

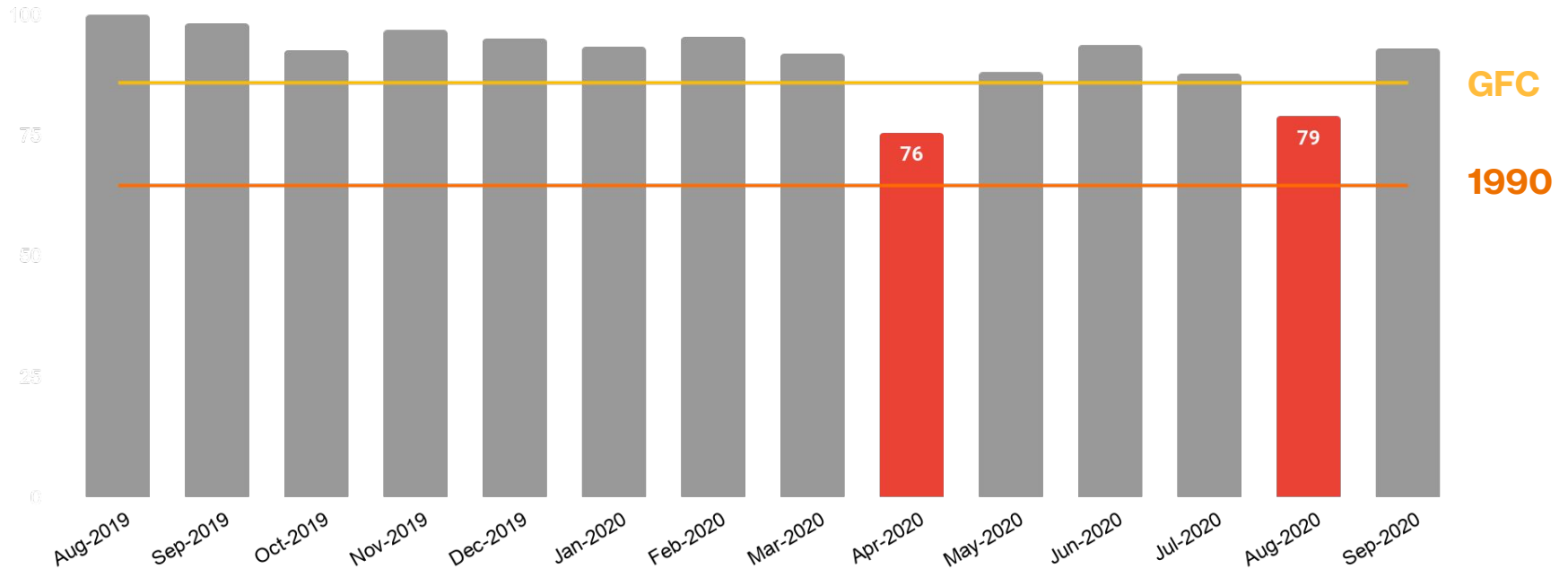
Finance Marketing

Sebastian Graham

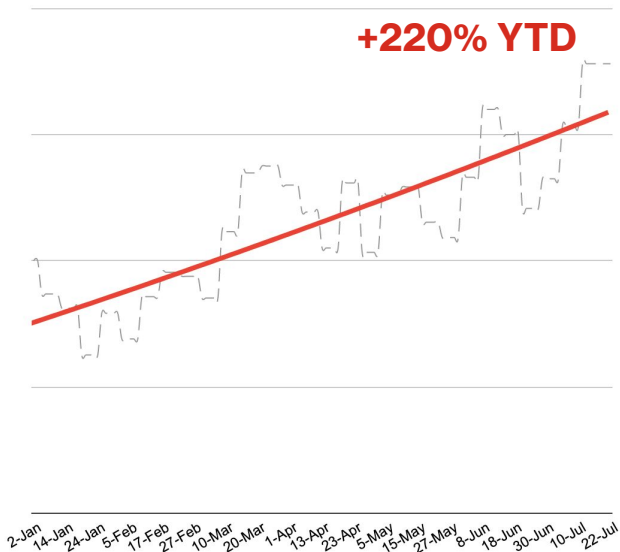
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Australia's two lockdowns impacted confidence



People are taking more interest in their personal finance



Yahoo! Finance unique audience across 2020

Since January 2020 Australian life has been impacted.

- One million people are now jobless.
- Almost a million businesses are relying on Government assistance to stay afloat.
- Stock market volatility has seen the number of trading accounts opened daily more than triple.

The 220% increase in the number of people turning to Yahoo Finance to help them through since January are the investors, the homeowners, the employees and businesses seeking reliable and inspirational information about the new world we live in.

Sarah O'Carroll

Editor in Chief, Yahoo! Finance ANZ



Value of major consumer finance categories

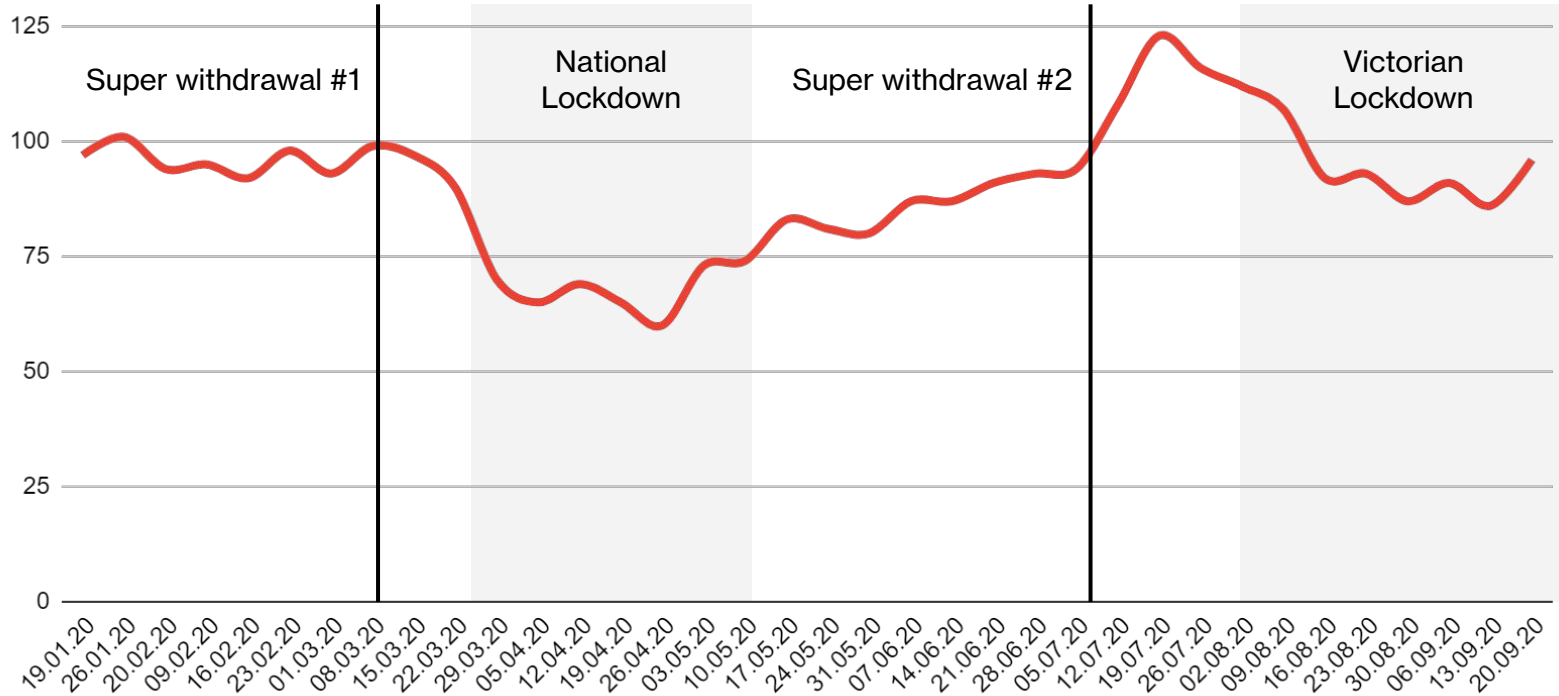


Consumer finance across 2020

verizon
media

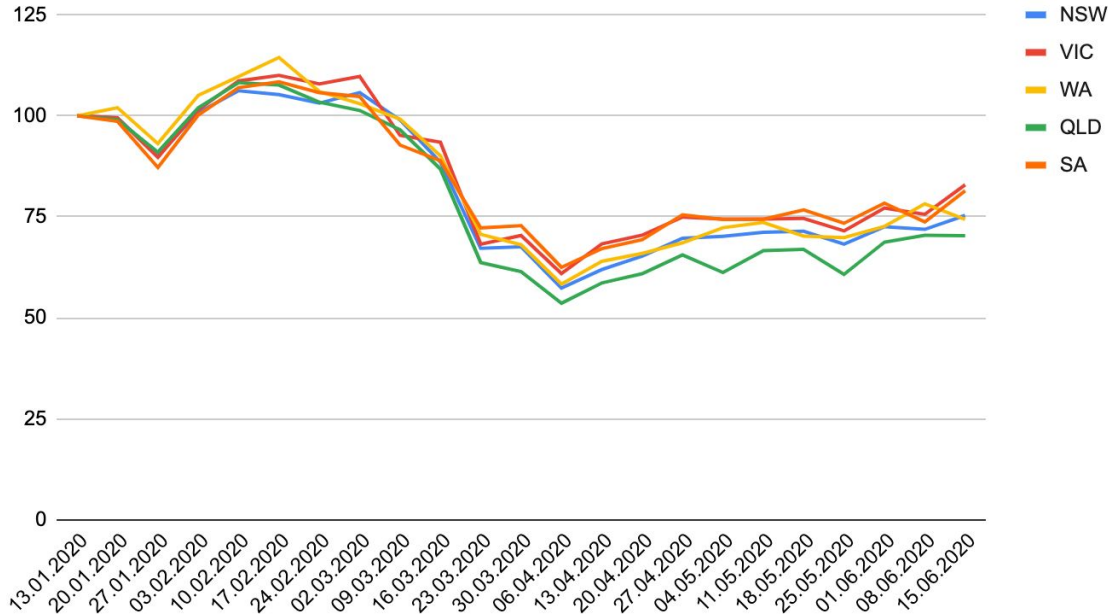


Discretionary spending across 2020

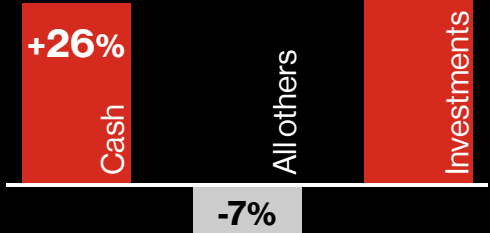


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Despite increased interest, credit application volumes have fallen around 25% across Australia



- Application volume has fallen across all states consistently.
- Appears to have impacted all credit products: Home Loans, Personal Loans, Credit Cards etc.
- Significant driver of disruption across the category.



Financial services product demand signals both a short & a long term focus

We are seeing consumer demand increase for 2 types of products:

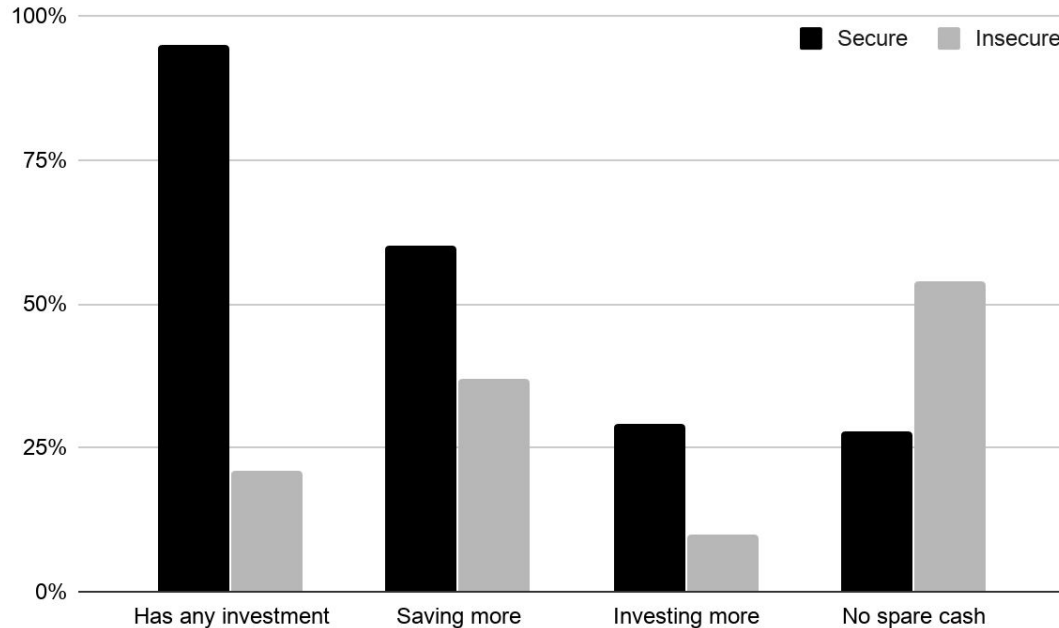
Cash and cash replacement products, such as payday loans or Afterpay.

Long term investment products, such as shares, home loans and term deposits.

We think this is reflecting a split in consumers. Some are showing a long term mindset and thinking about their future. Others are focused on their next paycheck in a short term mindset.



Financial position impacts short term and long term focus as well as intentions towards financial services products

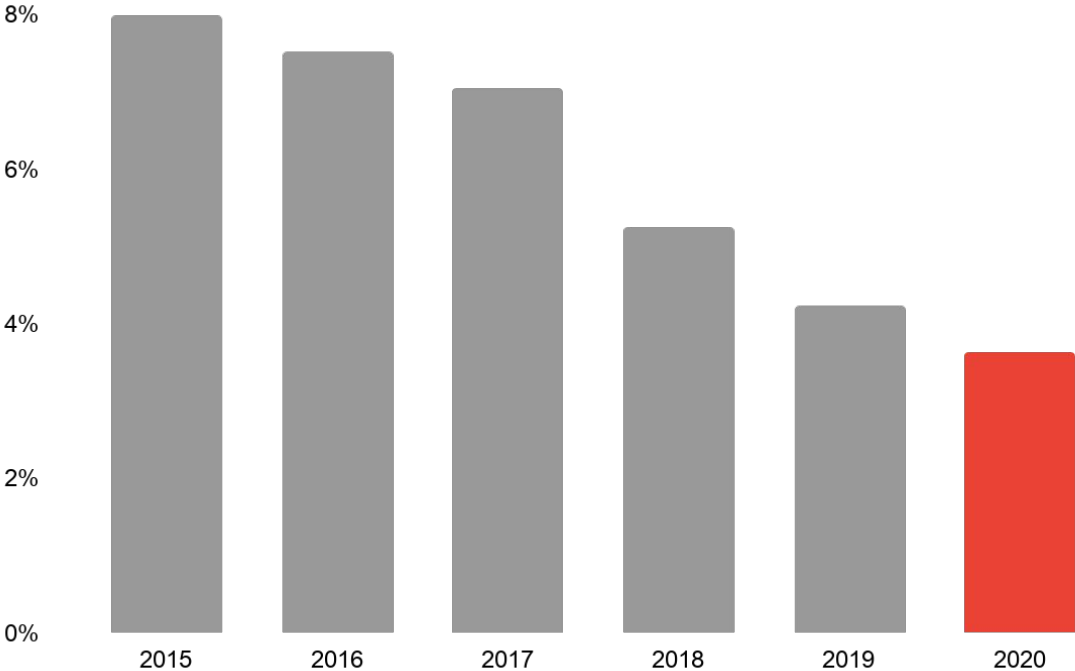


- Secure financial position is showing a much longer term focus in product intentions.
- People in secure positions are also feeling more secure than earlier in the year (+18%).
- People in insecure financial positions are feeling less secure than earlier in the year (-15%).



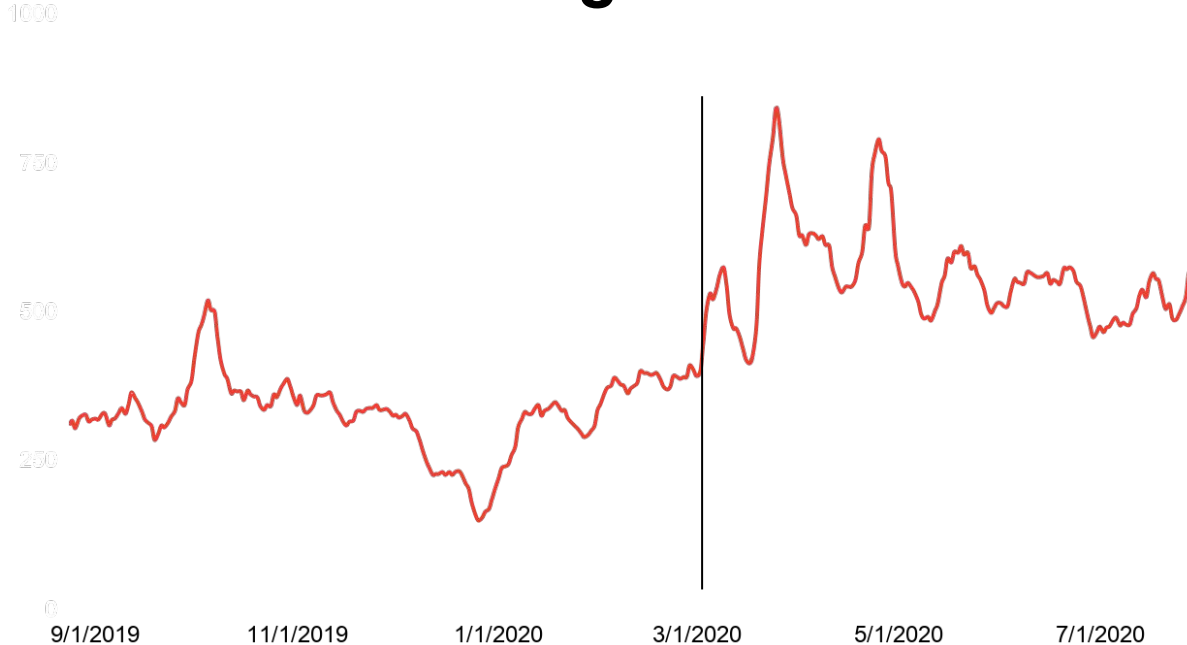
What's happening in the home loan market?

Total value of outstanding home loans continues to increase across 2020, at consistent rates



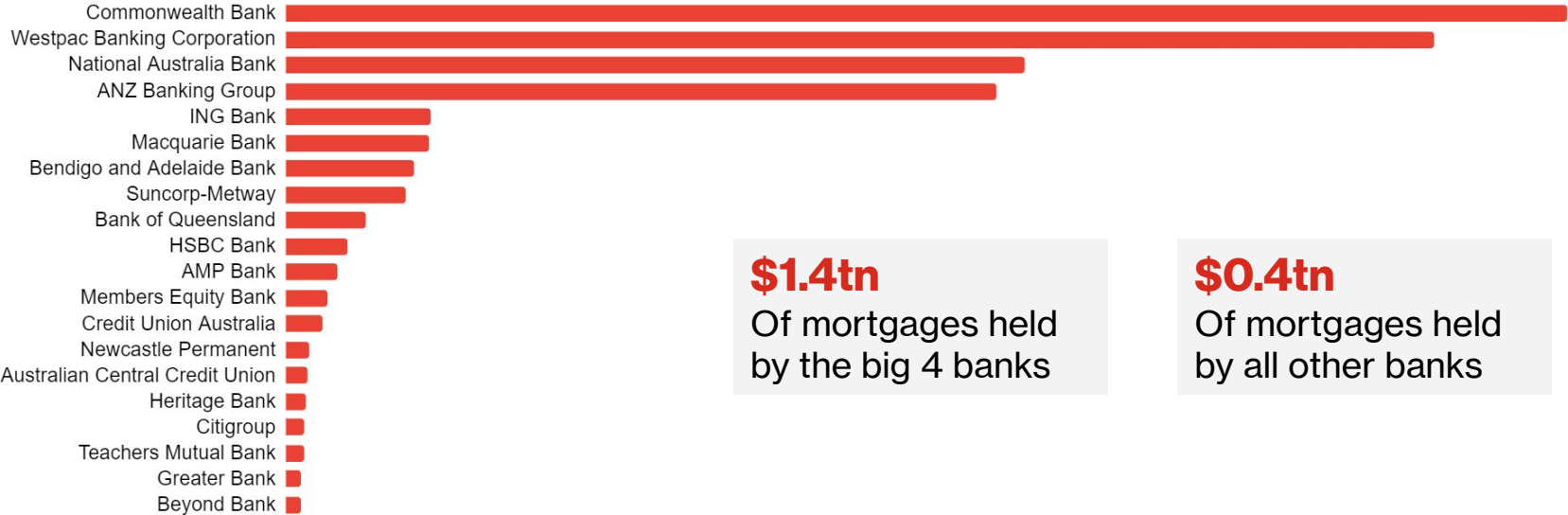
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With lockdown impacting spending, we've seen increased demand signals for home loans



- Consistent with what we've seen across finance, there are more people looking for long term investments like home loans.
- The audience looking to long term investments are higher economic profile and likely to have consistency in their work.

While competitive, the home loan market is heavily skewed to the big 4 banks



\$1.4tn
Of mortgages held
by the big 4 banks

\$0.4tn
Of mortgages held
by all other banks

3 major takeouts for marketers

Brands = Growth

Long vs. Short

October 6th...

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