

**YELLOW BRICK ROAD FURTHER ENHANCES INDUSTRY LEADING PRODUCT
TO GIVE CONSUMERS AN EVEN BETTER DEAL**

ASX RELEASE

22 February 2013

Yellow Brick Road Holdings Limited (ASX Code: YBR) (“Yellow Brick Road”) has announced further improvements to its recently extended special offer Empower Home Loan range.

Following this month’s announcement to extend the special offer to all applicants who settle their loan by 30 June 2013, Yellow Brick Road has **improved the discounts on the ongoing variable rate for their Empower Home Loan range by an additional 0.05 per cent.**

The offer includes a 1.15 per cent p.a. discount off the base variable rate (6.40 per cent as at 22 February 2013*) for the first 12 months but ongoing discounts have been improved by 0.05 per cent and rates are now up to 0.91 per cent off for the life of the loan. The offer, which has no application fee, is one of the most competitive in the market and a leader amongst the major banks.

These further discounts have been announced to offer consumers the best opportunity to switch their home loan and save. This aggressive approach underlines Yellow Brick Road’s intention to be a genuine alternative for Australians looking for a better deal.

With the significant number of applications received since the Empower Home Loan product launched in November, Yellow Brick Road believes this improvement will further increase application and settlement activity through to the end of the financial year.

The chart below compares Yellow Brick Road’s Empower Home Loan to the major bank’s best comparable products in the market at time of release.

COMPARISON TABLE

Package loans with offset, borrowing up to 80% of the property value

PRODUCT	INITIAL INTEREST RATE	ANNUAL FEE	INITIAL MONTHLY REPAYMENT (25 year term)	TOTAL COST (25 year term)	SAVINGS WITH YELLOW BRICK ROAD
Yellow Brick Road Empower Package (LVR < 80%) (Offset)	5.25% (variable for 12 months and then 5.49%)	\$198.00	\$1,798	\$556,971	\$0
ANZ Variable Rate (LVR <80%) (Breakfree package)	5.70%	\$375.00	\$1,878	\$573,015	\$16,044
CBA Standard Variable Rate (Wealth Package)	5.60%	\$375.00	\$1,860	\$567,991	\$11,020
NAB Tailored Home Loan (Choice Package)	5.58%	\$395.00	\$1,857	\$567,212	\$10,241
St. George Standard Variable Rate (Advantage Package)	5.59%	\$395.00	\$1,858	\$567,915	\$10,944
Westpac Rocket Repay Home Loan (Premier Advantage Package)	5.81%	\$395.00	\$1,898	\$579,589	\$22,618

Loan amount \$300,000
Source MOZO 20 Feb 2013



*Comparison rate based on a \$150,000 loan amount over 25 years. Note: This rate is true only for the examples given and may not include all fees and charges. Different terms, fees or other loan amounts might result in a different comparison rate.

ENDS

For more information, contact:

Chelsea O'Donnell

PR Manager

Yellow Brick Road Wealth Management

T 02 8226 8202

M 0414 704 033

E Chelsea.ODonnell@ybr.com.au

About Yellow Brick Road

Yellow Brick Road is a group of wealth management and financial services companies headed by Executive Chairman Mark Bouris. Yellow Brick Road offers tailored advice and services to Australians wanting to build financial security for the future. With 150 branches and licensees nationally and growing, Yellow Brick Road is committed to delivering accessibility, quality financial advice and competition in the market. For more information visit www.ybr.com.au