

Display Requirements for Cotality Product Data

Version 2

July 2025



Contents

1. Introduction	1
2. Display Requirements	1
Standard Display Requirements	1
3. Copyright Notice	3
3.1 Australian Copyright Notice	3
3.2 New Zealand Copyright Notice.....	3
4. Disclaimers	3
4.1 Cotality General Disclaimer - Australia and New Zealand	3
4.2 Australian State Disclaimers	4
4.2.1 Queensland Data	4
4.2.2 South Australian Data	4
4.2.3 New South Wales Data	4
4.2.4 Victorian Data	4
4.2.4.1 Victorian Data Disclaimer	4
4.2.4.2 Service Agents	5
4.2.5 Western Australian Data	5
4.2.6 Australian Capital Territory Data	5
4.2.7 Tasmanian Data	5
4.3 AVM Estimate.....	6
4.3.1 AVM Disclaimer Display Requirements	6
4.3.2 AVM Disclaimer	6
4.3.3 AVM Confidence Scores and AVM Confidence Score Definitions	7
4.3.3.1 Individual AVM Confidence Score Definitions	7
4.3.3.2 General AVM Confidence Score Description	8
4.3.4 Short Version AVM Disclaimer	8
4.3.5 Historical AVM Estimate	8
4.4 Cordell Construction Cost Data	9
4.4.1 Cordell Construction Cost Data Display Requirements.....	9
4.4.1.1 Short Form Disclaimer (to be displayed where Cotality Product Data is displayed)	9
4.4.1.2 Long Form Disclaimer (to be included in End User Terms)	9
4.5 Cordell Sum Sure Estimate.....	10
4.5.1 Cordell Sum Sure Estimate	10
4.5.2 Escalation Cost Factor (Future Estimate)	10

4.5.3 BAL Estimate Australia.....	10
4.6 Valuation Performance Benchmarking.....	11
4.7 Maps	11
4.8 Hazard and Risk Data	11
4.8.1 Australian Hazard, Risk and Zoning Data	11
4.8.1.1 Hazard and/or Risk Data	11
4.8.1.2 Hazard and/or Risk Data (including Archistar Data).....	12
4.8.1.3 Zoning Data.....	12
4.8.1.4 Munich RE Data Attribution Requirement	12
4.8.2 New Zealand Hazards and Risks Data (New Zealand only)	13
4.9 Building Consent Information	13
4.9.1 Australian Building Consent Information.....	13
4.9.2 New Zealand Building Consent Information	14
4.9.3 Development Approval Information.....	14
4.10 Model, Calculators and Tools.....	14
4.11 ABS Disclaimer	15
4.12 Australia Creative Commons Disclaimers.....	15
4.12.1 Creative Commons (general).....	15
4.12.2 Schools Data.....	15
4.13 New Zealand Creative Commons Disclaimers	15
4.13.1 Creative Commons (general).....	15
4.14 Geocoded National Address File (G-NAF).....	16
4.15 Precisely Data	16
4.16 CSIRO/Energy Efficiency	16
4.16.1 Energy Efficiency Display Requirements.....	16
4.16.2 Energy Efficiency Disclaimer	16
4.16.3 Input Data Quality Indicator.....	17
4.17 Nearmap Data	17
4.18 Agency Benchmark Reports.....	17
4.19 Auction Clearance Rates	18
4.20 Comparative Market Analysis (CMA) Appraisal Amounts	18
4.21 Floor Plans	18
4.22 New Zealand Specific Disclaimers.....	18
4.22.1 Auckland Council	18
4.22.2 NZ Post Data	19
4.22.3 NZ Post GeoPAFData	19
4.22.4 NZ Post Postcode Network File (PNF) Data	19

5. Attribution.....	20
5.1 Reproduction of Product Data.....	20
5.2 Reproduction of Product Data in a Derivative Work	20
6. About Cotality	20
7. End User Terms	21
7.1 End User must accept the End User Terms	21
7.2 End User Terms Acknowledgement/Acceptance	21
7.3 End User Terms Content	21
7.3.1 End User Terms for all Cotality Products except Cordell Sum Sure	21
7.3.2 End User Terms for Cordell Sum Sure	21
Appendix 1 - Terms Used	22
Appendix 2 - API Content Services.....	23

1. Introduction

This document sets out the disclaimers, limitations and descriptions relating to Product Data made available by Cotality.

Cotality obtains significant volumes of Product Data under licence from various third-party data providers, including government agencies in Australia and New Zealand. Those licences in some instances contain certain flow-down obligations that Cotality must pass onto its customers, and any end users of the Product Data.

This document applies to any customer of Cotality accessing Product Data and sets out the requirements for displaying Product Data to an end user (i.e. anyone who can access the Product Data that we supply to you, in accordance with what is permitted under the Licence Agreement).

Note: This document forms part of and is incorporated by reference into your Licence Agreement with Cotality for access to the Product Data. This document sets out information related to the content of disclaimers, notices and attribution and the display requirements which apply to that Product Data. This document does not set out your rights and obligations around Permitted Use (for example, who is permitted to access the Product Data). Those requirements are set out in your Licence Agreement.

2. Display Requirements

Standard Display Requirements

This table contains the standard display requirements for display of disclaimers, notices and attribution (**Disclaimers**). These standard display requirements apply to all Disclaimers, unless there are different requirements for your specific Disclaimer set out in the relevant section below. Refer to the Solution Design (attached to your Licence Agreement) for details on which Disclaimers apply to you.

Table 1: Standard Display Requirements

	WHAT TO DO	WHAT NOT TO DO
General Requirements	<ul style="list-style-type: none">Display the Disclaimer clearly, so that it is easily noticeable and readable.Display the Disclaimer in close proximity to the Product Data.Display the Disclaimer on each page or screen that contains Product Data. <p>TIP: What does 'close proximity' mean? A good test is to ensure that when you look at the Product Data, you can clearly see the Disclaimer without scrolling or moving to a different page. It must be clearly visible and obvious to the viewer, and on the same page as the Product Data.</p>	<ul style="list-style-type: none">Don't display the Disclaimer on a different page or screen to where the Product Data is shown.Don't display the Disclaimer far away from where the Product Data is shown (it should be close to the Product Data).Don't make the Disclaimer less prominent than the other disclaimers or notices displayed.Don't alter the wording of any Disclaimer.
Website and Desktop Applications	<ul style="list-style-type: none">Display Disclaimer on each webpage or screen that displays Product Data.If you need to save on space, you can use a scroll box on the same page as the Product Data.If you use a scroll box, please ensure that the heading text at the top of the scroll box clearly identifies the Disclaimers (an example of an appropriate heading text is: <i>Cotality Property Data Disclaimers</i>).	<ul style="list-style-type: none">Don't include Disclaimers in a collapsible section (if you need to save on space, you can use a scroll box instead).Don't include Disclaimers on a different page using a hyperlink (where the wording of the Disclaimer is hosted on a separate page). If you need to save on space, you can use a scroll box instead.

	WHAT TO DO	WHAT NOT TO DO
Mobile Applications & Small Screen Resolutions	<ul style="list-style-type: none"> • Display as per requirements for Websites and Desktop Applications; or • Display a hyperlink to a separate page on which the Disclaimers are hosted (Disclaimer Page). The hyperlink to the Disclaimer Page must: <ul style="list-style-type: none"> ○ be displayed on each page of the application that displays Product Data; ○ be displayed in close proximity to the Product Data; and ○ clearly identify the content of the Disclaimer Page (i.e. an appropriate heading would be: <i>Cotality Property Data Disclaimers</i>). 	<ul style="list-style-type: none"> • Don't display the hyperlink far away from the Product Data (e.g. at the bottom of the page, in a different section or a different page). It should be displayed close to the Product Data. • Don't name the hyperlink something unrelated (e.g. 'Further Information'). It should be clear that the hyperlink leads to a page containing the Disclaimers, so that it is clear to the viewer that a disclaimer applies to the Product Data.
Reports (digital and hardcopy)	<ul style="list-style-type: none"> • For copyright notices and attribution requirements, always display on the same page as the Product Data, commentary or content, in close proximity. • For any other Disclaimers: <ul style="list-style-type: none"> ○ display on each page that contains Product Data; or <ul style="list-style-type: none"> ○ display at the bottom of the report in which the Product Data appears, unless there is a different requirement for the relevant Disclaimer set out below. 	<ul style="list-style-type: none"> • Don't forget to check the relevant section below for any specific display requirements that apply to the Disclaimer (which supersede these standard requirements). • Don't display copyright notices and attribution requirements on a different page to where the Product Data, commentary or content is shown.

3. Copyright Notice

3.1 Australian Copyright Notice

Australian Copyright Notice

When displaying Australian sourced Product Data, the following copyright notice must be displayed in accordance with the Standard Display Requirements:

This publication reproduces materials and content owned or licenced by RP Data Pty Ltd trading as Cotality (Cotality) and may include data, statistics, estimates, indices, photographs, maps, tools, calculators (including their outputs), commentary, reports and other information (Cotality Data).

© Copyright 2025. Cotality and its licensors are the sole and exclusive owners of all rights, title and interest (including intellectual property rights) subsisting in the Cotality Data contained in this publication. All rights reserved.

API Key

clCopyright_au

3.2 New Zealand Copyright Notice

New Zealand Copyright Notice

When displaying New Zealand sourced Product Data, the following copyright notice must be displayed in accordance with the Standard Display Requirements:

This publication reproduces materials and content owned or licenced by CoreLogic NZ Limited trading as Cotality (Cotality) and may include data, statistics, estimates, indices, photographs, maps, tools, calculators (including their outputs), commentary, reports and other information (Cotality Data).

© Copyright 2025. Cotality and its licensors are the sole and exclusive owners of all rights, title and interest (including intellectual property rights) subsisting in the Cotality Data contained in this publication. All rights reserved.

API Key

clCopyright_nz

4. Disclaimers

4.1 Cotality General Disclaimer - Australia and New Zealand

The supply of any Product Data is made subject to the following disclaimer. Any display of Product Data, from Australia and New Zealand, must include the following disclaimer in accordance with the Standard Display Requirements.

The Cotality Data provided in this publication is of a general nature and should not be construed as specific advice or relied upon in lieu of appropriate professional advice.

While Cotality uses commercially reasonable efforts to ensure the Cotality Data is current, Cotality does not warrant the accuracy, currency or completeness of the Cotality Data and to the full extent permitted by law excludes all liability for any loss or damage howsoever arising (including through negligence) in connection with the Cotality Data.

API Key

clData_anz

4.2 Australian State Disclaimers

Where Product Data (or any reports supplied by Cotality AU) have been compiled with data supplied under licence from an Australian State government supplier, the following State disclaimers apply and must be displayed in addition to the Cotality data disclaimers in accordance with the Standard Display Requirements.

4.2.1 Queensland Data

To be used on all Products (with the exception of those sent by SMS)

Based on or contains data provided by the State of Queensland (Department of Resources) 2025. In consideration of the State permitting use of this data you acknowledge and agree that the State gives no warranty in relation to the data (including accuracy, reliability, completeness, currency or suitability) and accepts no liability (including without limitation, liability in negligence) for any loss, damage or costs (including consequential damage) relating to any use of the data. Data must not be used for direct marketing or be used in breach of the privacy laws; more information at www.propertydatacodeofconduct.com.au.

API Key

stateQld_au

To be used on all Products sent by SMS

Subject to disclaimer at <https://www.cotality.com/au/legal/disclaimers>

API Key

stateQld_sms_au

4.2.2 South Australian Data

© 2025 Copyright in this information belongs to the South Australian Government and the South Australian Government does not accept any responsibility for the accuracy or completeness of the information or its suitability for any purpose.

API Key

stateSa_au

4.2.3 New South Wales Data

Contains property sales information provided under licence from the Valuer General New South Wales. RP Data Pty Ltd trading as Cotality is authorised as a Property Sales Information provider by the Valuer General New South Wales.

API Key

stateNsw_au

4.2.4 Victorian Data

4.2.4.1 Victorian Data Disclaimer

The State of Victoria owns the copyright in the Property Sales Data and reproduction of that data in any way without the consent of the State of Victoria will constitute a breach of the Copyright Act 1968 (Cth). The State of Victoria does not warrant the accuracy or completeness of the Property Sales Data and any person using or relying upon such information does so on the basis that the State of Victoria accepts no responsibility or liability whatsoever for any errors, faults, defects or omissions in the information supplied.

API Key

stateVic_au

4.2.4.2 Service Agents

If a customer is displaying any Victorian data sourced from Cotality AU to a third party (i.e. anyone who is not an employee of the customer) it is considered a Service Agent, and it must also display:

- the Service Agent Statement (see below); and
- Cotality branding (in accordance with the Cotality Brand Guidelines),

on each page as the Product Data is displayed, and otherwise in accordance with the Standard Display Requirements.

Service Agent Statement

This information is supplied on behalf of Cotality.

API Key	service_agent
---------	---------------

4.2.5 Western Australian Data

Information contained within this product includes or is derived from the location information data licensed from Western Australian Land Information Authority (WALIA) (2025) trading as Landgate. Copyright in the location information data remains with WALIA. WALIA does not warrant the accuracy or completeness of the location information data or its suitability for any particular purpose. Western Australian Land Information Authority owns all copyright in the location information which is protected by the Copyright Act 1968 (Cth) and apart from any use as permitted under the fair dealing provisions of the Copyright Act 1968 (Cth), all other rights are reserved and no location information, or part of the location information, may be reproduced, distributed, commercialised or re-used for any other purpose without the prior written permission of Western Australian Land Information Authority (Landgate).

API Key	stateWa_au
---------	------------

4.2.6 Australian Capital Territory Data

The Territory Data is the property of the Australian Capital Territory. Any form of Territory Data that is reproduced, stored in a retrieval system or transmitted by any means (electronic, mechanical, microcopying, photocopying, recording or otherwise) must be in accordance with this agreement. Enquiries should be directed to: acepdcustomerservices@act.gov.au. Director, Customer Coordination, Access Canberra ACT Government. GPO Box 158 Canberra ACT 2601.

API Key	stateAct_au
---------	-------------

4.2.7 Tasmanian Data

This product incorporates data that is copyright owned by the Crown in Right of Tasmania. The data has been used in the product with the permission of the Crown in Right of Tasmania. The Crown in Right of Tasmania and its employees and agents:

- give no warranty regarding the data's accuracy, completeness, currency or suitability for any particular purpose; and*
- do not accept liability howsoever arising, including but not limited to negligence for any loss resulting from the use of or reliance upon the data.*

Base data from the LIST © State of Tasmania <http://www.thelist.tas.gov.au>

API Key	stateTas_au
---------	-------------

4.3 AVM Estimate

4.3.1 AVM Disclaimer Display Requirements

Any display of an AVM Estimate (rental or sale) provided by Cotality (in any form), must display:

1. The date of the AVM Estimate (unless not reasonably practicable);
2. The AVM Disclaimer;
3. The Confidence Score (set out below); and
4. An explanation for the Confidence Score. This can either be in the form of:
 - a. the Confidence Score Definition applicable to the AVM Estimate returned (which will differ depending on what Confidence Score is applicable to that AVM Estimate); or
 - b. the General Confidence Description (a general explanation of how to read a Confidence Score which can be used for all AVM Confidence Scores),

(AVM Content).

All applications (excluding reports): For all instances where an AVM is displayed, except for reports, the AVM Content must be displayed on the same page that the AVM appears in accordance with the Standard Display Requirements.

Reports: Where an AVM is displayed in a report, all AVM Content must be displayed on the same page that the AVM appears in accordance with the Standard Display Requirements, save that you can choose to display the Short Version AVM Disclaimer on the same page that the AVM is displayed if you also include the full AVM Disclaimer at the end of the report.

Historical AVMs: Where a historical AVM is displayed, the Historical AVM Estimate disclaimer must be displayed on the same page that the AVM appears in accordance with the Standard Display Requirements.

NOTE: Statements in relation to an AVM: An AVM Estimate is not a valuation or a price and should not be referred to as such. It should always be referred to as an 'automated valuation model estimate' or 'AVM Estimate' (or similar as approved by Cotality).

4.3.2 AVM Disclaimer

The supply of any AVM Estimate (sale value estimate and/or rental value estimate) is made subject to the following disclaimer. Any display by you of an AVM Estimate provided by Cotality (in any form) must display the following disclaimer in accordance with the AVM Disclaimer Display Requirements:

*An automated valuation model estimate (**AVM Estimate**) is a statistically derived estimate of the sale or rental value (as the context requires) of the subject property. An AVM Estimate is generated (i) by a computer driven mathematical model in reliance on available data; (ii) without the physical inspection of the subject property; (iii) without taking into account any market conditions (including building, planning, or economic), and/or (iv) without identifying observable features or risks (including adverse environmental issues, state of repair, improvements, renovations, aesthetics, views or aspect) which may, together or separately, affect the value.*

An AVM Estimate is current only at the date of publication or supply. An AVM Estimate must not be relied upon as a professional valuation or an accurate representation of the market sale or rental value of the subject property. Cotality expressly excludes any warranties and representations that an AVM Estimate is an accurate representation as to the market sale or rental value of the subject property.

To the full extent permitted by law, Cotality excludes all liability for any loss or damage howsoever arising or suffered by the recipient, whether as a result of the recipient's reliance on the accuracy of an AVM Estimate or otherwise arising in connection with an AVM Estimate.

API Key

avm_anz

4.3.3 AVM Confidence Scores and AVM Confidence Score Definitions

The AVM Confidence Scores and Definitions are set out below. You can either display individual definitions to reflect the relevant Confidence Score of the returned AVM Estimate (section 4.3.3.1) or, if preferred, can be returned as a general definition which applies for all AVM Confidence Scores (section 4.3.3.2).

4.3.3.1 Individual AVM Confidence Score Definitions

To be used where you wish to display the relevant Confidence Score of the subject AVM Estimate (e.g. in a tool tip). The Confidence Score displayed needs to reflect the relevant Confidence Score that applies to that AVM Estimate.

Table 2: Individual AVM Confidence Score Definitions

AVM Confidence Score (returned in output via the API)	Applicable AVM Confidence Score Definitions (returned via the API Key)	API Key
High	<i>A high confidence score reflects the confidence in the available data used in the AVM Estimate calculation. High confidence is typically a result of an optimal number of available comparable properties and/or a lesser degree of variability between the subject and comparable properties and/or high availability of comparable property data in the area.</i>	avm_confidence_high
Medium-High	<i>A medium-high confidence score reflects the confidence in the available data used in the AVM Estimate calculation. Medium-high confidence is typically a result of a high number of available comparable properties and/or a lesser degree of variability between the subject and comparable properties and/or high availability of comparable property data in the area.</i>	avm_confidence_med-high
Medium	<i>A medium confidence score reflects the confidence in the available data used in the AVM Estimate calculation. Medium confidence is typically a result of a medium degree of available comparable properties and variability between the subject and comparable properties in the area and/or medium availability of comparable property data in the area.</i>	avm_confidence_med
Medium-Low	<i>A medium-low confidence score reflects the confidence in the available data used in the AVM Estimate calculation. Medium-low confidence is typically a result of a low degree of available comparable properties and variability between the subject and comparable properties in the area and/or medium availability of comparable property data in the area.</i>	avm_confidence_med-low
Low	<i>A low confidence score reflects the confidence in the available data used in the AVM Estimate calculation. Low confidence is typically a result of minimal available comparable properties and/or a high degree of variability between the subject and comparable properties in the area and/or low availability of comparable property data in the area. This AVM is not reliable and should only be used with caution. We would recommend using a different valuation method to ensure a higher level of confidence.</i>	avm_confidence_low

4.3.3.2 General AVM Confidence Score Description

To be used where you wish to display a general Confidence Score description for all returned AVM Estimates (which won't change to reflect the relevant AVM Confidence Score for the subject AVM Estimate). It's a general description which applies to all AVM Confidence Scores.

The AVM confidence score reflects the confidence in the available data used in the AVM Estimate calculation. The available confidence values range from high to low. An AVM Estimate with a 'High' confidence is considered more reliable than an AVM Estimate with a 'Medium-High', 'Medium', 'Medium-Low' or 'Low' confidence. The confidence reflects the amount of data we have on the subject property and similar properties in the surrounding areas. Generally, the more data we have for the local real estate market and subject property, the higher the confidence level. Confidence should be considered alongside the AVM Estimate. A 'Low' confidence AVM Estimate may not be reliable and should only be used with caution. For 'Low' confidence AVM Estimates, we recommend using a different valuation method to ensure a higher level of confidence.

API Key

avm_confidence

4.3.4 Short Version AVM Disclaimer

Note: only to be used in reports, where the full AVM Disclaimer is also displayed at the end of the report.

Where an AVM Estimate provided by Cotality is displayed in a report, instead of displaying the AVM Estimate Disclaimer on the same page as the AVM Estimate is displayed, you may display:

- the following short version AVM disclaimer on the same page as the AVM Estimate is displayed,
- plus**
- the AVM Disclaimer (full version set out above) at the end of the Report.

*An automated valuation model estimate (**AVM Estimate**) is a statistically derived estimate of the sale or rental value (as the context requires) of the subject property. An AVM Estimate must not be relied upon as a professional valuation or an accurate representation of the market sale or rental value of the subject property. For further information about the AVM Estimate, please refer to the end of this document.*

API Key

avmShort_anz

4.3.5 Historical AVM Estimate

The supply of any historical AVM Estimate (sale value estimate and/or rental value estimate) is made subject to the following disclaimer. Any display by you of a historical AVM Estimate provided by Cotality (in any form) must display the following disclaimer in addition to the other AVM Content set out above:

The estimated value returned is based on a historical date to the current date, and as such the property attributes utilised to calculate this estimate may not match the current property attributes displayed.

API Key

historicAvmOriginationDisclaimer

4.4 Cordell Construction Cost Data

4.4.1 Cordell Construction Cost Data Display Requirements

The supply of any Cordell Construction Cost Data is made subject to the following disclaimers. Any display of Cordell Construction Cost Data provided by Cotality (in any form), must display:

1. The Short Form Disclaimer on the same page as the Cordell Construction Cost Data is displayed (and otherwise in accordance with the Standard Display Requirements);

Plus

2. The Long Form Disclaimer in the End User Terms.

4.4.1.1 Short Form Disclaimer (to be displayed where Cotality Product Data is displayed)

Any estimated construction cost produced by use of the data is not intended to replace a professional valuation of improvement replacement costs through an appropriately qualified person (such as a valuer or quantity surveyor) as the data does not take into account all relevant information. This includes (but is not limited to) the scope for variations in construction costs due to matters such as the quality and complexity of a replacement or repair item, the location and market conditions, fluctuations in availability of materials or construction cost information and the delivery and lead time and does not include any allowance for costs associated with content removal costs, landscaping costs, temporary rental costs and the costs of rectifying damage caused during any demolition and construction phases to the land or improvements of the property.

While the data used in this report is regularly updated, Cotality disclaims all warranties that the data is accurate, complete or up to date and excludes all liability for any loss or damage howsoever arising as a result of any reliance on the accuracy of the data.

API Key	constructionShort_anz
---------	-----------------------

4.4.1.2 Long Form Disclaimer (to be included in End User Terms)

You must include the following long form disclaimer in the End User Terms:

<p><i>Any construction pricing or costing data (Data) is indicative only and is not intended to replace a professional valuation of improvement or replacement costs through an appropriately qualified person (such as a valuer or quantity surveyor).</i></p> <p><i>Any Data does not take into account all matters that may be relevant for determining improvement or replacement costs, such as (without limitation):</i></p> <ol style="list-style-type: none"> <i>the scope for variations in construction costs due to matters such as the quality and complexity of a replacement or repair item;</i> <i>the location of the property and market conditions in that location or wider construction industry;</i> <i>fluctuations in availability of materials, or construction pricing or costing information, and the delivery and lead time;</i> <i>any allowances for any statutory consents including building and planning;</i> <i>any allowances for any engineering or other design requirements associated with any improvement or replacement;</i> <i>any allowances for costs associated with content removal costs, landscaping costs, temporary rental costs and the costs of rectifying damage caused during any demolition and construction phases to the land or improvements of the property;</i> <i>where such Data is combined with data from a third party (such as a property owner), the accuracy of that third party information; and</i> <i>where such Data relates to an insurance policy or claim, the terms of any insurance policy.</i> <p><i>Whilst the Data used in this report is regularly updated, Cotality disclaims all warranties that the Data is accurate, complete, or up to date and excludes all liability for any loss or damage howsoever arising as a result of any reliance on the accuracy of the Data</i></p>

API Key	construction_anz
---------	------------------

4.5 Cordell Sum Sure Estimate

4.5.1 Cordell Sum Sure Estimate

The supply of any Cordell Sum Sure Estimate is made subject to the following disclaimer. Any display of a Cordell Sum Sure Estimate must display the following disclaimer on the same page as the Cordell Sum Sure Estimate, and otherwise in accordance with the Standard Display Requirements:

*The Cordell Sum Sure Estimate is an estimate of the cost to rebuild the improvements on your property and is generated by the Cordell Sum Sure Calculator which uses available property attribute information (including information you input or confirm) and/or information collated by Cotality about the subject property (from insurers and other third party sources) and analyses them against construction industry data to statistically derive a rebuild estimate through a series of computer implemented algorithms (**Cordell Sum Sure Estimate**).*

The Cordell Sum Sure Estimate does not take into account individual design features, site specific conditions, structural conditions and materials, local planning laws or any other regulations and may not be suitable for your particular circumstances. The Cordell Sum Sure Estimate is an indicative guide only and must not be relied upon as an accurate representation of the costs associated with rebuilding your property or in lieu of appropriate professional advice.

While Cotality uses commercially reasonable efforts to ensure the Cordell Sum Sure Estimate is current, Cotality does not warrant the accuracy, currency or completeness of the Cordell Sum Sure Estimate and to the full extent permitted by law excludes all liability for any loss or damage howsoever arising (including through negligence) in connection with the Cordell Sum Sure Estimate.

API Key

cssEstimate_anz

4.5.2 Escalation Cost Factor (Future Estimate)

Where a future estimate is applied to the Cordell Sum Sure Estimate (**Escalation Cost Factor**), the supply is made subject to the following disclaimer. Any display of a Cordell Sum Sure Estimate that has had an Escalation Cost Factor applied must display the following disclaimer on the same page as the Cordell Sum Sure Estimate, in addition to the Cordell Sum Sure Estimate disclaimer:

The Escalation Cost Factor is designed to provide an indication of the impact of potential inflationary cost increases to the Cordell Sum Sure Estimate in 12- or 18-months' time. The Escalation Cost Factor is based on past CCCI Index data only and does not take into account market conditions or other economic factors. The Escalation Cost Factor must not be relied upon as an accurate prediction of current or future cost inflation to the Cordell Sum Sure Estimate, or in or in lieu of appropriate professional advice. To the full extent permitted by law, Cotality excludes all liability for any loss or damage howsoever arising suffered by the recipient, whether as a result of the recipient's reliance on the accuracy of the Escalation Cost Factor or otherwise arising in connection with the Escalation Cost Factor.

API Key

cssFutureEstimate_anz

4.5.3 BAL Estimate Australia

The supply of any bushfire attack level (**BAL**) Estimate in Australia is made subject to the following disclaimer. Any display of a BAL Estimate must display the following disclaimer on the same page as the BAL Estimate, in addition to the Cordell Sum Sure Estimate disclaimer:

*A Bushfire Attack Level Estimate (**BAL Estimate**) is an estimate of a subject property's potential bushfire risk generated using a data driven simplified methodology, without physical inspection of the site, and is designed for use solely as an input to the Cordell Sum Sure Calculator in generating a Cordell Sum Sure Estimate for a subject property.*

A BAL Estimate must not be relied upon as a Bushfire Attack Level (BAL) rating as determined in accordance with Australian Standard AS 3959:2018 Construction of buildings in bushfire-prone areas (and amendments or replacements) or used in establishing construction requirements for a site, and is not intended to replace a professional assessment of bushfire risk for a subject property. A BAL Estimate is current only at the date of publication or supply.

Cotality does not warrant the accuracy, currency or completeness of the BAL Estimate, and to the full extent permitted by law, Cotality excludes all liability for any loss or damage howsoever arising or suffered by the recipient in connection with a BAL Estimate.

API Key

balEstimate_au

4.6 Valuation Performance Benchmarking

The supply of any Valuation Performance Benchmarking report containing Product Data is made subject to the following disclaimer. Any display of this Product Data must include the following disclaimer in accordance with the Standard Display Requirements.

Product Data for this report is derived from and limited to the volumes of valuer-conducted valuation reports undertaken and completed (including valuations conducted using desktop solutions or through a physical (internal and/or external) inspection) on behalf of participating lenders through Cotality's mortgage origination platforms and is not a complete or accurate record of all valuation activity across the market. The Product Data provided in this publication is of a general nature and should not be construed as specific advice or relied upon in lieu of appropriate professional advice. While Cotality uses commercially reasonable efforts to ensure the Product Data is current, Cotality does not warrant the accuracy, currency or completeness of the Product Data and to the full extent permitted by law excludes all liability for any loss or damage howsoever arising (including through negligence) in connection with the Product Data.

API Key

valperfbenchmarking_au

4.7 Maps

The supply of any Product Data containing maps is made subject to the following disclaimer. Any display of this Product Data must include the following disclaimer in accordance with the Standard Display Requirements.

A map showing boundaries of a property is indicative only and may not be complete or accurate. Any map that is produced is not intended or designed to replace the certificate of title or land survey information. If you need a certificate of title or land survey information for any purpose, then you can order these separately from Cotality or the relevant government body.

API Key

map_anz

4.8 Hazard and Risk Data

4.8.1 Australian Hazard, Risk and Zoning Data

The supply of any Product Data containing hazard, risk or zoning related information is made subject to the following disclaimers (including the additional disclaimer where Archistar Data is displayed). Any display of this Product Data must include the relevant disclaimer in accordance with the Standard Display Requirements.

4.8.1.1 Hazard and/or Risk Data

To be used where Hazard and/or Risk Data is displayed, but no Archistar Data is displayed.

*Any hazard or risk data or information (**Hazard Data**) provided is indicative only and not intended to replace obtaining specific professional advice in relation to such information. Any Hazard Data does not take into account all matters that may be relevant for determining relevant hazards or risks, and the recipient acknowledges and accepts:*

- (a) it is not based on any site-specific geological or engineering investigation at the relevant property;*
- (b) the Hazard Data is not a geological or engineering report for a property and does not replace the need for a site inspection in relation to issues relating to geological, foundation, or other hazard-related conditions at the relevant property; and*
- (c) the information and data contained in the Hazard Data has been obtained from a variety of third party sources and does not specifically originate from Cotality.*

API Key

Hazardrisks_au

4.8.1.2 Hazard and/or Risk Data (including Archistar Data)

To be used where Hazard and/or Risk Data is displayed including Archistar Data.

Archistar Data includes the following data sets:

- planning/zoning (aspatial data for planning overlays, planning uses and zoning);
- hazard (aspatial data to assess risk including risk ratings for flood, bushfire, coastal erosion, landslide or earthquake); and
- geospatial layers (flood, bushfire and heritage overlays).

*Any hazard or risk data or information (**Hazard Data**) provided is indicative only and not intended to replace obtaining specific professional advice in relation to such information. Any Hazard Data does not take into account all matters that may be relevant for determining relevant hazards or risks, and the recipient acknowledges and accepts:*

- it is not based on any site-specific geological or engineering investigation at the relevant property;*
- the Hazard Data is not a geological or engineering report for a property and does not replace the need for a site inspection in relation to issues relating to geological, foundation, or other hazard-related conditions at the relevant property; and*
- the information and data contained in the Hazard Data has been obtained from a variety of third party sources and does not specifically originate from Cotality.*

ARCHISTAR and its third party suppliers hereby expressly disclaim all warranties and liability in relation to your use of the ARCHISTAR Zoning Data including that the Zoning Database will meet your requirements, is fit or suitable for your particular purpose, be of merchantable quality, be compatible with your access facilities.

API Key

HazardrisksArchistarZoning_au

4.8.1.3 Zoning Data

To be used where zoning data is displayed (excluding other Hazard and/or Risk Data).

ARCHISTAR and its third party suppliers hereby expressly disclaim all warranties and liability in relation to your use of the ARCHISTAR Zoning Data including that the Zoning Database will meet your requirements, is fit or suitable for your particular purpose, be of merchantable quality, be compatible with your access facilities.

API Key

archistarHazardZoning_au

4.8.1.4 Munich RE Data Attribution Requirement

Where Product Data (or any reports supplied by Cotality AU) have been compiled with data supplied under licence from Munich RE, the following attribution requirement applies and must be displayed in conjunction with Cotality data disclaimers.

Note: This attribution needs to be displayed in addition to the relevant Hazard and/or Risk Data disclaimer set out above.

Risk data provided by Munich RE and powered by Cotality.

API Key

munichre

4.8.2 New Zealand Hazards and Risks Data (New Zealand only)

The supply of any Product Data containing hazard and risk related information is made subject to the following disclaimers. Any display of this Product Data must include the following disclaimer in accordance with the Standard Display Requirements.

*Any hazard and risk data is provided for the purposes of identifying factors that might influence the land dealing and other property rights in relation to the relevant property (**Hazard Data**). It is indicative only and not intended to replace specific professional advice.*

Any Hazard Data does not take into account all matters that may be relevant to a property and the recipient acknowledges and accepts:

- (a) that Cotality does not make any representations in relation to the relevant property;*
- (b) it is not based on any site-specific geological or engineering investigation at the relevant property;*
- (c) that Hazard Data is not a geological or engineering report for a property and does not replace the need for a site inspection in relation to issues relating to geological, foundation, or other hazard-related conditions at the relevant property;*
- (d) the information and data contained in the Hazard Data has been obtained from a variety of third party sources;*
- (e) a Maori land indicator is indicative only, and is not a replacement of the records held by the Maori Land Court;*
- (f) a weathertightness indicator is indicative only and is not a replacement for a specialist weathertightness building inspection report;*
- (g) any ownership information provided is based on certificate of title available from the relevant registering body and has not been changed in any way by Cotality. Such data and information is not a substitute for a certificate of title; and*
- (h) an allowance has been made in relation to properties in Canterbury, where the relevant property has been identified as having a CERA technical category rating. This allowance is indicative only and specific engineering advice should be sought for a reliable estimate of any costs associated with the property having a CERA technical category rating.*

API Key

hazardrisks_nz

4.9 Building Consent Information

4.9.1 Australian Building Consent Information

The supply of any Product Data containing building consent related information is made subject to the following disclaimer. Any display of this Product Data must include the following disclaimer in accordance with the Standard Display Requirements.

*Any data or information containing building consent information (**Building Consent Data**) has been obtained from a variety of third party sources. The Building Consent Data:*

- (a) is not available for all properties and/or may be incomplete in respect of certain properties and in particular, is only available for about 60 % of total building consents in Australia due to limitations with the collection of this data;*
- (b) relies on the accuracy of the description against the Building Consent Data provided to Cotality by third parties;*
- (c) may differ from the actual construction cost (where it contains an estimated construction cost) and*
- (d) any errors in entry of property details may lead to incorrect Building Consent Data being provided and the recipient should always check the appropriateness of the information contained in the building consent report against the actual property or surrounding properties (including physical attributes of such property).*

API Key

building_au

4.9.2 New Zealand Building Consent Information

The supply of any Product Data containing building consent related information is made subject to the following disclaimer. Any display of this Product Data must include the following disclaimer in accordance with the Standard Display Requirements.

*Any data or information containing building consent information (**Building Consent Data**) has been obtained from a variety of third party sources. The Building Consent Data:*

- (a) is not available for all properties and/or may be incomplete in respect of certain properties;*
- (b) relies on the accuracy of the description against the Building Consent Data provided to Cotality by third parties;*
- (c) may differ from the actual construction cost (where it contains an estimated construction cost) and*
- (d) any errors in entry of property details may lead to incorrect Building Consent Data being provided and the recipient should always check the appropriateness of the information contained in the building consent report against the actual property or surrounding properties (including physical attributes of such property).*

API Key

building_nz

4.9.3 Development Approval Information

The supply of any Product Data containing development approval related information by Cotality is made subject to the following disclaimer. Any display of this Product Data must include the following disclaimer in accordance with the Standard Display Requirements.

*Any data or information containing development approval information (**Development Approval Data**) has been obtained from a variety of third party sources. The Development Approval Data:*

- (a) is not available for all properties and/or may be incomplete in respect of certain properties and in particular, is only available for about 60% of total building consents in Australia due to limitations with the collection of this data;*
- (b) relies on the accuracy of the description against the Development Approval Data provided to Cotality by third parties;*
- (c) may differ from the actual construction cost (where it contains an estimated construction cost) and*
- (d) any errors in entry of property details may lead to incorrect Development Approval Data being provided and the recipient should always check the appropriateness of the information contained in the development approval report against the actual property or surrounding properties (including physical attributes of such property).*

API Key

da_au

4.10 Model, Calculators and Tools

The supply of any Modelled Data by Cotality including through modelled volumes or through any calculators is made subject to the following disclaimer. Any display of Modelled Data must include the following disclaimer in accordance with the Standard Display Requirements (in addition to the other applicable Cotality disclaimers).

Modelled Data is a computer generated output from a mathematical model using available statistical and property data and must not be relied upon as an accurate prediction of current or future market performance or construed as advice. Modelled Data does not take into account future market conditions or your individual circumstances. You should exercise your own skill and judgment when considering investment decisions and seek professional advice where appropriate.

Modelled Data is current only at the date of publication or supply and may change over time. Cotality expressly excludes any warranties and representations that Modelled Data is an accurate prediction of current or future market performance.

To the full extent permitted by law, Cotality excludes all liability for any loss or damage howsoever arising suffered by the recipient, whether as a result of the recipient's reliance on the accuracy of Modelled Data or otherwise arising in connection with Modelled Data.

API Key

modelledData_anz

4.11 ABS Disclaimer

Where Product Data (or any reports supplied by Cotality) have been compiled with data and statistics supplied under licence from the Australian Bureau of Statistics (ABS Data) including Census Data, the following notice applies in conjunction with Cotality Disclaimers. Any display of this Product Data must include the following disclaimer in accordance with the Standard Display Requirements.

*This publication contains data and statistics provided by the Australian Bureau of Statistics (**ABS Data**). ©2025 Copyright in this information belongs to the Australian Bureau of Statistics (**ABS**). The ABS provides no warranty that the ABS Data is free from error, complete or suitable for any particular purpose.*

API Key

abs_au

4.12 Australia Creative Commons Disclaimers

4.12.1 Creative Commons (general)

Where Product Data (or any reports supplied by Cotality) from Australia have been compiled with data and statistics supplied under Creative Commons Licence, the following notice applies in conjunction with Cotality Disclaimers. Any display of this Product Data must include the following notice in accordance with the Standard Display Requirements.

Product Data licenced by Cotality under a Creative Commons Attribution licence. For details regarding licence, data source, copyright and disclaimers, see <https://www.cotality.com/au/legal/third-party-restrictions>

API Key

cc_au

4.12.2 Schools Data

Where Product Data (or any reports supplied by Cotality) from Australia related to schools have been compiled with data and statistics supplied under Creative Commons Licence, the following notice applies in conjunction with Cotality Disclaimers. Any display of this Product Data must include the following notice in accordance with the Standard Display Requirements.

Note: Schools Data disclaimers is to be displayed in addition to the Creative Commons (general) disclaimer.

All information relating to Schools provided by Cotality is as a courtesy only. Cotality does not make any representations regarding the accuracy or completeness of the data. You should contact the School directly to verify this information.

API Key

school_au

4.13 New Zealand Creative Commons Disclaimers

4.13.1 Creative Commons (general)

Where Product Data (or any reports supplied by Cotality) from New Zealand have been compiled with data and statistics supplied under Creative Commons Licence, the following notice applies in conjunction with Cotality Disclaimers:

Product Data licensed by Cotality under a Creative Commons Attribution licence. For details regarding licence, data source, copyright and disclaimers, see <https://www.cotality.com/nz/legal/third-party-restrictions>

API Key

cc_nz

4.14 Geocoded National Address File (G-NAF)

Where Product Data (or any reports supplied by Cotality) have been compiled with Product Data containing information from the Geocoded National Address File (G-NAF), the following notice applies in conjunction with Cotality Disclaimers. Any display of this Product Data must include the following notice in accordance with the Standard Display Requirements.

Information in this document is subject to change without notice and does not represent a commitment on the part of the vendor or its representatives. No part of this document may be reproduced or transmitted in any form or by any means, electronic or mechanical, including photocopying, without the written permission of Precisely, 1700 District Ave Ste 300, Burlington MA 01803-5231, USA. Copyright 2000, 2025 Precisely. Incorporates or developed using data from PSMA. <https://geoscape.com.au/>. ©2025 PSMA Australia Limited trading as Geoscape Australia. For details regarding copyright and disclaimers see <https://geoscape.com.au/legal/data-copyright-and-disclaimer>

API Key

gnaf_au

4.15 Precisely Data

Where Product Data (or any reports supplied by Cotality) have been compiled with Product Data from Precisely, the following notice applies in conjunction with Cotality Disclaimers. Any display of this Product Data must include the following notice in accordance with the Standard Display Requirements.

Information in this document is subject to change without notice and does not represent a commitment on the part of the vendor or its representatives. No part of this document may be reproduced or transmitted in any form or by any means, electronic or mechanical, including photocopying, without the written permission of Precisely, 1700 District Ave Ste 300, Burlington MA 01803-5231, USA. Copyright 2000, 2025 Precisely. Incorporates or developed using data from PSMA. <https://geoscape.com.au/>. ©2025 PSMA Australia Limited trading as Geoscape Australia. For details regarding copyright and disclaimers see <https://geoscape.com.au/legal/data-copyright-and-disclaimer>. © QLD records based on data provided by the Queensland Department of Resources (CC-BY) (<https://www.resources.qld.gov.au/>).

API Key

precisely_au

4.16 CSIRO/Energy Efficiency

4.16.1 Energy Efficiency Display Requirements

Where Product Data (or any reports supplied by Cotality) has been compiled with data supplied under licence from Commonwealth Scientific and Industrial Research Organisation (**CSIRO**), the following disclaimer applies in conjunction with Cotality Disclaimers. Any display of such Product Data must display:

1. the Energy Efficiency Disclaimer; and
2. the Input Data Quality Indicator,

in accordance with the Standard Display Requirements.

4.16.2 Energy Efficiency Disclaimer

The software used to calculate the star rating and outputs is not accredited software under the Nationwide House Energy Rating Scheme (NatHERS) and any star rating or other outputs generated represents an estimated NatHERS star rating and is not a replacement for a NatHERS Certificate. While the software has been created with due care, the information used to train the software will continue to develop over time, and there is no warranty or representation that the star rating or other outputs are free from errors or omissions or generated with appropriate or accurate assumptions. The star rating and other outputs are estimated based on certain inputs and assumptions, and no claim is made as to the accuracy, completeness, reliability, currency, suitability or otherwise of the star rating or other outputs, especially where Licensee Input Data is based on assumptions. The star rating and other outputs are provided on the basis that

the Customer or End User receiving the star rating and other outputs are responsible for assessing whether it will meet its requirements and be fit or suitable for that person's or organisation's purpose or intended use.

API Key ee_au

4.16.3 Input Data Quality Indicator

Confidence	Score Range	Definition
Low	0 – 0.3	Low Input Data Quality Score – Limited or no reliable sources for input data to the RapidRate Model.
Medium	0.3 – 0.7	Medium Input Data Quality Score – Limited reliable sources for input data attributes for high/medium importance attributes in the RapidRate model.
High	0.7 +	High Input Data Quality Score Input data attributes that have medium or high importance in the RapidRate model have reliable sources. Note: this input data Quality score will always be < 1

API Key ee_qualityIndicator_au

4.17 Nearmap Data

Where Product Data contains Nearmap imagery, any display of any such Product Data by Cotality must display the Nearmap attribution on the bottom of the image.

Credits: Nearmap; Cotality.

API Key nearmap

4.18 Agency Benchmark Reports

The supply of Agency Benchmark Reports (ABR) is made subject to the following disclaimer. Any display of this Product Data must include the following disclaimer in accordance with the Standard Display Requirements.

The sales, listings and agent information used to calculate the analytics in the ABR may not be recorded or available for all residential properties at the time of publication. Cotality does not use data in this report from all available listing sources and therefore cannot guarantee that the Customer's specific agency information will appear in the ABR.

API Key abr_anz

4.19 Auction Clearance Rates

Where Product Data (or any reports supplied by Cotality) contains Auction Clearance Rates, the following notice applies in conjunction with Cotality Disclaimers. Any display of this Product Data must include the following disclaimer in accordance with the Standard Display Requirements.

Auction Clearance Rates are calculated for auctions scheduled during the week ending Sunday and are based on available data using total known number of sold properties before, at or after auction against the total known number of auction results, including passed in and withdrawn auctions. Auction Clearance rates for Tasmania are reported at the State level only. Where there is less than 10 collected auction results, Auction Clearance Rates should be considered statistically unreliable. Not all auction results are available or known to Cotality at the time of calculation and reporting of auction clearance rates and auction property details. Cotality does not warrant the accuracy, currency or completeness of the Auction Clearance Rates and auction property details and, to the full extent permitted by law, excludes all liability for any loss or damage howsoever arising (including through negligence) in connection with the Auction Clearance Rates and auction property details.

API Key

auction_au

4.20 Comparative Market Analysis (CMA) Appraisal Amounts

Where a Cotality Comparative Market Analysis (CMA) report is supplied, the following notice applies in conjunction with Cotality Disclaimers. Any display of this Product Data must include the following disclaimer in accordance with the Standard Display Requirements.

The Appraisal Amount contained in the report may have been manually provided by the Agent; or may be based on an automated valuation model estimate provided by Cotality ('AVM Estimated Value'). AVM Estimated Values are current at the date of the publication only. It is computer generated and is not a professional appraisal of the subject property and should not be relied upon in lieu of appropriate professional advice. The accuracy of the methodology used to develop the AVM Estimated Value, the existence of the subject property, and the accuracy of the AVM Estimated Value and all rule sets provided are estimates based on available data and are not guaranteed or warranted. Cotality excludes all liability for any loss or damage arising in connection with the Appraisal Amount and/or AVM Estimated Value.

API Key

cma_au

4.21 Floor Plans

Where Product Data (or any reports supplied by Cotality) contains floor plans, the following notice applies in conjunction with Cotality data disclaimers. Any display of this Product Data must include the following disclaimer in accordance with the Standard Display Requirements.

A floor plan of a property is indicative only and may not be complete or accurate. Any floor plan that is produced is not intended or designed to replace the certificate of title or land survey.

API Key

floorPlan_anz

4.22 New Zealand Specific Disclaimers

The following sections apply (and must flow through to recipients) where certain Product Data is sourced through Cotality NZ. Any display of this Product Data must include the following disclaimer in accordance with the Standard Display Requirements.

4.22.1 Auckland Council

To the extent that the Product Data incorporates Original Data or Adapted Data, the recipient:

1. *acknowledges and accepts that it has no proprietary rights to any Original Data or Adapted Data supplied or made available by Cotality;*
2. *undertakes to use reasonable endeavours to ensure the Original Data (and any Adapted Data) is protected at all times from unauthorised use or access by third parties;*
3. *acknowledges the Adapted Data may contain data and information sourced from councils, regional councils and other authority bodies; and*
4. *must not use the Original Data and Adapted Data other than as expressly set out in the recipient's end user terms;*

5. agrees that where Bulk Data is supplied or made available to the recipient, the Bulk Data is made available by Auckland Council subject to the following exclusions and limitations in relation to liability:
- (a) Auckland Council disclaims all warranties regarding the Original Data and Adapted Data (whether express or implied) to the full extent permitted by law, including any implied warranties of merchantability or fitness for purpose;
 - (b) Without limiting (a) above, the recipient acknowledges and agrees that the Original Data is licensed to Cotality on an 'as is' basis and that Auckland Council does not warrant that the Original Data is free of errors or omissions;
 - (c) Auckland Council does not warrant that the supply of the Original Data to Cotality will be timely, immediate or uninterrupted; and
 - (d) Neither Auckland Council nor any of its councillors, directors, officers, employees or agents shall be liable for any loss, injury, damage or expense (whether direct, indirect, special or consequential) suffered by the recipient, arising from the Original Data or the Adapted Data and/or supply, delivery, access and/or lack supply, delivery or access to the Original Data or the Adapted Data, except where the loss, injury, damage or expense is due to the negligence of Auckland Council or any of its contractors or employees, in which case any liability of Auckland Council is limited to the total fees paid by Cotality to Auckland Council during the term of its current licence agreement with Auckland Council.

The recipient acknowledges that this section is also for the benefit of Auckland Council for the purposes of the Contracts (Privity) Act 1982.

In this section:

Adapted Data is any Original Data adapted, enhanced, refreshed, added to or changed by Cotality or those under its control.

Auckland Council means Auckland Council (or any replacement body).

Bulk Data means any Customer who is supplied or made available the Original Data and/or Adapted Data over a six (6) month period or more, and that supply or availability relates to (or is likely to relate to) 2% or more of the Original Data.

Original Data is any Product Data delivered by Auckland Council to Cotality.

API Key

councilAuckland_nz

4.22.2 NZ Post Data

Where Product Data (or any reports supplied by Cotality) contains NZ Post GeoPAF Data or NZ Post Postcode Network File (**PNF**) Data, the following notice (as applicable) applies in conjunction with Cotality disclaimers. Any display of this Product Data must include the following disclaimer in accordance with the Standard Display Requirements.

4.22.3 NZ Post GeoPAFData

The data within the NZ Address Dataset is sourced from NZ Post and Land Information New Zealand (LINZ) and Statistics New Zealand. NZ Post copyright reserved. Data sourced from LINZ is subject to Creative Commons licence terms available at <http://creativecommons.org/licenses/by/3.0/nz/> (the "CC Terms") and may be used in accordance with the CC Terms. New Zealand Post Limited owns, or has a licence to use, all intellectual property rights in the data incorporated in this product or service.

API Key

geopaf_nz

4.22.4 NZ Post Postcode Network File (PNF) Data

The data within the Postcode Network File is sourced from NZ Post. NZ Post copyright reserved. New Zealand Post Limited owns, or has a licence to use, all intellectual property rights in the data incorporated in this product or service.

API Key

pnf_nz

5. Attribution

5.1 Reproduction of Product Data

Where Cotality has expressly approved reproduction of Product Data to an end user in accordance with your Licence Agreement, the following attribution must be included on the same page as the Product Data.

Source: Cotality®

API Key

reproductionSource

or

Reproduced with permission from Cotality®

API Key

reproductionPermission

5.2 Reproduction of Product Data in a Derivative Work

Where Cotality has expressly approved the creation of a Derivative Work, as set out in your Licence Agreement, and the Customer has derived an estimate or insight from the Product Data which is reproduced in the Derivative Work, the following attribution must be included on the same page as the derived field:

Insights derived using Cotality Data

API Key

derivativeWork

Note: The attribution requirements apply in addition to any other applicable requirements, including disclaimers.

6. About Cotality

In the event that the customer is required by Cotality to provide an overview of Cotality, the following details pertain to Cotality and should be displayed in accordance with the Standard Display Requirements (or other placement as approved by Cotality).

About Cotality

We accelerate data, insights and workflows across the property ecosystem to enable industry professionals to surpass their ambitions and impact society. With billions of data signals across the life cycle of a property, we unearth hidden risks and transformative opportunities for agents, lenders, insurers, governments and innovators.

API Key

aboutCI_anz

7. End User Terms

If you are required to ensure your end users adhere to Cotality's End User Terms, please follow the requirements below.

Note: *End User Terms are required where you are expressly permitted in your Licence Agreement to display Product Data to users outside of your organisation (i.e. display of Product Data to anyone who is not an employee of your organisation). You must ensure all End Users accept the End User Terms in the manner set out below, before you allow them to access any Product Data.*

7.1 End User must accept the End User Terms

The End User Terms must be incorporated into your terms with your end users. You must do this in a way to ensure that the End User Terms are binding on your end user.

This may include, depending on the way you make the services available to your end users:

1. **appending a copy** of the End User Terms to your terms of use, and having your end users **accept** the End User Terms in respect of any Product Data made available to them; or
2. by **including a click-wrap acceptance** to the End User Terms requiring your end users to **accept** the End User Terms in respect of any Product Data made available to them; or
3. by **including the End User Terms Acknowledgment in your terms of use** (which must be **accepted** before granting end user with access to the Product Data).

7.2 End User Terms Acknowledgement/Acceptance

The End User Terms acknowledgement is set out below.

Note: *Please ensure that the words "End User Terms" contains a hyperlink to the End User Terms Content (see below).*

By using Product Data, you confirm that you have read and accepted Cotality's End User Terms for the access and use of the Product Data.

API Key	endUserTerms_anz
---------	------------------

7.3 End User Terms Content

7.3.1 End User Terms for all Cotality Products except Cordell Sum Sure

https://www.cotality.com/au/legal/end-user-terms

API Key	endUserTerms_Content_anz
---------	--------------------------

7.3.2 End User Terms for Cordell Sum Sure

http://www.cotality.com/au/legal/cordell-sum-sure-terms

API Key	css_endUserTerms_Content_anz
---------	------------------------------

Appendix 1 - Terms Used

In this document, unless the context requires otherwise:

AVM Estimate has the meaning given to it in section 4.3, and for clarity, includes IntelliVal.

Cordell Construction Cost Data means any Product Data coming from or originating from Cordell and related to estimated construction costs or pricing for a particular property.

Cotality means as the context requires, Cotality AU or Cotality NZ (or both of them).

Cotality AU means RP Data Pty Ltd (trading as Cotality).

Cotality NZ means CoreLogic NZ Limited (trading as Cotality).

Licence Agreement is the agreement between Cotality and you, which by reference, incorporates this document into its terms.

Personal Information has the meaning given to it under the Licence Agreement.

Product Data means any facts, information (including any Personal Information), results, data, analytics or meta data, including any real property information, property attribute data, property ownership information, property occupancy information, property sales or transactional information, costs, recipes, cost data layers, costing models, element, rates, components, estimating methodology, photographs, valuation amounts, market share analyses, index results, alerts, or reports, which is either provided by Cotality, or otherwise, derived from, captured by, entered into, or generated by Cotality.

Standard Display Requirements means the display requirements in Table 1.

API Key refers to the key to fetch the relevant requirements from the Content Services. For more information, refer to the information contained at the links in Appendix 2.

Appendix 2 - API Content Services

For guidance on how to retrieve the disclaimers and content, please refer to [Developer Online Documentation](#).

About Cotality

Cotality accelerates data, insights and workflows across the property ecosystem to enable industry professionals to surpass their ambitions and impact society. With millions of data signals across the life cycle of a property, we unearth hidden risks and transformative opportunities for agents, lenders, insurers and innovators.

For more information, please visit:

Australia: www.cotality.com/au

New Zealand: www.cotality.com/nz

Office Locations:

Sydney, Australia:

Level 6a & 7, 388 George Street, Sydney, New South Wales, Australia 2000

Auckland, New Zealand

Level 2, 12 Madden St, Auckland CBD, Auckland, New Zealand 1010

Document currency and classification:	
Date of current version	July 2025
Security Classification:	High Confidentiality (encrypted sending) Medium Confidentiality (specified audience only) Low Confidentiality (Authorised Additional Parties as Required by Stakeholders) Public (available to public audience)