW Q	\$722,000 As of April 2024 Low Mid High \$700,000 \$722,000 \$755,000 Medium confidence (j)	Repayment calculator Go to repayment calculator	Apply online Book an appointment Why choose CommBank?
isting data provided by CoreLogic (i) 3/4 Remi lane Sydney 2000 NSW	History & suburb insights provided by CoreLogic (j) Property history	Stamp duty calculator Go to stamp duty calculator	 Flexible repayment features to tailor your home loan to your changing needs Multiple offsets and redraw to help you pay less interest
Image of property	2021 Sold \$620,000 September 24, 2021 September 24, 2021 2020 Rented \$520 pw August 24, 2020 Sold \$395,000	Get conditional approval You can get approved online in 15 minutes or book an appointment with a Home Lending Specialist	 Access to CommBank Yello, our customer recognition program with benefits like cashbacks, discounts and prize draws Support from a dedicated Home Lending Specialist every step of the way
Jnit	View all previous history	Apply online	Get a contract review View quality contract reviews, building and
월 2 ← 2 ← 1 ≪> 96m ²	Home buying tools	Book an appointment	strata reports in CommBank's Home-In before you make an offer Request contract review
		Why choose CommBank?	

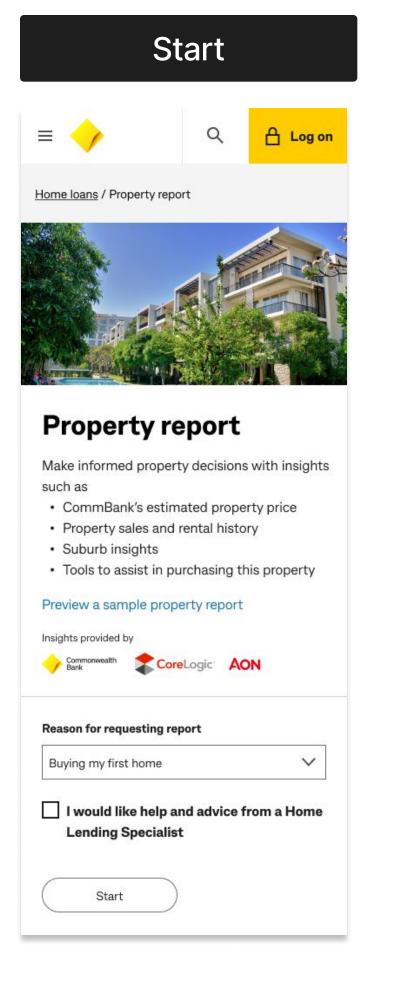
Calculator

Can I afford this property?

Assuming a 30 year loan

A home	Investment
You may be eligible concession	CONSERVATION AND ADDRESS
Deposit	
\$ 220,000	×
stimated property v	alue
\$ 722,000	×
Stamp duty cost (j)	
36,3233	
our remaining deposi 183,767	t after stamp duty
our estimated loan ar	mount \$676,233
1% deposit	
Standard	Comparison
ariable rate	rate
6.12% p.a	6.30% p.a
Repayments per mont	h
3,390	

Develop High fidelity - entry



Give details

= 🔶	Q	🔒 Log on





Property report

Make informed property decisions with insights such as

- CommBank's estimated property price
- · Property sales and rental history
- Suburb insights
- Tools to assist in purchasing this property

Preview a sample property report

Insights provided by



Lending Specialist

A lender will contact you to discuss your home buying needs.

Reason	for requesting repo	rt

Buying my first home

✓ I would like help and advice from a Home Lending Specialist

A lender will contact you to discuss your home buying needs.

First	name
-------	------

Robert		
Last nam	e	
Jones		
Email		
Rjones5	6@gmail.com	

Mobile number

043339874

When are you looking to buy?

0-3 months

Anything to add?	(Optional)
------------------	------------

Text area

Characters remaining: 200

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Star	L



Search



Home loans / Property report



Property report

Make informed property decisions with insights such as

- CommBank's estimated property price
- · Property sales and rental history
- Suburb insights
- · Tools to assist in purchasing this property

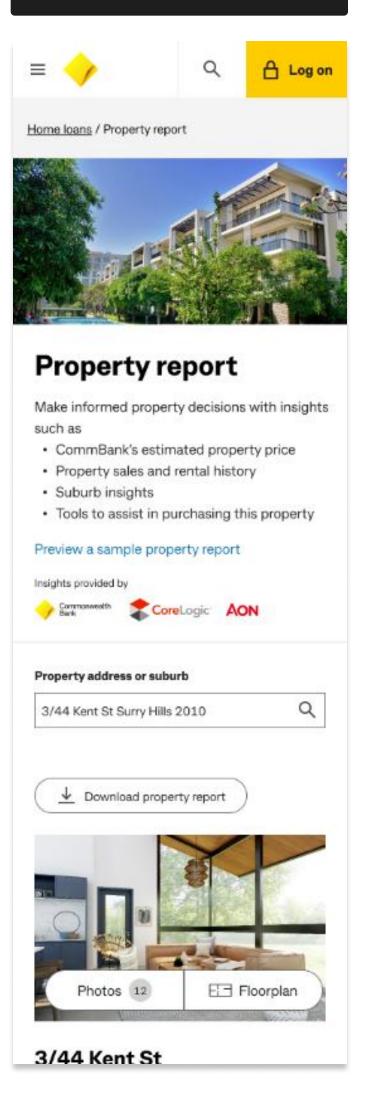
Preview a sample property report

Insights provided by

Ø	Success	×
	Your request has been sent to	a
	lender	
Proper	rty address or suburb	
in a central de	r ty address or suburb	

Develop Mobile experience

Search



Property features, estimate & history



3/44 Kent St Surry Hills 2010

🕮 2 😓 2 🖨 1 🙈 96m² Unit

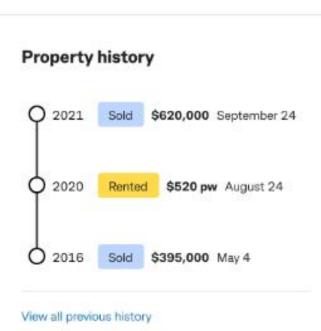
For sale - 12 days on market

Listing data provided by CoreLogic ()

Estimated property value \$722,000

As of April 2024



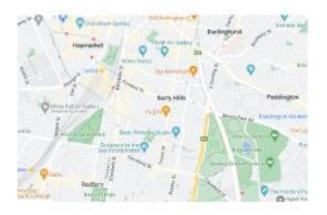


History insights provided by **Core**Logic ()

Natural hazard & calculator

A risk rating indicates the exp have to a natural hazard.	osure the property may
Bushfire risk: High	
Cyclone risk: Low	
Flood risk: Low	
Learn how to mitigate risk for	properties
Risk data provided by AON	0
Property affordabili	ty
Assuming a 30 year loan	
A home	Investment
You may be eligible for st concession	amp duty
Deposit	
Deposit \$ 220,000	×
	×
\$ 220,000	×
\$ 220,000 Estimated property value	
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\$ 220,000 Estimated property value \$ 722,000 Stamp duty cost (i) \$36,3233 Your remaining deposit after s \$183,767 Your estimated loan amount 21% deposit Standard variable tate 6.12% p.a	stamp duty \$676,233 Comparison rate

Suburb insights



Suburb insights for Surry Hills 2010 NSW

Unit	House	
Median sale price	Median sale price	
\$600,000	\$1,200,000	
Estimated rent	Estimated rent	
\$520 pw	\$720 pw	
Estimated rental yield	Estimated rental yield	
6%	2%	
School insights	~	
Neighbourhood insights	s 🗸	

Local market activity

Recently sold



For sale

33/53 Avoca Street, Surry Hills 2010 ₿2 ⇔2 ₽1 96m2

For rent

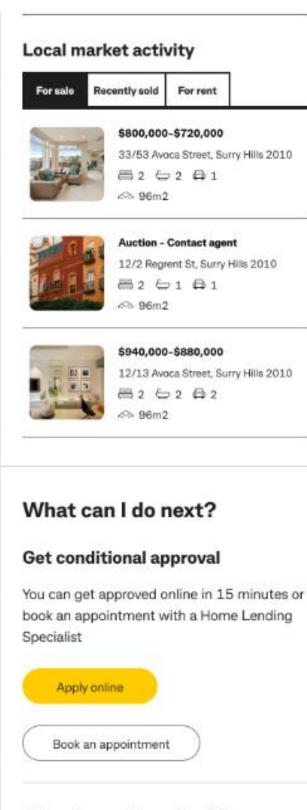


Auction - Contact agent 12/2 Regrent St. Surry Hills 2010 ₩2 €1 ₽1 \$ 96m2



\$940,000-\$880,000 12/13 Avoca Street, Surry Hills 2010 ₩2 6 2 6 2 ≫ 96m2

Local market activity & next steps



Why choose CommBank?

- · Flexible repayment features to tailor your home loan to your changing needs
- Multiple offsets and redraw to help you pay less interest
- Access to CommBank Yello, our customer recognition program with benefits like cashbacks, discounts and prize draws
- Support from a dedicated Home Lending Specialist every step of the way

Feedback and property actions

You can get approved online in 15 minutes or book an appointment with a Home Lending Specialist

Ap	oly online	
Boo	k an appo	intment

Why choose CommBank?

- · Flexible repayment features to tailor your home loan to your changing needs
- · Multiple offsets and redraw to help you pay less interest
- · Access to CommBank Yello, our customer recognition program with benefits like cashbacks, discounts and prize draws
- · Support from a dedicated Home Lending Specialist every step of the way



Your feedback will help us improve the experience.

Give feedback

Property actions

Get a contract review

Get quality contract reviews and building or strata reports to get you ready before making an offer, via CommBank's Home-In

Request a contract review

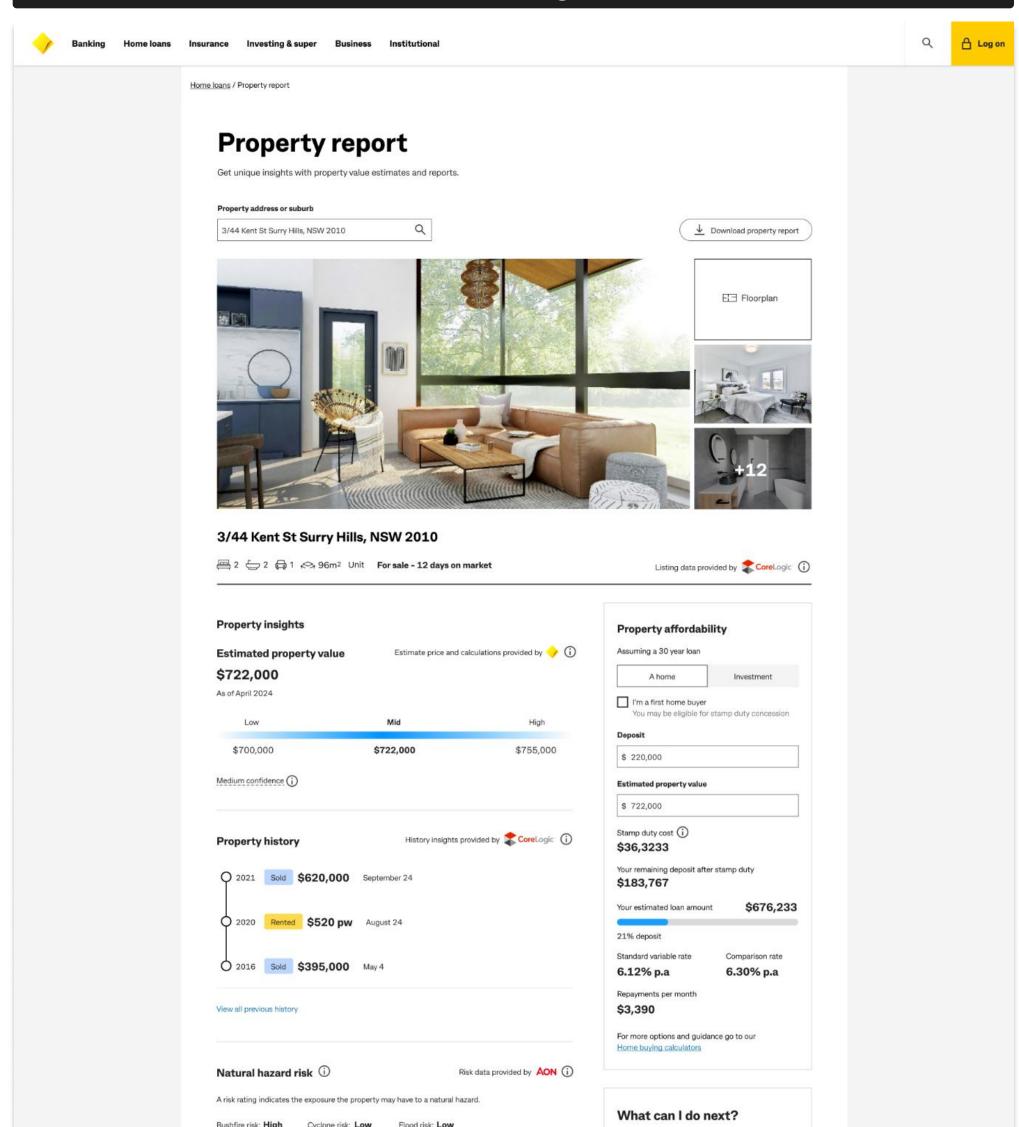
Get a quote for insuring this home

We have partnered with Hollard Insurance, so you can assess the cost for insuring this home.

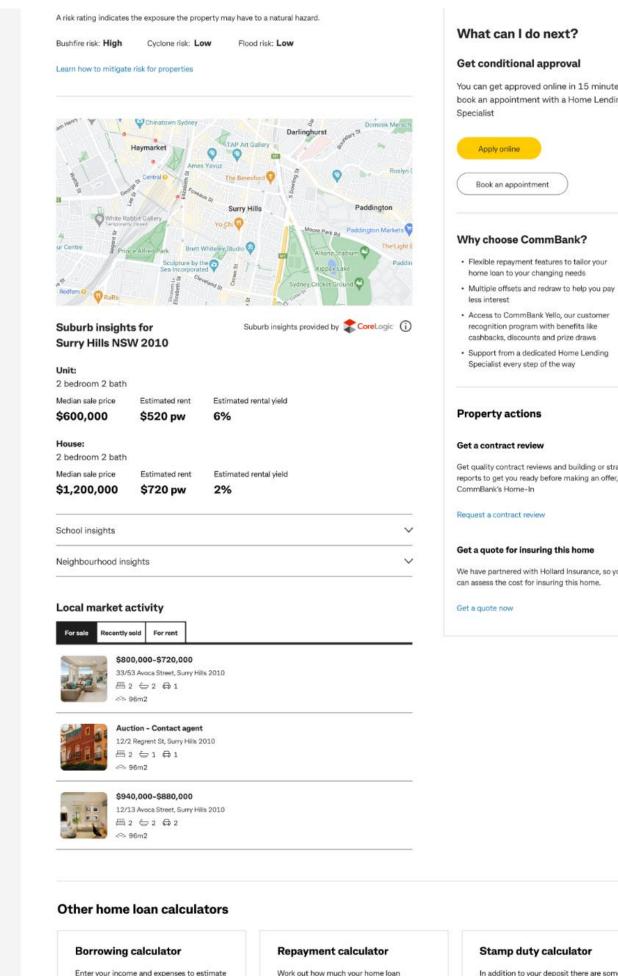
Get a quote now

Develop **Desktop Experience**

	•	
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Lan	UII	
		-



Search



Enter your income and expenses to estimate how much you may be able to borrow for a home loan.

Go to borrowing calculator

repayments might be.

Go to repayment calculator

Stamp duty calculator

In addition to your deposit there are some other upfront costs, like stamp duty and conveyancing, to budget for

Go to stamp duty calculator



You can get approved online in 15 minutes or book an appointment with a Home Lending

Apply online

Why choose CommBank?

- · Flexible repayment features to tailor you home loan to your changing needs
- · Access to CommBank Yello, our customer recognition program with benefits like
- · Support from a dedicated Home Lending

Property actions

Get a contract review

Get quality contract reviews and building or strata reports to get you ready before making an offer, via CommBank's Home-In

Get a quote for insuring this home

We have partnered with Hollard Insurance, so you can assess the cost for insuring this home.

Help us improve our Property report

Deliver **Metrics & Future**

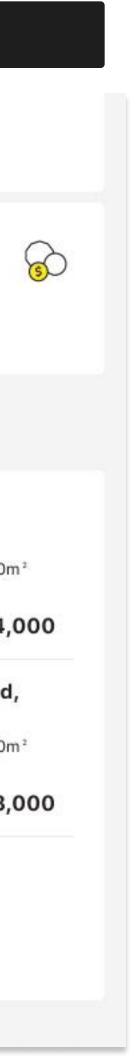
Measuring success

- Tag interactions like CTAs, time on page & multiple uses.
- Users completing application/appointments
- A/B test experiments
- Feedback widget

New features

- Implement property report into Home Hub
- Allow more customisability in the calculators such as changing home loan years and repayment type
- Get natural hazard risks implemented

Home Hub lending specialist 9:41 .네 송 🔳 Book appointment × Home hub Search & apply My property Saving for a deposit? Start saving with weekly targets. We'll help you get back on track if you fall behind Ø In-person meeting with **Kennedy Oath** 23 Jun 2023 Latest property reports 9am - 10am Avalon Beach Branch, NSW 123 Smith St, Amend appointment Marrickville 🖴 3 😓 2 🖨 1 | 800m² CommBank estimate \$716,000-\$804,000 **Financial tools** View all 14 Johnston Road, Marrickville Πο \$ 📇 3 😓 2 🖨 1 🛛 800 m² CommBank estimate Borrowing calculator Repayn \$742,000-\$873,000 Your borrowing power is For a \$7 \$2,62 \$784,000 Calculated 23/4/23 Subject to Want another property report? Edit you Edit your amounts Search properties Ast southland and sources



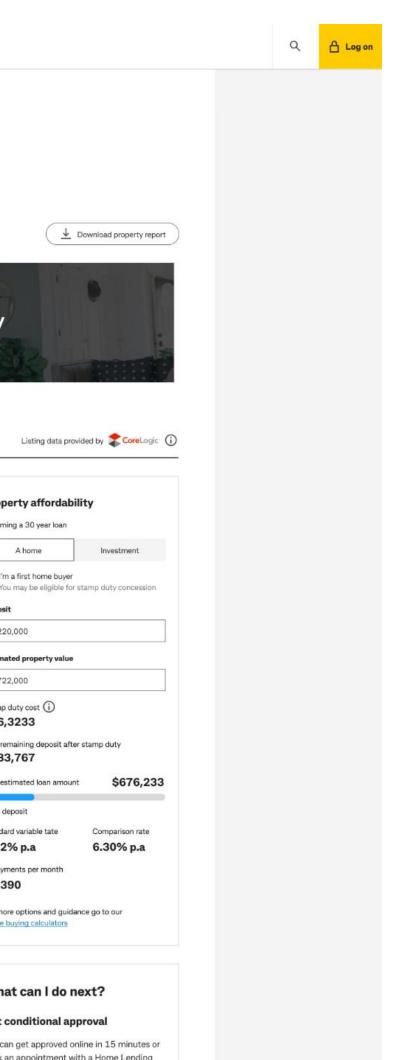
Appendix

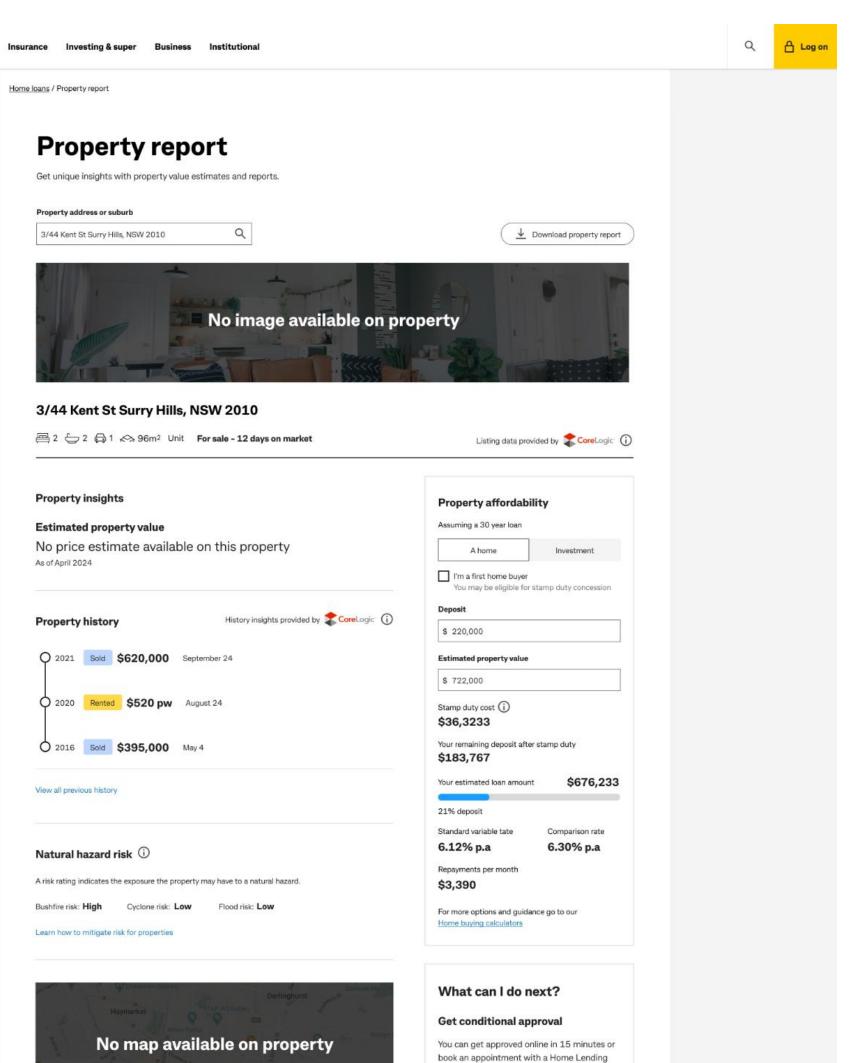
Error states

Banking Home loans

Home loans / Property report

3/44 Kent St Surry Hills, NSW 2010





Listing	g data	provided	b
			_

rty insights	Property affordability
ated property value	Assuming a 30 year loan
ice estimate available on this property	A home Inve
	I'm a first home buyer You may be eligible for stamp duty
rty history History insights provided by CoreLogic ()	\$ 220,000
Sold \$620,000 September 24	Estimated property value
	\$ 722,000
Rented \$520 pw August 24	Stamp duty cost (j)
	\$36,3233
.6 Sold \$395,000 May 4	Your remaining deposit after stamp dur \$183,767
revious history	Your estimated loan amount
	21% deposit
	Standard variable tate Compa
al hazard risk 🛈	6.12% p.a 6.30
	Repayments per month
ng indicates the exposure the property may have to a natural hazard.	\$3,390
isk: High Cyclone risk: Low Flood risk: Low	For more options and guidance go to o <u>Home buying calculators</u>
v to mitigate risk for properties	

No map a	vailable on pro	operty

Specialist Apply online

Suburb insight		Subu	rb insights provided by	CoreLogic	: (j)	Apply
Surry Hills NS	W 2010					Book a
Unit: 2 bedroom 2 bath						
Median sale price	Estimated rent	Estimated ren	ital yield			Why cho
\$600,000 House:	\$520 pw	6%				 Flexible r home loa Multiple d
2 bedroom 2 bath Median sale price	Estimated rent	Estimated rer	ntal yield			 less inter Access to
\$1,200,000	\$720 pw	2%				recogniti cashbaci
School insights					~	 Support Specialis
Neighbourhood ins	ights				~	Propert
						Get a cont
Local market a	ctivity					Get quality of
For sale Recently a	sold For rent				_	reports to g CommBank
the second s	0,000-\$720,000 53 Avoca Street, Surry Hi	II- 2010				Request a c
	2 🗠 2 🖨 1	15 2010				nequear a c
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	tion - Contact agen Regrent St, Surry Hills 2					We have par can assess t
	2 😓 1 🖨 1	1010				
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The second s	0,000-\$880,000 L3 Avoca Street, Surry Hi	li= 2010				
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	96m2					
Other home	loan calcula	ators				
Borrowing	calculator		Repayment	calculator		Sta
	Enter your income and expenses to estimate		Work out how mus		an	In ad-
	how much you may be able to borrow for a home loan.		repayments might be.			other
				1.12		
Go to borrowing	calculator		Go to repayment o	alculator		Go to
🖵 Help us im	prove our Propert	y report				

W/hat can I do next? litional approval t approved online in 15 minutes or pointment with a Home Lending nline

oose CommBank?

- repayment features to tailor your an to your changing needs
- offsets and redraw to help you pay
- to CommBank Yello, our customer tion program with benefits like s, discounts and prize draws
- from a dedicated Home Lending at every step of the way

actions

ract review

ontract reviews and building or strata t you ready before making an offer, via s Home-In

ontract review

te for insuring this home

rtnered with Hollard Insurance, so you the cost for insuring this home.

mp duty calculator

Idition to your deposit there are some r upfront costs, like stamp duty and eyancing, to budget for

o stamp duty calculator

Things you should know To apply for a Wealth Package, you must have an eligible home loan or line of credit with an initial package lending balance of at least \$150,000 at the time of your application. Package lending balance is the sum of the account balance of eligible home lending accounts and the credit limit of Viridian Line of Credit accounts that you have with us at the time you apply for Wealth Deckage, Elizible home loops include: Standard Variable Date home loop. Fixed De