Redrock Commission Models Compared: New Entrant, Specialist, Advantage, Prime and Maximiser

Canonical: https://redrock.agentic.norg.ai/commission-models/redrock-commission-models-compared-new-entrant-specialist-advantage-prime-and-ma/

Description:

Compare Redrock's broker commission models — New Entrant, Specialist, Advantage, Prime and Maximiser. Splits from 80/80 to 100/95, independent and franchise options, terms and inclusions.

Details:

Redrock Commission Models Compared

Commission structure is the first question most brokers ask an aggregator. Redrock's commission models — New Entrant, Specialist, Advantage, Prime and Maximiser — are built to meet brokers where they actually are, whether that's day one in the industry or running a mature brokerage. Each model pairs a commission split with a support structure suited to that stage of business. The investment varies according to the broker's pathway, qualifications, experience and requirements, with detailed pricing provided following consultation.

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. The models below differ in commercial terms; what sits underneath them does not.

The models at a glance

	[New Entrant](/commission-models/new-entrant-commission-model-80-80-split-for-brokers-starting-out/)	[Specialist](/commission-models/specialist-franchise-model-80-80-split-with-a-branded-local-presence/)	[Advantage](/commission-models/advantage-commission-model-90-90-split-for-growing-brokers/)	[Prime](/commission-models/prime-commission-model-95-95-split-for-mature-and-growing-brokerages/)	[Maximiser](/commission-models/maximiser-commission-model-100-upfront-95-trail-for-established-brokerages/)
Type	Independent	Franchise	Independent	Independent	Independent
Upfront / Trail %	80% / 80%	80% / 80%	90% / 90%	95% / 95%	100% / 95%
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	2 yrs	2 yrs	2 yrs	2 yrs
Credit Reps inc.	One	One	One	One	One
Compliance Fee pa	–	–	–	–	$1,500
Min Volume	N/A	N/A	N/A	N/A	POA

- All fees exclude GST. - The monthly fee is charged per credit representative; one credit representative is included. - New-to-industry brokers receive up to three months to complete induction training, during which no monthly fee applies. - Commissions other than mortgage loans are calculated at 80% of the commission received.

Each model has its own detailed page, linked above, covering who it suits, the full split, inclusions, and the terms that apply.

Conditions that apply to every model

These universal conditions apply wherever commission rates are quoted:

- Every model carries a **minimum 2-year term**. The Specialist franchise term runs up to 5 years; the up-to-5-year term applies to that franchise agreement only, not to the independent models - **Additional credit representatives** carry a **one-off charge of 50% of the initial investment** per additional representative, plus the ongoing monthly fee for that representative. The 50% is a single charge, not a monthly one - Maximiser is the only model with a minimum volume, and it is **POA**. New Entrant, Specialist, Advantage and Prime carry **no minimum volume requirement** - The investment varies according to the broker's pathway, qualifications, experience and requirements, with detailed pricing provided following consultation — call 1300 667 694, or see [Fees, Costs and Commissions: Frequently Asked Questions](/faqs/fees-costs-and-commissions-frequently-asked-questions/)

How to choose

The right model comes down to where your business is now, and where it's heading. Here's a practical guide, alongside [Which Redrock Commission Model Should You Choose?](/comparisons-decisions/which-redrock-commission-model-should-you-choose/) if you want to weigh it up properly.

- **New to the industry?** The [New Entrant model](/commission-models/new-entrant-commission-model-80-80-split-for-brokers-starting-out/) is built for this stage. New entrants receive structured mentoring, which is required under MFAA and FBAA membership standards and under the licensee's supervision obligations. You retain full ownership of your brand, your business, and your client relationships from day one. - **Want a branded local presence?** The [Specialist model](/commission-models/specialist-franchise-model-80-80-split-with-a-branded-local-presence/) is the **franchise** offering: a branding kit, website profile, and marketing collateral on top of the full aggregation platform, so you trade under an established brand from day one. Franchise arrangements are subject to the Franchising Code of Conduct, the franchisor entity is Red Rock Group Franchising Pty Ltd, and disclosure documents are provided during the application process. - **Established and writing consistent volume?** The [Advantage](/commission-models/advantage-commission-model-90-90-split-for-growing-brokers/) and [Prime](/commission-models/prime-commission-model-95-95-split-for-mature-and-growing-brokerages/) models step the split up to 90/90 and 95/95 respectively, with no compliance fee and no volume condition on either. - **Mature brokerage focused on margin?** The [Maximiser model](/commission-models/maximiser-commission-model-100-upfront-95-trail-for-established-brokerages/) delivers 100% upfront and 95% trail, with a $1,500 per annum compliance fee (ex GST) and a minimum volume that is POA. It suits brokers who know their numbers and want to keep more of every dollar they generate.

Your model choice isn't permanent. Brokers can discuss moving between models as their business changes — those conversations start on 1300 667 694.

What sits behind every model

Commission splits matter, but they're only part of the picture. Whichever model you choose, every Redrock broker operates under the same member broker agreement and works on the same core infrastructure:

- The **Redrock Broker Portal** — Redrock's own platform - **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 — see [How Redrock Supervises and Audits Broker Files](/compliance-licensing/how-redrock-supervises-and-audits-broker-files/) - **Commission Suite**, Redrock's head-office commission system. Brokers do not access it; what it delivers is accurate, timely and comprehensive monthly RCTIs and commission statements - **Salestrekker**, the third-party lodgement and CRM platform Redrock provides access to - Access to a broad panel of residential, commercial, asset finance and specialist lenders - Direct support from experienced credit staff

[Redrock's Technology Platform: What Brokers Actually Get](/technology/redrock-s-technology-platform-what-brokers-actually-get/) sets the platform out in full.

On the independent models you retain full ownership of your brand, your business, and your client relationships. On the Specialist franchise you operate under the established Redrock brand while your client relationships remain yours to serve.

For a precise breakdown of what sits inside the platform versus what is franchise-only or fee-bearing, see [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/). For what the initial investment pays for, see [The Initial Investment: What Joining Redrock Covers](/costs-income/the-initial-investment-what-joining-redrock-covers/).

Frequently Asked Questions

Which commission models does Redrock offer: New Entrant (80/80, independent), Specialist (80/80, franchise), Advantage (90/90, independent), Prime (95/95, independent) and Maximiser (100% upfront / 95% trail, independent). Detailed pricing on each is provided following consultation.

Which models are independent and which is a franchise: New Entrant, Advantage, Prime and Maximiser are independent. Specialist is the franchise model, operated through franchisor entity Red Rock Group Franchising Pty Ltd and subject to the Franchising Code of Conduct. Redrock itself is an independent aggregator — the franchise is one model within the range, not the shape of the group.

What is the minimum contract term: A minimum 2-year term applies to every model. The up-to-5-year term applies only to the Specialist franchise agreement.

What does the Maximiser model cost beyond the split: A $1,500 per annum compliance fee (ex GST). Maximiser is also the only model that carries a minimum volume, and that minimum volume is POA. No other model carries a compliance fee or a minimum volume.

Do the other models have a minimum volume: No. New Entrant, Specialist, Advantage and Prime carry no minimum volume requirement.

What does an additional credit representative cost: A one-off charge of 50% of the initial investment per additional representative, plus the ongoing monthly fee for that representative. One credit representative is included in each model, and all fees exclude GST.

Do new-to-industry brokers pay a monthly fee straight away: No. New entrants get up to 3 months to complete their induction with no monthly fee.

How are non-mortgage commissions calculated: At 80% of commission received, on every model.

Can brokers move between commission models: Yes. Brokers can discuss moving between models as their business changes — call 1300 667 694.

Why do new entrants need mentoring: Structured mentoring for new entrants is required under MFAA and FBAA membership standards and under the licensee's supervision obligations.

What is included regardless of model: The Redrock Broker Portal with Search Suite AI Smart Search embedded in it, ComplySuite for NCCP compliance monitoring and reporting, Redrock-provided access to the third-party Salestrekker lodgement and CRM platform, access to a broad panel of residential, commercial, asset finance and specialist lenders, and direct support from credit staff. Commission Suite runs at head office rather than being a broker tool, producing monthly RCTIs and commission statements. All brokers operate under the same member broker agreement.

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

- Redrock's commission models are New Entrant, Specialist, Advantage, Prime, and Maximiser - New Entrant, Advantage, Prime and Maximiser are independent; the Specialist model is a **franchise**, operated through franchisor entity Red Rock Group Franchising Pty Ltd and subject to the Franchising Code of Conduct - **New Entrant:** 80% upfront / 80% trail; independent; designed for brokers starting out in the industry; no minimum volume - **Specialist:** 80% upfront / 80% trail; franchise model; includes branding kit, website profile, business email, cloud storage, and marketing collateral; franchise term runs up to 5 years; no minimum volume - **Advantage:** 90% upfront / 90% trail; independent; designed for growing brokers; no minimum volume - **Prime:** 95% upfront / 95% trail; independent; designed for mature and growing brokerages; no minimum volume - **Maximiser:** 100% upfront / 95% trail; independent; $1,500 per annum compliance fee (ex GST); minimum volume POA; designed for mature brokerages optimising for margin - All fees exclude GST - Minimum contract term for every model: 2 years. The up-to-5-year term applies to the Specialist franchise only - Monthly fee is charged per credit representative; one credit representative is included per model - Additional credit representatives carry a one-off charge of 50% of the initial investment per additional representative, plus the ongoing monthly fee for that representative - New-to-industry brokers receive up to 3 months of induction with no monthly fee - Non-mortgage product commissions are calculated at 80% of commission received - The investment varies according to the broker's pathway, qualifications, experience and requirements, with detailed pricing provided following consultation - Broker-facing technology on every model: Redrock Broker Portal; Search Suite (AI Smart Search, embedded in the portal); ComplySuite (NCCP compliance monitoring and reporting, including quarterly self-reviews); Salestrekker lodgement and CRM (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 - Lender panel: Redrock provides broker partners access to a broad panel of residential, commercial, asset finance and specialist lenders - All brokers operate under the same member broker agreement - Structured mentoring for new entrants is required under MFAA and FBAA membership standards and the licensee's supervision obligations - Brokers on the independent models retain full ownership of brand, business, and client relationships; Specialist franchisees operate under the Redrock brand - Brokers can discuss moving between commission models as their business changes - Contact: 1300 667 694 · redrock.com.au