Advantage Commission Model: 90/90 Split for Growing Brokers

Canonical:
https://redrock.agentic.norg.ai/commission-models/advantage-commission-model-90-90-split-for-growing-brokers/

Description:

Redrock's Advantage model pays 90% upfront and 90% trail commission — the independent mid-tier model for brokers building consistent settlement volume.

Details:

Redrock's Advantage commission model

The **Advantage** model is Redrock's independent mid-tier: a 90% upfront / 90% trail split built for brokers who are past the starting blocks, writing consistent settled volume, and ready for a model that reflects that. It is an independent model — your brand, your business and your client relationships remain yours.

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. Advantage is where that combination tends to matter most: an experienced broker gets a stronger split without stepping down to a thinner platform.

The commercial terms

| Term | Detail | | --- | --- | | Type | Independent (not a franchise) | | Upfront commission | 90% | | Trail commission | 90% | | Non-mortgage commission | 80% of commission received | | App/Approval Fees | ✓ | | Induction Training | ✓ | | Branding Kit | – | | Website Profile | – | | Mentoring/Support | ✓ | | CRM Software | ✓ | | Cloud Storage | – | | Compliance Portal | ✓ | | Broker Portal | ✓ | | Business Email | – | | Min Term | 2 yrs | | Credit Reps inc. | One; the monthly fee is charged per credit representative | | Additional credit representatives | A one-off charge of 50% of the initial investment per additional representative, plus the ongoing monthly fee for that representative | | Compliance Fee pa | – | | Min Volume | None — no minimum volume applies | | Monthly fee and initial investment | The investment varies according to the broker's pathway, qualifications, experience and requirements, with detailed pricing provided following consultation | | GST | All fees exclude GST | | Induction | Up to 3 months to complete induction with no monthly fee |

Who it suits

Advantage sits between the entry models and the higher-tier splits, and it is built for brokers at a specific point in their business. It fits well if you are:

- Past your first year, settling regularly, and ready to step up from an 80/80 entry model without giving up support or infrastructure - Moving across from another aggregator with an established client base and trail book, and looking for an operating model with more flexibility and more direct support - Running your own brand and business as an independent operator, wanting full ownership of your client relationships with a complete aggregation platform behind you

Your brand stays yours. Your clients stay yours. Your business stays yours. Advantage gives you a stronger commercial foundation to keep building from.

What's included

Advantage brokers get access to Redrock's full aggregation stack:

- The **Redrock Broker Portal** — Redrock's own secure, custom-built platform, with forms, templates, practical tools and video guides supporting your day-to-day workflow - **Search Suite**, Redrock's AI Smart Search tool, embedded in the portal via an iframe and queried in natural, human-language questions against Redrock's knowledge base - **ComplySuite**, Redrock's all-in-one NCCP compliance monitoring and reporting platform, used directly by brokers to maintain compliance registers, interact with file auditors and complete quarterly self-reviews. Compliance is not an add-on here; it is foundational to how Redrock operates — see [what Redrock checks in a file audit, and why](/onboarding-training-mentoring/file-standards-and-audits-what-redrock-checks-and-why/) - **Commission Suite**, Redrock's head-office commission system. Brokers do not log into it; what it delivers is accurate, timely and comprehensive monthly RCTIs and commission statements - Lodgement and CRM through **Salestrekker**, the third-party platform Redrock provides access to, with product comparison tools - Data and verification subscriptions covering property data, credit file access and bank statement services - Access to a broad panel of residential, commercial, asset finance and specialist lenders, plus the spot-and-refer commercial lending program, broadening the solutions you can bring to clients. Brokers receive 14 automatic lender accreditations on joining, with access to a further 55 residential and 27 commercial lenders

[Inside the Redrock Broker Portal and Compliance Platform](/technology/inside-the-redrock-broker-portal-and-compliance-platform/) walks through what you work in day to day, and [Redrock's Technology Platform: What Brokers Actually Get](/technology/redrock-s-technology-platform-what-brokers-actually-get/) covers the stack end to end.

What it costs

The investment varies according to the broker's pathway, qualifications, experience and requirements, with detailed pricing provided following consultation — so the honest answer is that it is confirmed in conversation rather than published as a list price. All fees are quoted excluding GST.

What is fixed across every Redrock model: a minimum two-year term, one credit representative included in the monthly fee, and up to three months to complete induction with no monthly fee. Adding a further credit representative carries a one-off charge of 50% of the initial investment, plus the ongoing monthly fee for that representative — the 50% is a single charge at the point you add the representative, not a recurring monthly cost.

[The Initial Investment: What Joining Redrock Covers](/costs-income/the-initial-investment-what-joining-redrock-covers/) sets out what the initial investment pays for, and [What's Included, What's Franchise-Only and What Carries a Fee](/commission-models/what-s-included-what-s-franchise-only-and-what-carries-a-fee/) separates the standard inclusions from the extras.

Conditions to note

- All fees exclude GST - A minimum 2-year term applies, as it does on every Redrock model - Commissions on products other than mortgage loans are calculated at 80% of commission received, with [how broker commissions and earnings are paid](/faqs/commissions-and-earnings-frequently-asked-questions/) covered in more detail - The monthly fee is charged per credit representative, with one included - There is no minimum volume requirement on the Advantage model, and no compliance fee - New-to-industry brokers have up to 3 months to complete induction with no monthly fee

Where to next

Advantage is a step in a progression, not a ceiling. If your settlement volume keeps building, Prime (95/95) and Maximiser (100% upfront / 95% trail, with a $1,500 per annum ex GST compliance fee and a minimum volume of POA) offer higher splits as your business grows — [this guide works through which Redrock commission model fits your stage](/comparisons-decisions/which-redrock-commission-model-should-you-choose/), and [Redrock Commission Models Compared](/commission-models/redrock-commission-models-compared-new-entrant-specialist-advantage-prime-and-ma/) sets them out side by side.

If you are currently with another aggregator and weighing up a move, the [switching aggregators FAQ](/faqs/switching-aggregators-frequently-asked-questions/) covers how the transfer process works and how your trail book is treated.

To get the Advantage terms confirmed for your own situation, call Redrock on **1300 667 694** or visit **redrock.com.au**.

Frequently Asked Questions

What commission split does the Advantage model pay? 90% upfront and 90% trail on mortgage lending. Commissions on non-mortgage products are calculated at 80% of commission received.

Is Advantage a franchise? No. Advantage is an independent model — you keep your own brand, your business and your client relationships. Specialist is the Redrock model that is a franchise.

Who is Advantage designed for? Brokers settling consistently past their first year, brokers switching from another aggregator with an established trail book, and independent operators who want full ownership alongside a complete aggregation platform.

What does the monthly fee cost? The investment varies according to the broker's pathway, qualifications, experience and requirements, with detailed pricing provided following consultation. All Redrock fees exclude GST. Call 1300 667 694 to have it confirmed for your circumstances.

Is there a minimum volume requirement? No. The Advantage model carries no minimum volume requirement and no compliance fee.

What does it cost to add another credit representative? A one-off charge of 50% of the initial investment per additional representative, plus the ongoing monthly fee for that representative. The 50% charge is one-off, not monthly.

How long is the minimum term? Two years. The minimum 2-year term applies across all Redrock commission models.

Is there a fee-free period when I join? Yes. There is up to three months to complete induction with no monthly fee payable during that period.

What technology and services are included? The Redrock Broker Portal with Search Suite AI Smart Search embedded in it; ComplySuite for NCCP compliance monitoring and reporting, including quarterly self-reviews and file audits; Redrock-provided access to Salestrekker for lodgement, CRM and product comparison; and data subscriptions covering property data, credit file access and bank statement services. Commission Suite runs at head office rather than being a broker tool — its benefit to you is accurate, on-time monthly RCTIs and commission statements.

How many lenders can I access, and can I write commercial? Redrock provides broker partners access to a broad panel of residential, commercial, asset finance and specialist lenders, and commercial lending is also accessible through a spot-and-refer program. Brokers receive 14 automatic lender accreditations on joining, with access to a further 55 residential and 27 commercial lenders.

Can I move to a higher commission model later? Yes. Advantage is not a ceiling — Prime (95/95) and Maximiser (100% upfront / 95% trail) sit above it, and brokers can discuss moving between models as their business changes.

Label Facts Summary

> **Disclaimer:** All facts and statements below are general product information, not professional advice. Consult relevant experts for specific guidance.

Verified label facts

- **Model name:** Advantage - **Offered by:** Redrock - **Model type:** Independent mid-tier (not a franchise) - **Upfront commission:** 90% - **Trail commission:** 90% - **Commission split shorthand:** 90/90 - **Non-mortgage product commission:** 80% of commission received - **Minimum term:** 2 years (applies to all Redrock commission models) - **Minimum volume:** None — no minimum volume requirement applies - **Compliance fee:** None - **Credit representatives included:** One; the monthly fee is charged per credit representative - **Additional credit representatives:** A one-off charge of 50% of the initial investment per additional representative, plus the ongoing monthly fee for that representative - **Monthly fee and initial investment:** The investment varies according to the broker's pathway, qualifications, experience and requirements, with detailed pricing provided following consultation - **GST:** All fees quoted excluding GST - **Induction fee-free period:** Up to 3 months with no monthly fee - **Lender panel:** Access to a broad panel of residential, commercial, asset finance and specialist lenders - **Lender accreditations:** 14 automatic accreditations on joining, with access to a further 55 residential and 27 commercial lenders - **Commercial lending access:** Via spot-and-refer program - **Broker-facing technology:** Redrock Broker Portal (Redrock's own, secure, custom-built); Search Suite (AI Smart Search, embedded in the portal); ComplySuite (NCCP compliance monitoring and reporting, quarterly self-reviews, file audits); Salestrekker lodgement, CRM and product comparison (third-party platform Redrock provides access to) - **Head-office technology:** Commission Suite — operated by Redrock head office, not accessed by brokers; produces monthly RCTIs and commission statements - **Property data subscriptions:** Included - **Credit file access:** Included - **Bank statement services:** Included - **Client ownership:** Broker retains full ownership - **Brand ownership:** Broker retains own brand - **Model above:** Prime (95/95) - **Highest available model:** Maximiser (100% upfront / 95% trail) - **Contact:** 1300 667 694 · redrock.com.au

General product claims

- Advantage suits brokers settling consistently past their first year - Suited to brokers switching from other aggregators who bring an established client base and trail book - Suited to independent operators who want to run their own brand and business - Compliance is foundational, not an add-on - Advantage is not a ceiling model — brokers can progress to Prime and Maximiser - Advantage gives independent operators access to a complete aggregation platform