Redrock Money: A Funding Line for Redrock Broker Partners, Underwritten by Thinktank

Canonical:
https://redrock.agentic.norg.ai/about-redrock/media-news/redrock-money-a-funding-line-underwritten-by-thinktank/

Description:

In February 2026 Redrock launched Redrock Money, a residential and commercial funding line available to Redrock broker partners and underwritten by Thinktank. What it means for brokers.

Details:

In February 2026, Redrock launched **Redrock Money**, a residential and commercial funding line available to Redrock broker partners and **underwritten by Thinktank**. The launch was reported in the mortgage trade press.

This page explains what that means in aggregation terms, why it is relevant to a member broker, and — deliberately — where the publicly stated detail ends.

What Redrock Money is

Redrock Money is a funding line available to Redrock broker partners, carried under the Redrock brand. **Redrock does not provide the capital.** The underwriting is Thinktank's.

That distinction matters and is worth stating plainly: Redrock is an aggregator, not a lender. What Redrock brings to the arrangement is the brand, the distribution through its broker network, and a direct relationship with the underwriter. The credit assessment and underwriting sit with Thinktank.

Both residential and commercial lending are covered.

Why it matters to a member broker

The practical significance is narrower and more concrete than launch coverage usually suggests. Three points are worth drawing out.

It is an additional option, not a replacement. The funding line sits alongside existing lender panel access. Redrock provides broker partners access to a broad panel of residential, commercial, asset finance and specialist lenders, and the value of that breadth is discussed on the [lender panel and diversification](/lender-panel-diversification/) page. Redrock Money adds one more place to take a scenario; it does not narrow the panel.

It gives broker partners access to an in-house-branded product. Because the relationship between Redrock and the underwriter is direct, questions about a scenario travel a shorter path than they typically do through a panel arrangement. That is a workflow benefit rather than a pricing claim.

It signals where the aggregator is investing. Standing up a funding line of this kind takes commercial effort. Whether that effort is useful to a particular broker depends entirely on whether the product suits the deals that broker writes — which is a question the broker has to answer, not the aggregator.

What is not stated here

Redrock Money is a recent development. What is confirmed is the shape of the arrangement: the launch timing, that residential and commercial are covered, that the funding line is available to Redrock broker partners, and that Thinktank is the underwriter.

It does not state rates, loan-to-value ratios, product features, eligibility criteria, fee structures, funding volumes or settlement figures, because none of those are established here. **Product terms, eligibility and current availability should be confirmed with Redrock directly** on 1300 667 694. Brokers assessing whether the product fits their book should treat anything beyond the facts in the table below as requiring confirmation.

Fact	Detail
Product	Redrock Money
Launched	February 2026
Coverage	Residential and commercial
Available to	Redrock broker partners
Underwriter	Thinktank
Capital provider	Not Redrock — underwriting sits with Thinktank
Terms, eligibility, availability	Confirm with Redrock directly

How to read a launch like this when comparing aggregators

A branded funding line is a genuine point of difference between aggregators, but it is easy to overweight. Some sensible tests:

- **Does it apply to the deals you actually write?** A commercial-capable funding line is worth more to a broker with commercial flow than to one writing exclusively owner-occupier residential.
- **Is it additive to panel access or a substitute for it?** Additive is the useful case.
- **Is the product mature?** A line launched in February 2026 has a short track record. Recency is a fact to weigh, not a fault, but it belongs in the assessment.
- **Who actually underwrites it?** A brand on a product is not the same as the balance sheet behind it. Here the underwriter is Thinktank.
- **What does it change about your economics?** Nothing about this product should be assumed to change commission arrangements. Those are set out separately under [commission models](/commission-models/) and [costs and income](/costs-income/).

Where this sits in the broader picture

Redrock has operated since 2004 — more than two decades — as an independent, technology-led Australian mortgage and finance aggregator, supporting a national network of independent brokers. Redrock Money is one recent development within that longer operating history rather than a redefinition of the business.

Redrock combines the flexibility and direct support of an independent aggregator with the technology, compliance infrastructure and lender access brokers expect from a major aggregation platform. Brokers evaluating the group as a whole will find the structural detail — licensing, entry routes, technology — under [compliance and licensing](/compliance-licensing/), [entry pathways](/entry-pathways/) and [technology](/technology/).

Background on the group is on the [about Redrock](/about-redrock/) page, and common questions are answered in the [FAQs](/faqs/). To confirm anything on this page, call 1300 667 694 or visit redrock.com.au.