

Appendix A:

Veda Websites

www.mycreditfile.com.au

The screenshot shows the homepage of mycreditfile.com.au. The browser address bar displays 'www.mycreditfile.com.au'. The page features the mycreditfile logo and a navigation menu with links for Home, Personal, Business, Products and Pricing, Education, Corrections, About Us, FAQs, and Support. A main banner area contains a 'My Veda Alert' section with a 'Buy Now' button and a 'Your Credit File is one of your most important assets. Manage it.' section with two bullet points: 'Personal Credit File dispatched within one working day' and 'Email alerts to specific changes on your Credit File for 12 months'. Below the banner are three columns of content: 'Understanding your Credit File', 'My Business Veda Alert', and 'Credit Reporting Changes'. Each column includes a brief description and a 'Read More' link. At the bottom of the page, there is a 'Been declined credit?' section with a 'Find out what to do here' link and a 'Buy Now' button. The Windows taskbar at the bottom shows the Start button and several application icons, with the system clock displaying 12:52 PM on 11/08/2014.

After scrolling down the page

This screenshot shows the website after scrolling down. The 'Buy Now' button from the 'My Veda Alert' section is now visible. Below it, there is a section titled 'Free File Find out more' with a 'Buy Now' button. The 'Been declined credit?' section is also visible, with a 'Find out what to do here' link. The 'Important legal and compliance notice' section is also present, detailing Veda's policies on information requests and defaults. The footer of the page includes links for Privacy Policy, Credit Policy, Terms & Conditions, Sitemap, and Customer Contact Directory, along with the Veda Advantage logo and copyright information for 2012. The Windows taskbar at the bottom shows the system clock displaying 12:53 PM on 11/08/2014.

Consumer Advocates' Representative Complaint against Veda Advantage

Credit Checks, Credit Hist

www.veda.com.au/yourcreditandidentity/

Apps New Tab FOS IDR Contact NACLCL ILS Financial Rights

COMPARE OUR PRODUCTS

	Veda Starter	Veda Access	Veda ID	Veda Plan
What's Included?	Buy now \$74.95 / YR Learn More	Buy now \$84.95 / YR Learn More	Buy now \$99.95 / YR Learn More	Buy now \$119.95 / YR Learn More
Credit Reports	1 per year	2 per year	2 per year	4 per year
VedaScore*	1 per year	Monthly	2 per year	Monthly
Credit Alerts	-	✓	✓	✓
Score Tracker	-	✓	-	✓
Identity Watch	-	-	✓	✓
Your Credit and Identity Guard	-	-	Up to \$15,000	Up to \$15,000
Online Membership	✓	✓	✓	✓
Resolution Centre	✓	✓	✓	✓
Knowledge Area	✓	✓	✓	✓
	Buy now \$74.95 / YR Learn More	Buy now \$84.95 / YR Learn More	Buy now \$99.95 / YR Learn More	Buy now \$119.95 / YR Learn More

*VedaScore is not provided when credit files have Bankruptcy or Debt Agreement information listed

– WHAT DO I GET WITH MY VEDA PACKAGE? –

12:54 PM 11/08/2014

Credit Checks, Credit Hist

www.veda.com.au/yourcreditandidentity/

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– WHAT DO I GET WITH MY VEDA PACKAGE? –

So you're thinking about signing up to Veda right? Take the interactive tour so you know where you stand for each Veda package.

Veda Starter

Buy Veda Starter Now

Veda Access

not available in this plan

Veda ID

not available in this plan

Veda Plan

not available in this plan

Take the tour by clicking or tapping the features of each package

not available in this plan

not available in this plan

not available in this plan

12:56 PM 11/08/2014