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## ConsumerView Attributes: Mosaic

### Mosaic Summary

Attribute	Number of Categories
Mosaic Group and Types	14 Groups, 51 Types
Mosaic Segments	100+ Segments
Mosaic Factors	5 Factors

### Mosaic Groups and Types

Mosaic is a household based consumer lifestyle segmentation system that classifies all Australian households which are available in ConsumerView into 51 unique Types and 14 overarching Groups, providing a 360-degree view of consumers' choices, preferences and habits.

Mosaic helps to profile, further understand and prioritise your customers, before targeting more of them by using Mosaic as the common currency through their preferred channels.

Mosaic Groups	Mosaic Name	Description	Household (%)	Population (%)
A	First Class Life	Wealthiest group in Australia, typically older middle-aged families with significant assets and income	5.51	6.87
B	Comfortable Foundations	Gen X families with school-aged children, working in white-collar professions and living in suburban areas	6.88	7.29
C	Striving for Status	Young, successful, career-driven professionals living in central city areas with high income and no children	4.92	3.57
D	Secure Tranquility	Affluent retirees living in higher valued properties in desirable areas	7.54	9.51
E	Family Fringes	Middle-aged traditional families living on large outer-suburban plots, with comfortable incomes and long commutes	5.00	6.70
F	Establishing Roots	Millennial first home buyers, living 10km+ from the city centre with above average income	6.68	4.51
G	Growing Independence	Educated millennials at the start of their careers, renting apartments close to city centres	5.99	3.94
H	Middle Blue-collars	Younger blue-collar workers renting far from city centres, with below average income	8.35	6.16
I	Traditional Pursuits	Average income traditional families & single parents with school-aged children living in outer suburban and regional locations	8.50	10.60
J	True Grit	Blue-collar households in gainful employment, residing in locations across outer suburban, regional and mining towns	6.80	6.99
K	Mature Freedom	Gen X couples without children, renting apartments and terraces in high growth suburbs	8.27	7.29
L	Hardship & Perseverance	Unemployed and blue-collar workers living in units and flats on low incomes	8.52	7.25
M	Graceful Ageing	Older retirees with below average income, living in owned properties or retirement villages	10.65	13.27
N	Rural Commitment	Rural people working in agriculture, living on large plots of land far from main roads and main towns	6.40	6.06

Mosaic Types	Mosaic Name	Description	Household (%)	Population (%)
A01	Top of the Ladder	Wealthiest families, married couples often with adult children, owning very expensive properties in exclusive inner-urban areas	0.86	1.13
A02	Luxury Living	Baby boomer families, often with adult children, owning expensive properties in inner-urban & coastal areas	1.51	1.75
A03	Central Prosperity	Middle-older aged empty nester couples renting very expensive properties in inner-urban areas, with high income	0.96	1.08
A04	Suburban Esteem	Traditional baby boomer couples with adult children, owning expensive properties in inner-urban & suburban areas of Sydney & Melbourne	2.19	2.91
B05	Successful Spending	Young, married couples with children and high income, living in outer-suburban/metro-fringe areas	1.67	1.48
B06	Careers & Kids	Gen X families with children, living in expensive properties in suburban areas, with high income	2.36	2.41
B07	Fruitful Families	Gen X families with many children, living in metro-fringe areas, with high income	2.85	3.40
C08	Rooftops & Careers	Well-educated, high-powered business people with very high income and no children, living in expensive properties in central Sydney	1.69	1.31
C09	Elite Alternatives	Well-educated professionals, living in trendy inner-urban areas, with high income	1.33	1.11
C10	Power Couples	Young diverse couples, well-educated, transient, city centre renters with high income and no children	1.90	1.15
D11	Scenic Connection	Older couples in semi-retirement, living in suburban areas and nearby towns for many years, with high income	2.42	3.83
D12	Journeyed Equity	Elderly couples from multicultural backgrounds living in expensive properties in suburban areas of Sydney & Melbourne	2.47	3.22
D13	Coastal Comfort	Retired, traditional couples living in coastal and scenic areas, with average pensionable income levels	2.66	2.46
E14	Spacious Traditions	Middle-aged, traditional families with older children, owning large and expensive properties in outer-suburban areas with high income	2.06	3.03
E15	Opulent Designs	Middle-aged families owning huge houses in outer-suburban areas, with high income	1.18	1.44
E16	Hardware & Acreage	Working in trades, middle-aged families owning acreages of land with large properties just outside the metro fringe	1.77	2.23
F17	Determined Suburbans	Professional couples and singles with high income, owning their first home in high growth inner suburbs	2.32	1.63
F18	Developing Domestics	Young first-home-owner families with very young children, recently moved into new housing estates, with above average income	2.24	1.48
F19	Striving Scholars	Young, highly educated singles and couples, with above average income, living in high growth suburbs	2.13	1.41
G20	Youthful Ambition	Young singles and couples, some students, with no children, renting flats in inner-urban areas, with average income	2.25	1.48
G21	Emerging Metros	Young, well-educated and culturally diverse, renting flats in suburban areas of Sydney, with above average income and no children	1.31	0.95
G22	Spirit Questers	Millennial singles renting in coastal tourist areas, with below average income	1.64	1.05
G23	Global Studies	Young student renters near university campuses, culturally diverse with very low or no income but high spend	0.79	0.45
H24	Backyards & Mates	Millennial blue-collar couples and singles, living in outer-suburban areas and surrounding towns with average income	2.39	1.48
H25	Prams & Trades	Younger blue-collar families with many children, living in new outer-suburban housing estates, with low to average income	1.92	1.89

Mosaic Types	Mosaic Name	Description	Household (%)	Population (%)
H26	Earnest Internationals	Younger, diverse blue-collar commuters renting apartments in Sydney outer-suburban areas, with low income	1.32	1.01
H27	Township Solos	Younger blue-collar singles in regional towns, with low income but have financial stability	2.71	1.79
I28	Schools & Bills	Millennial families with young children, sometimes single parents, commuting from outer-suburban areas with average incomes	2.91	2.17
I29	Middle of the Road	Older traditional families with older children, commuting from the metro-fringe with average to high incomes	2.52	4.77
I30	Regional Essentials	Couples and single parents with children living in regional areas with low to average incomes	3.08	3.66
J31	Minerals & Airports	Mixture of singles and couples in mining towns, sometimes with children, earning high incomes	0.93	0.80
J32	Selfless & Hardworking	Blue-collar families from multicultural backgrounds, living in outer-suburban areas, with average to high income	2.06	2.43
J33	Life in the Slow Lane	Middle-aged, blue-collar couples living in outer-suburban/metro-fringe areas, with average income	2.27	2.36
J34	Country Town Courage	Low education, monocultural, manual workers with low income, living in low value properties in rural towns	1.54	1.40
K35	Mature Modernites	Middle-aged couples without children, renting in inner suburban apartments and terraces	1.96	2.05
K36	New-found Freedom	Middle-aged, empty nester couples living in outer-suburban/metro-fringe areas, with above average income	3.43	2.82
K37	Realistic Horizons	Gen X couples and sharers living in outer-suburban and regional areas, with low income and small properties	2.87	2.43
L38	Reset Regionals	Blue-collar families, often single parents, living in rural towns with low income and dependent children	3.24	2.83
L39	New-found Life	Multicultural families, sometimes single parents, living in outer-suburban areas with low income	1.62	1.65
L40	Satellite Battlers	Low income singles in regional towns, sometimes living in social housing	2.22	1.49
L41	Downtown Blues	Older single and diverse, city centre renters with very low income, often living in social housing	0.50	0.38
L42	Township Assistance	Younger families, often single parents, with low incomes in regional towns, often living in social housing	0.93	0.89
M43	Blue-collar Retirees	Multicultural older couples living in outer-suburban areas for a long time, with low income but high property value	1.75	2.15
M44	Staying Put	Older, retired couples, sometimes with adult children or carers, who are long term resident in outer-suburban areas	2.89	5.05
M45	Lonesome Elders	Older singles, living in outer-suburban areas and satellite towns, with below average income	1.90	1.17
M46	Retirement Village	Elderly, traditional couples and singles living in retirement villages in cities and regional towns	1.70	1.34
M47	Rural Retirement	Elderly couples, sometimes with adult children or carers, who are long term residents in rural towns, with low pension income	2.40	3.55
N48	Farming Reliance	Rural farmers and farm owners with below average income, living 10-40km away from the nearest town	3.20	3.31
N49	Outback Comfort	Very rural farmers and farm owners with below average income, living 40km+ from the nearest town	0.82	0.70
N50	Soil & Toil	Single farm workers in very small rural towns. with low income and low value properties	1.46	1.23
N51	Rustic Isolation	Low education, traditional, singles in far inland remote towns, with low income and low value properties	0.91	0.83

## Mosaic Segments

Mosaic Segments offer the next level of discrimination from Mosaic Types, with 100+ Segments available. Segments are available at the household and Meshblock level and can be used to build your own segmentation solution whilst retaining the link with Mosaic Groups and Types and the wealth of information that comes with Mosaic.

The Segments of Mosaic Group A are below. For the full list, please see your Experian Account Manager.

Mosaic Segment	Description
<b>A01</b>	<b>Wealthiest families, married couples often with adult children, owning very expensive properties in exclusive inner-urban areas</b>
A01_1	Higher-income, middle-aged families; often larger households with more children. They tend to mortgage lower-value properties (compared to sister segments) which are detached in less urban areas.
A01_2	Lower-income, middle-aged families; often smaller households with less children. They tend to mortgage higher-value properties (compared to sister segments) which are detached in more urban areas.
<b>A02</b>	<b>Baby boomer families, often with adult children, owning expensive properties in inner-urban &amp; coastal areas</b>
A02_1	Higher-income, couples and singles. Compared to sister segments, they often own more urban semis/terraced/town houses and flats; albeit a significant minority choose to privately rent. Household prices are often lower, and households tend to be smaller as children aren't as prevalent.
A02_2	Lower-income, older families & couples who often own higher-value detached houses and a significant minority live in semis/terraced/town houses.
A02_3	Mid-income, younger families & couples who often mortgage lower-value detached properties in less urban & coastal locations. These households tend to be larger as children are more prevalent.
A02_3	More established couples and families, more teenage children
<b>A03</b>	<b>Middle-older aged empty nester couples renting very expensive properties in inner-urban areas, with high income</b>
A03_1	Higher-income, younger families and couples; often larger households with more children. They tend to own detached properties, some semis/terraced/town houses and flats; albeit a significant minority opt to privately rent.
A03_2	Lower-income, older couples and singles who tend to own lower-value detached properties in less urban areas; albeit some have mortgages and some reside in large blocks of flats.
<b>A04</b>	<b>Traditional baby boomer couples with adult children, owning expensive properties in inner-urban &amp; suburban areas of Sydney &amp; Melbourne</b>
A04_1	Higher-income, younger families & couples; often larger households with more children. They tend to mortgage higher-value detached properties in less urban areas.
A04_2	Higher-income, older families & couples; often larger households with more children. They tend to mortgage lower-value detached properties; albeit are still expensive, in less urban areas.
A04_3	Lower-income, older families, couples & singles often mortgaging; albeit a significant minority privately rent, high-value detached properties and some semis/terraced/town houses in more urban areas.
A04_4	Lower-income, younger families, couples & singles often mortgaging; albeit a significant minority privately rent, high-value detached properties and some semis/terraced/town houses in more coastal areas.

## Mosaic Factors

Factors is a segmentation which identifies and brings out five themes that exist from the hundreds of variables used to build Mosaic.

Factors are ideal for use in statistical techniques such as customer segmentation and market potential modelling, and are particularly useful for building scorecards that require uncorrelated input variables. They help improve statistical models, particularly those that enable enhanced targeting through deeper understanding of customers.

Factors can provide additional accuracy for targeting where a particular characteristic, such as Prosperity, is a key driver of campaign activity or customer behaviour.





### Household Enhancements: Head of Household Age

Person Age was summarised to a household level to create the Head of Household Age model, representing the age of the person likely to be the primary decision maker of the household.

For Experian's Household universe, the age of the likely Head of Household (or decision maker) is calculated using the ages of the adult population residing within the household. If the household is identified to have adults between the ages of 26 to 74 years, then the decision maker is chosen from within this group to maximize the marketing contact rates.

Banding	Brief Description	Detailed Description
01	18 to 19 years	The age of the consumer (combination of both actual and estimated) is between 18 to 19 years
02	20 to 24 years	The age of the consumer (combination of both actual and estimated) is between 20 to 24 years
03	25 to 29 years	The age of the consumer (combination of both actual and estimated) is between 25 to 29 years
04	30 to 34 years	The age of the consumer (combination of both actual and estimated) is between 30 to 34 years
05	35 to 39 years	The age of the consumer (combination of both actual and estimated) is between 35 to 39 years
06	40 to 44 years	The age of the consumer (combination of both actual and estimated) is between 40 to 44 years
07	45 to 49 years	The age of the consumer (combination of both actual and estimated) is between 45 to 49 years
08	50 to 54 years	The age of the consumer (combination of both actual and estimated) is between 50 to 54 years
09	55 to 59 years	The age of the consumer (combination of both actual and estimated) is between 55 to 59 years
10	60 to 64 years	The age of the consumer (combination of both actual and estimated) is between 60 to 64 years
11	65 to 69 years	The age of the consumer (combination of both actual and estimated) is between 65 to 69 years
12	70 to 74 years	The age of the consumer (combination of both actual and estimated) is between 70 to 74 years
13	75 to 79 years	The age of the consumer (combination of both actual and estimated) is between 75 to 79 years
14	80 to 84 years	The age of the consumer (combination of both actual and estimated) is between 80 to 84 years
15	>= 85 years	The age of the consumer (combination of both actual and estimated) is greater to or equal to 85 years
[NULL]	Insufficient information	Insufficient person level information

### Household Enhancements: Children at Address

There are two separate models to predict the likelihood of the presence of children in the household, based on the age of the children: 0-10 years or 11-18 years.

Children at Address allows for individual households to be identified that have a high probability of containing children. This allows both marketers and analysts alike to understand the type of purchases or lifestyle choices a household may make based on the presence of children in the household.

#### Children at Address 0-10 years

The likelihood of the presence of children aged 0-10 years old at the household.

The likelihood of the presence of children aged between 0 to 10 years of age is determined through the application of a predictive model (stepwise logistic). The result is ten equal deciles ranging from 1 (Very Unlikely) to 10 (Very Likely). The model was verified on households known to have children aged between 0 to 10 years of age and the final model was tested and met with Experian's modelling standards and is reviewed on a regular basis to ensure it continues to meet performance standards. Once the model banding is applied, the known children at address information is also incorporated into the final output.

### Children at Address 11-18 years

The likelihood of the presence of children aged 11-18 years old at the household.

The likelihood of the presence of children aged between 11 to 18 years of age is determined through the application of a predictive model (stepwise logistic). The result is ten equal deciles ranging from 1 (Very Unlikely) to 10 (Very Likely). The model was verified on households known to have children aged between 11 to 18 years of age and the final model was tested and met with Experian's modelling standards and is reviewed on a regular basis to ensure it continues to meet performance standards. Once the model banding is applied, the known children at address information is also incorporated into the final output.

Banding	Brief Description	Detailed Description
01	Extremely low likelihood	Extremely low likelihood of the presence of children in the household
02	Very low likelihood	Very low likelihood of the presence of children in the household
03	Low likelihood	Low likelihood of the presence of children in the household
04	Below average likelihood	Below average likelihood of the presence of children in the household
05	Average likelihood	Average likelihood of the presence of children in the household
06	Above average likelihood	Above average likelihood of the presence of children in the household
07	Moderately high likelihood	Moderately high likelihood of the presence of children in the household
08	High likelihood	High likelihood of the presence of children in the household
09	Very high likelihood	Very high likelihood of the presence of children in the household
10	Extremely high likelihood	Extremely high likelihood of the presence of children in the household
[NULL]	Insufficient information	Insufficient person level information or properties containing no residential dwellings

### Children at Address 0-10 years Flag

The children at address flag identifies the top 30% of the population that are most likely to have children aged 0 to 10 years of age at the address.

### Children at Address 11-18 years Flag

The children at address flag identifies the top 30% of the population that are most likely to have children aged 11 to 18 years of age at the address.

Banding	Brief Description	Detailed Description
0	Not likely	Residential households not likely to contain the presence of children
1	Likely	Residential households with a high likelihood of the presence of children (top 30% of population)
[NULL]	Insufficient information	Insufficient person level information or properties containing no residential dwellings

### Household Enhancements: Adults at Address

The likely number of adults present within the household. An adult is anyone aged 18 years or older living in the household. The maximum count is capped at 10 persons.

Using average persons per dwelling at mesh block level as the baseline, comparisons between Experian's proprietary person database and Census were tagged and opportunities for potential increase in adults at household were identified.

For increases and infills where Experian person counts were low or NULL, average persons per dwelling from Census and average number of bedrooms at mesh block were used conservatively. Increases were completed in mesh blocks where Experian person counts were lesser than Census; and where Experian household counts were more and Experian person counts were lesser than Census.

The model predictions are verified against census distributions at the household level for accuracy.

Banding	Brief Description	Detailed Description
1	One adult	The residential property is likely to contain one adult over the age of 18 years residing within the dwelling
2	Two adults	The residential property is likely to contain two adults over the age of 18 years residing within the dwelling
3	Three adults	The residential property is likely to contain three adults over the age of 18 years residing within the dwelling
4	Four adults	The residential property is likely to contain four adults over the age of 18 years residing within the dwelling
5	Five adults	The residential property is likely to contain five adults over the age of 18 years residing within the dwelling
6	Six adults	The residential property is likely to contain six adults over the age of 18 years residing within the dwelling
7	Seven adults	The residential property is likely to contain seven adults over the age of 18 years residing within the dwelling
8	Eight adults	The residential property is likely to contain eight adults over the age of 18 years residing within the dwelling
9	Nine adults	The residential property is likely to contain nine adults over the age of 18 years residing within the dwelling
10	Ten adults	The residential property is likely to contain ten or more adults over the age of 18 years residing within the dwelling
[NULL]	Insufficient information	Insufficient person level information or properties containing no residential dwellings



### Household Enhancements: Lifestage

Lifestage provides insight into the life situation of the people in the household. This is information that may provide insights on the consumer purchase behaviour of the household and when they would be more likely to be interested in particular types of products and services.

Lifestage is derived using a set of rules driven by the number of Adults at Address, Children at Address, Person Surname, Person Age and Gender within a household (98% of households). Where the information is insufficient to determine the household type, the most dominant household composition in the same local area is used (2% of households).

Banding	Brief Description	Detailed Description
1	Young families	Families, Extended Families and Single Parents under 35
2	Independent Youth	Couples, Singles and Homesharers under 35
3	Maturing Couples and Families	Families, Couples, Extended Families and Single Parents aged 35-44
4	Maturing Independence	Singles and Homesharers aged 35-54
5	Established Couples and Families	Families, Couples, Extended Families and Single Parents aged 45-54
6	Older Couples and Families	Families, Couples, Extended Families and Single Parents aged 55-64
7	Older Independence	Singles and Homesharers aged 55-64
8	Elderly Families	Families, Extended Families and Single Parents 65 and over
9	Elderly Couples	Couples 65 and over
10	Elderly Singles	Singles and Homesharers 65 and over
[NULL]	Insufficient information	Insufficient person level information or properties containing no residential dwellings

## ConsumerView Attributes: Credit & Financial

### Credit & Financial Summary

Attribute	Number of Bands
Household Income	7 bands
Affluence	7 bands
Risk Insight	12 bands
Credit Demand	12 bands

### Credit & Financial: Household Income

An indicator of income at the household level.

Household Income can provide insight on the spending potential of a household and the type of consumption choices the household would make.

Household Income is a discriminant model, calibrated to Mosaic with the model predictions verified against census distributions for accuracy.

Banding	Brief Description	Detailed Description
1	<= \$20,799	Consumers who are likely to have an estimated household income of less than \$20,799 per annum.
2	\$20,800 to \$41,599	Consumers who are likely to have an estimated household income of between \$20,800 to \$41,599 per annum.
3	\$41,600 to \$64,999	Consumers who are likely to have an estimated household income of between \$41,600 to \$64,999 per annum.
4	\$65,000 to \$90,999	Consumers who are likely to have an estimated household income of between \$65,000 to \$90,999 per annum.
5	\$91,000 - \$129,999	Consumers who are likely to have an estimated household income of between \$91,000 - \$129,999 per annum.
6	\$130,000 - \$181,999	Consumers who are likely to have an estimated household income of between \$130,000 - \$181,999 per annum.
7	\$182,000+	Consumers who are likely to have an estimated household income of greater than \$182,000 per annum.
[NULL]	Insufficient information	Insufficient person level information or properties containing no residential dwellings

### Credit & Financial: Affluence

Affluence is a household prediction in terms of assets and income and can indicate a household's ability to spend, or its disposable income. Affluence can assist with understanding consumer sensitivity to pricing, their ability to spend versus their potential to spend or their financial position in relation to income and assets.

It is based on a combination of household demographics, assets and investments (including home value, value of savings and shares)

Affluence is a discriminant model, calibrated to Mosaic with the model predictions verified against census distributions for accuracy.

Banding	Brief Description	Detailed Description
1	Low income and assets	Young singles and retirees with low income and assets
2	Average incomes and low assets	Younger families and single parents with average incomes and low assets
3	High incomes and low assets	Younger and maturing couples and singles with high incomes and low assets
4	Average incomes and assets	Older families and couples with average incomes and assets
5	Low incomes and high assets	Retirees and couple with low incomes and high assets
6	High incomes and assets	Established families with high incomes and assets
7	Highest incomes and assets	Older families and couples with the highest incomes and assets
[NULL]	Insufficient information	Insufficient person level information or properties containing no residential dwellings

### Credit & Financial: Risk Insight

Risk Insight can provide an indicator of risk at the sub meshblock level. For privacy reasons, the bureau data is aggregated to a geographical region, rather than a single address.

The Risk Insight model has been built using linear regression to estimate the likelihood of a bad credit event at a household in the next 6 months. The resulting Risk Insight score is based on 12 categories, of increasing credit risk, plus one category used for households that are in a sub-meshblock with no presence on the bureau. Approximately 5% of households lie in each of the top 4 highest risk categories, with 10% in each remaining score band.

Banding	Brief Description	Detailed Description
1	Highest Risk	Extremely high likelihood of the household having a high credit risk (approx. 5% of households)
2		Extremely high likelihood of the household having a high credit risk (approx. 5% of households)
3		Very high likelihood of the household having a high credit risk (approx. 5% of households)
4		Very high likelihood of the household having a high credit risk (approx. 5% of households)
5		High likelihood of the household having a high credit risk (approx. 10% of households)
6		Moderately high likelihood of the household having a high credit risk (approx. 10% of households)
7		Above average likelihood of the household having a high credit risk (approx. 10% of households)
8		Average likelihood of the household having a high credit risk (approx. 10% of households)
9		Below average likelihood of the household having a high credit risk (approx. 10% of households)
10		Low likelihood of the household having a high credit risk (approx. 10% of households)
11		Very low likelihood of the household having a high credit risk (approx. 10% of households)
12	Lowest Risk	Extremely low likelihood of the household having a high credit risk (approx. 10% of households)
99	Data not available	Insufficient data available on the houses in the region

### Credit & Financial: Credit Demand

Credit Demand can provide an indicator of demand for credit at the sub meshblock level. For privacy reasons, the credit data is aggregated to a geographical region, rather than a single address.

The credit demand model is a logistic regression model that aims to predict the probability that a household has a higher than average propensity to have a high demand for credit. It is based on enquiries for revolving credit. The combination of household demographic and sub-meshblock credit data was utilized to generate the predicted scores for this model. To ensure anonymity the final output of the model was categorised into 12 distinct bands. It is recommended to target households that fall into bands 1-4 (top 30%) for the maximum uplift.

Banding	Brief Description	Detailed Description
1	Highest Credit Demand	Extremely high likelihood of the household having a high credit demand (approx. 5% of households)
2		Extremely high likelihood of the household having a high credit demand (approx. 5% of households)
3		Very high likelihood of the household having a high credit demand (approx. 10% of households)
4		Very high likelihood of the household having a high credit demand (approx. 10% of households)
5		High likelihood of the household having a high credit demand (approx. 10% of households)
6		Moderately high likelihood of the household having a high credit demand (approx. 10% of households)
7		Above average likelihood of the household having a high credit demand (approx. 10% of households)
8		Average likelihood of the household having a high credit demand (approx. 10% of households)
9		Below average likelihood of the household having a high credit demand (approx. 10% of households)
10		Low likelihood of the household having a high credit demand (approx. 10% of households)
11		Very low likelihood of the household having a high credit demand (approx. 10% of households)
12	Lowest Credit Demand	Extremely low likelihood of the household having a high credit demand (approx. 10% of households)
[NULL]	Unknown	Unknown



## ConsumerView Attributes: Property

### Property Summary

Attribute	Number of Bands
<b>Property Basics</b>	
• Property Type	4 categories
• Number of Bedrooms	5 bands
• Number of Bathrooms	5 bands
• Number of Car Spaces	5 bands
• Property Size (upon request)	12 bands
<b>Property Value</b>	
• Rental Listing Price	6 bands
• Sale Listing Price	16 bands
<b>Property Lifestyle Essentials</b>	
• Cooling Indicator	0 or 1
• Heating Indicator	0 or 1
• Gas Indicator	0 or 1
• Pool Indicator	0 or 1
• Solar Indicator	0 or 1
• Solar First Seen Date	Date
• Solar Prediction (upon request)	10 probability bands
<b>Property Triggers</b>	
• Listed for Sale 3 mths	0 or 1
• Listed for Sale 6 mths	0 or 1
• Listed for Rent 3 mths	0 or 1
• Listed for Rent 6 mths	0 or 1
<b>Property Event</b>	
• Last Listed Rental Date	Date
• Last Listed Sale Date	Date
• Length of Residence	15 bands
• Occupant Movement Date	Date
• Movement Month	12 bands

### Property Basics: Property Type

Property type describes the physical nature of the property based upon its actual address structure. Property types include Flat, House, Lot, Postal and a catch all property type, Other.

Property type is based on a business rule set utilising AS/NZS 4819:2011 Rural and Urban addressing standard.

Banding	Brief Description	Detailed Description
FLAT	An apartment or flat	Properties where the primary residential dwelling is an apartment, unit or a flat
HOUSE	A house	Properties where the primary residential dwelling is a cottage, duplex, house, or villa
LOT	A lot (land parcel)	Land parcel address is identified as a lot
OTHER	Other	All other property types not classified as flat, house, lot or postal

### Property Basics: Number of Bedrooms

The number of bedrooms contained within the primary residential dwelling on the property. Where dwelling information is unknown, the number of bedrooms is derived from similar household structures within the area.

All property data attributes are verified against the Australian address database to ensure the property listings information is only attributed to residential properties containing at least one dwelling. If the property data attributes exceeded the accepted tolerance, then the derived attribute was used.

Banding	Brief Description	Detailed Description
1	Single bedroom dwelling	Residential properties where the primary dwelling contains only one bedroom
2	Two bedroom dwelling	Residential properties where the primary dwelling contains two bedrooms
3	Three bedroom dwelling	Residential properties where the primary dwelling contains three bedrooms
4	Four bedroom dwelling	Residential properties where the primary dwelling contains four bedrooms
5	Dwelling containing five or more bedrooms	Residential properties where the primary dwelling contains five or more bedrooms
[NULL]	Insufficient information	Properties containing no residential dwellings or no property transaction data is available

### Property Basics: Number of Bathrooms

The number of bathrooms contained within the primary residential dwelling on the property. Where dwelling information is unknown, the number of bathrooms is derived from similar household structures within the area.

All property data attributes are verified against the Australian address database to ensure the property listings information is only attributed to residential properties containing at least one dwelling. If the property data attributes exceeded the accepted tolerance, then the derived attribute was used.

Banding	Brief Description	Detailed Description
1	Single bathroom dwelling	Residential properties where the primary dwelling contains only one bathroom
2	Two bathroom dwelling	Residential properties where the primary dwelling contains two bathrooms
3	Three bathroom dwelling	Residential properties where the primary dwelling contains three bathrooms
4	Four bathroom dwelling	Residential properties where the primary dwelling contains four bathrooms
5	Dwelling containing five or more bathrooms	Residential properties where the primary dwelling contains five or more bathrooms
[NULL]	Insufficient information	Properties containing no residential dwellings or no property transaction data is available

### Property Basics: Number of Car Spaces

The number of car spaces provided at the primary residential dwelling on the property.

All property data attributes are verified against the Australian address database to ensure the property listings information is only attributed to residential properties containing at least one dwelling.

Banding	Brief Description	Detailed Description
1	Single car space	Residential properties where a single car space is provided
2	Two car spaces	Residential properties where two car spaces are provided
3	Three car spaces	Residential properties where three car spaces are provided
4	Four car spaces	Residential properties where four car spaces are provided
5	Five or more car spaces	Residential properties where five or more car spaces are provided
[NULL]	Insufficient information	Properties containing no residential dwellings or no property transaction data is available

### Property Basics: Property Size (upon request)

The size of the residential property in square metres where the property may or may not contain a dwelling.

All property data attributes are verified against the Australian address database to ensure the property listings information is only attributed to residential properties.

Banding	Brief Description	Detailed Description
1	Less than or equal to 200 sq m	Residential property land size is less than or equal to 200 square metres
2	Between 201 – 500 sq m	Residential property land size is between 201 – 500 square metres
3	Between 501 – 700 sq m	Residential property land size is between 501 – 700 square metres
4	Between 701 – 1,000 sq m	Residential property land size is between 700 – 1,000 square metres
5	Between 1,001 – 5,000 sq m	Residential property land size is between 1,001 – 5,000 square metres
6	Between 5,001 – 50,000 sq m	Residential property land size is between 5,001 – 50,000 square metres
7	Between 50,001 – 100,000 sq m	Residential property land size is between 50,001 – 100,000 square metres
8	Between 100,001 – 500,000 sq m	Residential property land size is between 100,001 – 500,000 square metres
9	Greater than 500,000 sq m	Residential property land size is greater than 500,000 square metres
[NULL]	Insufficient information	Properties containing no residential dwellings or no property transaction data is available

### Property Value: Rental Listing Price

The first published asking rental value in the most recent rental campaign for a residential property in the past 24 months.

All property data attributes are verified against the Australian address database to ensure the property listings information is only attributed to residential properties containing at least one dwelling.

Banding	Brief Description	Detailed Description
1	Less than or equal to \$200 per week	Residential properties where the latest rental value from than last two years is less than or equal to \$200 per week
2	Between \$201- \$400 per week	Residential properties where the latest rental value from than last two years is between \$201- \$400 per week
3	Between \$401- \$600 per week	Residential properties where the latest rental value from than last two years is between \$401- \$600 per week
4	Between \$601 - \$800 per week	Residential properties where the latest rental value from than last two years is between \$601 - \$800 per week
5	Between \$801 - \$1,000 per week	Residential properties where the latest rental value from than last two years is between \$801 - \$1,000 per week
6	Greater than \$1,000 per week	Residential properties where the latest rental value from than last two years is greater than \$1,000 per week
[NULL]	Insufficient information	Properties containing no residential dwellings or no property transaction data is available

### Property Value: Sale Listing Price

The first published sale asking value in the most recent sale campaign for a residential property in the past 24 months.

All property data attributes are verified against the Australian address database to ensure the property listings information is only attributed to residential properties containing at least one dwelling.

Banding	Brief Description	Detailed Description
1	Less than \$250,000	Residential properties where the last list sale price in the previous 24 months was less than \$250,000
2	\$250,000 - \$449,999	Residential properties where the last list sale price in the previous 24 months was between \$250,000 - \$449,999
3	\$450,000 - \$649,999	Residential properties where the last list sale price in the previous 24 months was between \$450,000 - \$649,999
4	\$650,000 - \$849,999	Residential properties where the last list sale price in the previous 24 months was between \$650,000 - \$849,999
5	\$850,000 - \$1,049,999	Residential properties where the last list sale price in the previous 24 months was between \$850,000 - \$1,049,999
6	\$1,050,000 - \$1,249,999	Residential properties where the last list sale price in the previous 24 months was between \$1,050,000 - \$1,249,999
7	\$1,250,000 - \$1,449,999	Residential properties where the last list sale price in the previous 24 months was between \$1,250,000 - \$1,449,999
8	\$1,450,000 - \$1,649,999	Residential properties where the last list sale price in the previous 24 months was between \$1,450,000 - \$1,649,999
9	\$1,650,000 - \$1,849,999	Residential properties where the last list sale price in the previous 24 months was between \$1,650,000 - \$1,849,999
10	\$1,850,000 - \$2,049,999	Residential properties where the last list sale price in the previous 24 months was between \$1,850,000 - \$2,049,999
11	\$2,050,000 - \$2,249,999	Residential properties where the last list sale price in the previous 24 months was between \$2,050,000 - \$2,249,999
12	\$2,250,000 - \$2,449,999	Residential properties where the last list sale price in the previous 24 months was between \$2,250,000 - \$2,449,999

<b>13</b>	\$2,450,000 - \$2,649,999	Residential properties where the last list sale price in the previous 24 months was between \$2,450,000 - \$2,649,999
<b>14</b>	\$2,650,000 - \$2,849,999	Residential properties where the last list sale price in the previous 24 months was between \$2,650,000 - \$2,849,999
<b>15</b>	2,850,000 - \$3,049,999	Residential properties where the last list sale price in the previous 24 months was between \$2,850,000 - \$3,049,999
<b>16</b>	Greater than or equal to \$3,050,000	Residential properties where the last list sale price in the previous 24 months was greater than or equal to \$3,050,000
<b>[NULL]</b>	Insufficient information	Properties containing no residential dwellings or no property transaction data is available

### Property Lifestyle Essentials: Cooling Indicator

Indication that the property has a cooling system at the premises.

Based on properties identified as having or not having a cooling system in past listings. All property data attributes are verified against the Australian address database to ensure the property listings information is only attributed to residential properties containing at least one dwelling.

<b>Banding</b>	<b>Brief Description</b>	<b>Detailed Description</b>
<b>0</b>	No cooling system identified	Residential properties where a cooling system has not been identified within the primary dwelling
<b>1</b>	A cooling system was identified	Residential properties where a cooling system has been identified within the primary dwelling
<b>[NULL]</b>	Insufficient information	Properties containing no residential dwellings or no property transaction data is available

### Property Lifestyle Essentials: Heating Indicator

Indication that the property has a heating system at the premises.

Based on properties identified as having or not having a heating system in past listings. All property data attributes are verified against the Australian address database to ensure the property listings information is only attributed to residential properties containing at least one dwelling.

<b>Banding</b>	<b>Brief Description</b>	<b>Detailed Description</b>
<b>0</b>	No heating system identified	Residential properties where a heating system has not been identified within the primary dwelling
<b>1</b>	A heating system was identified	Residential properties where a heating system has been identified within the primary dwelling
<b>[NULL]</b>	Insufficient information	Properties containing no residential dwellings or no property transaction data is available

**Property Lifestyle Essentials: Gas Indicator**

Indication that the property has gas at the premises.

Based on properties identified as having or not having gas in past listings. All property data attributes are verified against the Australian address database to ensure the property listings information is only attributed to residential properties containing at least one dwelling.

Banding	Brief Description	Detailed Description
0	Gas was not identified	Residential properties where gas has not been identified within the primary dwelling
1	Gas was identified	Residential properties where gas has been identified within the primary dwelling
[NULL]	Insufficient information	Properties containing no residential dwellings or no property transaction data is available

**Property Lifestyle Essentials: Pool Indicator**

Indication that the properties have a pool or spa at the premises.

Based on properties identified as having or not having a pool or spa in past listings. All property data attributes are verified against the Australian address database to ensure the property listings information is only attributed to residential properties containing at least one dwelling.

Banding	Brief Description	Detailed Description
0	A pool or spa was not identified	Residential properties where a pool or spa has not been identified within the primary dwelling
1	A pool or spa was identified	Residential properties where a pool or spa has been identified within the primary dwelling
[NULL]	Insufficient information	Properties containing no residential dwellings or no property transaction data is available

**Property Lifestyle Essentials: Solar Indicator**

Indication that the property has solar at the premises.

Based on properties identified as having or not having solar products in past listings. All property data attributes are verified against the Australian address database to ensure the property listings information is only attributed to residential properties containing at least one dwelling.

Banding	Brief Description	Detailed Description
0	Solar was not identified	Residential properties where a solar has not been identified within the primary dwelling
1	Solar was identified	Residential properties where a solar has been identified within the primary dwelling
[NULL]	Insufficient information	Properties containing no residential dwellings or no property transaction data is available

### Property Lifestyle Essentials: Solar First Seen Date

The date that solar was first identified at the premises.

All property data attributes are verified against the Australian address database to ensure the property listings information is only attributed to residential properties containing at least one dwelling.

Banding	Brief Description	Detailed Description
dd-mm-yyyy	The date that solar was first identified at the premises	The date that solar was first identified at the residential properties within the primary dwelling
[NULL]	Insufficient information	Properties containing no residential dwellings, identified to not have solar at the premises or no property transaction data is available

### Property Lifestyle Essentials: Solar Prediction (upon request)

Solar Prediction predicts the likelihood of individual houses having solar products or interest in solar products. Households which are known to have a solar unit have been excluded along with flats and apartment units.

The likelihood of the presence of solar is determined through the application of a predictive model (stepwise logistic). The result is ten equal deciles ranging from 1 (Very Unlikely) to 10 (Very Likely). The model was verified from over 140,000 households known to have solar products and the final model was tested and met with Experian's modelling standards and is reviewed on a regular basis to ensure it continues to meet performance standards.

Banding	Brief Description	Detailed Description
1	Extremely low likelihood	Residential properties with an extremely low likelihood of having or interest in solar products
2	Very low likelihood	Residential properties with a very low likelihood of having or interest in solar products
3	Low likelihood	Residential properties with a low likelihood of having or interest in solar products
4	Below average likelihood	Residential properties with a below average likelihood of having or interest in solar products
5	Average likelihood	Residential properties with an average likelihood of having or interest in solar products
6	Above average likelihood	Residential properties with an above average likelihood of having or interest in solar products
7	Moderately high likelihood	Residential properties with a moderately high likelihood of having or interest in solar products
8	High likelihood	Residential properties with a high likelihood of having or interest in solar products
9	Very high likelihood	Residential properties with a very high likelihood of having or interest in solar products
10	Extremely high likelihood	Residential properties with an extremely high likelihood of having or interest in solar products
[NULL]	Insufficient information	Properties containing no residential dwellings, the dwelling is a flat/unit or solar has been confirmed at the property

### Property Triggers: Listed for Sale 3 mths

Indication that the property has been listed for sale in the last 3 months.

All property data attributes are verified against the Australian address database to ensure the property listings information is only attributed to residential properties containing at least one dwelling.

Banding	Brief Description	Detailed Description
0	Not been listed for sale in the last 3 months	An indication that the residential properties has not been listed for sale in the last three months
1	Listed for sale in the last 3 months	An indication that the residential properties has been listed for sale in the last three months

**Property Triggers: Listed for Sale 6 mths**

Indication that the property has been listed for sale in the last 6 months.

All property data attributes are verified against the Australian address database to ensure the property listings information is only attributed to residential properties containing at least one dwelling.

Banding	Brief Description	Detailed Description
0	Not been listed for sale in the last 6 months	An indication that the residential properties has not been listed for sale in the last six months
1	Listed for sale in the last 6 months	An indication that the residential properties has been listed for sale in the last six months

**Property Triggers: Listed for Rent 3 mths**

Indication that the property has been listed for rent in the last 3 months.

All property data attributes are verified against the Australian address database to ensure the property listings information is only attributed to residential properties containing at least one dwelling.

Banding	Brief Description	Detailed Description
0	Not been listed for rent in the last 3 months	An indication that the residential properties has not been listed for rent in the last three months
1	Listed for rent in the last 3 months	An indication that the residential properties has been listed for rent in the last three months

**Property Triggers: Listed for Rent 6 mths**

Indication that the property has been listed for rent in the last 6 months.

All property data attributes are verified against the Australian address database to ensure the property listings information is only attributed to residential properties containing at least one dwelling.

Banding	Brief Description	Detailed Description
0	Not been listed for rent in the last 6 months	An indication that the residential properties has not been listed for rent in the last six months
1	Listed for rent in the last 6 months	An indication that the residential properties has been listed for rent in the last six months



### Property Event: Last Listed Rental Date

The date of the first occurrence of the most recent rental listing at the property.

All property data attributes are verified against the Australian address database to ensure the property listings information is only attributed to residential properties containing at least one dwelling.

Banding	Brief Description	Detailed Description
dd-mm-yyyy	The date of the most recent rental listing at the property	The date of the first occurrence of the most recent rental listing at the property
[NULL]	Insufficient information	Properties containing no residential dwellings or have had no recent listing

### Property Event: Last Listed Sale Date

The date of the first occurrence of the most recent sale listing at the property.

All property data attributes are verified against the Australian address database to ensure the property listings information is only attributed to residential properties containing at least one dwelling.

Banding	Brief Description	Detailed Description
dd-mm-yyyy	The date of the most recent sale listing at the property	The date of the first occurrence of the most recent sale listing at the property
[NULL]	Insufficient information	Properties containing no residential dwellings or have had no recent listing

**Property Event: Length of Residence**

The amount of time in years that the current occupants have likely been residing at the premises.

The Length of Residence is calculated from the association between the ConsumerView household and person level data (over 80% of the households). Where the person is not known or not confirmed at the household, the date associated with the latest property listing data is used (5% of the households). If the person tenure at the house is still unknown, the LOR is modelled using a linear regression model (14% of households).

Banding	Brief Description	Detailed Description
1	Less than 1 year	The current occupants have been residing at the premises for less than 1 year
2	Greater than or equal to 1 year and less than 2 years	The current occupants have been residing at the premises for greater than or equal to 1 year and less than 2 years
3	Greater than or equal to 2 year and less than 3 years	The current occupants have been residing at the premises for greater than or equal to 2 year and less than 3 years
4	Greater than or equal to 3 year and less than 4 years	The current occupants have been residing at the premises for greater than or equal to 3 year and less than 4 years
5	Greater than or equal to 4 year and less than 5 years	The current occupants have been residing at the premises for greater than or equal to 4 year and less than 5 years
6	Greater than or equal to 5 year and less than 6 years	The current occupants have been residing at the premises for greater than or equal to 5 year and less than 6 years
7	Greater than or equal to 6 year and less than 7 years	The current occupants have been residing at the premises for greater than or equal to 6 year and less than 7 years
8	Greater than or equal to 7 year and less than 8 years	The current occupants have been residing at the premises for greater than or equal to 7 year and less than 8 years
9	Greater than or equal to 8 year and less than 9 years	The current occupants have been residing at the premises for greater than or equal to 8 year and less than 9 years
10	Greater than or equal to 9 year and less than 10 years	The current occupants have been residing at the premises for greater than or equal to 9 year and less than 10 years
11	Greater than or equal to 10 year and less than 11 years	The current occupants have been residing at the premises for greater than or equal to 10 year and less than 11 years
12	Greater than or equal to 11 year and less than 12 years	The current occupants have been residing at the premises for greater than or equal to 11 year and less than 12 years
13	Greater than or equal to 12 year and less than 13 years	The current occupants have been residing at the premises for greater than or equal to 12 year and less than 13 years
14	Greater than or equal to 13 year and less than 14 years	The current occupants have been residing at the premises for greater than or equal to 13 year and less than 14 years
15	Greater than or equal to 14 years	The current occupants have been residing at the premises for greater than or equal to 14 years
[NULL]	Insufficient information	Properties containing no residential dwellings or no property data is available

### Property Event: Occupant Movement Date

The most recent date from the sale listing or rental listing date.

All property data attributes are verified against the Australian address database to ensure the property listings information is only attributed to residential properties containing at least one dwelling.

Banding	Brief Description	Detailed Description
dd-mm-yyyy	The data of sale listing or rental listing	The most recent date from the sale listing or rental listing date
[NULL]	Insufficient information	Properties containing no residential dwellings or no property transaction data is available

### Property Event: Movement Month

The calendar month of the most recent sale listing or rental listing date.

All property data attributes are verified against the Australian address database to ensure the property listings information is only attributed to residential properties containing at least one dwelling.

Banding	Brief Description	Detailed Description
1	January	The most recent sale listing or rental listing date occurred in January
2	February	The most recent sale listing or rental listing date occurred in February
3	March	The most recent sale listing or rental listing date occurred in March
4	April	The most recent sale listing or rental listing date occurred in April
5	May	The most recent sale listing or rental listing date occurred in May
6	June	The most recent sale listing or rental listing date occurred in June
7	July	The most recent sale listing or rental listing date occurred in July
8	August	The most recent sale listing or rental listing date occurred in August
9	September	The most recent sale listing or rental listing date occurred in September
10	October	The most recent sale listing or rental listing date occurred in October
11	November	The most recent sale listing or rental listing date occurred in November
12	December	The most recent sale listing or rental listing date occurred in December
[NULL]	Insufficient information	Properties containing no residential dwellings or no property data is available

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**Experian Marketing Services**  
**Level 6, 549 St Kilda Road**  
**Melbourne, VIC 3004**

**T (61) 3 8699 0100**  
**E [info@au.experian.com](mailto:info@au.experian.com)**  
**W [Experian.com.au/marketing-services](http://Experian.com.au/marketing-services)**

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Registered office address: The Sir John Peace Building, Experian Way, NG2 Business Park, Nottingham, NG80 1ZZ.