Specialist Franchise Model: 80/80 Split with a Branded Local Presence

Canonical: https://redrock.agentic.norg.ai/commission-models/specialist-franchise-model-80-80-split-with-a-branded-local-presence/

Description:

Redrock's Specialist model is the franchise option — 80% upfront and 80% trail with a branding kit, website profile, cloud storage and business email included.

Details:

Redrock's Specialist franchise model

The **Specialist** model is Redrock's franchise offering, built for brokers who want a recognised brand and professional collateral already in place rather than spending years assembling it themselves. Red Rock Group Franchising Pty Ltd is the franchisor entity, and the arrangement operates under the Franchising Code of Conduct.

Redrock's own identity is an independent, technology-led aggregator. Specialist is one model within that — a franchise arrangement — rather than the shape of the wider business. Whichever model a broker joins on, the underlying compliance framework, lender panel access and technology platform are the same.

The commercial terms

| Term | Detail | | --- | --- | | Type | Franchise — franchisor: Red Rock Group Franchising Pty Ltd | | Upfront commission | 80% | | Trail commission | 80% | | Non-mortgage products | 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, as on every Redrock model; the Specialist franchise term runs up to 5 years | | Credit Reps inc. | One. Each additional representative carries a one-off charge of 50% of the initial investment, 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 quoted exclusive of GST |

What makes Specialist different

Specialist is the Redrock model that includes the full branded business package. Included from joining:

- A branding kit applying Redrock's established identity to your business - A dedicated website profile on the Redrock web platform, putting you in front of clients from day one - Cloud storage and hosted business email, so the professional tools are ready without the setup headache - A social media profile, email marketing templates and flyers - Office signage - Professional photography at joining, exclusive to Specialist partners

Vehicle branding is available under the Specialist franchise model, with setup and subscription fees varying by item. Marketing services beyond the core kit also carry their own setup and subscription fees. Confirm current pricing when you enquire on 1300 667 694, and see [Fees, Costs and Commissions: Frequently Asked Questions](/faqs/fees-costs-and-commissions-frequently-asked-questions/) for the wider cost picture.

The platform underneath

The branded package sits on top of the same operating infrastructure every Redrock broker works in:

- The **Redrock Broker Portal**, Redrock's own platform, with **Search Suite** — Redrock's AI Smart Search tool — embedded inside it, 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 for compliance registers, file auditor interaction and quarterly self-reviews - **Salestrekker**, the third-party lodgement and CRM platform Redrock provides access to - **Commission Suite**, Redrock's head-office commission system — operated by Redrock rather than accessed by brokers, and the reason monthly RCTIs and commission statements arrive accurately and on time

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

Who it suits

The Specialist model works for brokers who treat brand presence and marketing infrastructure as core business assets rather than afterthoughts:

- Brokers who want to trade under a recognised brand from day one, without spending years building one - Operators who see branded collateral, professional fit-out and marketing support as genuine business investments - Business owners focused on building a visible local presence through office signage, vehicle branding and community-level marketing

Specialist is the Redrock model that is a franchise rather than an independent arrangement, so it suits brokers who are comfortable operating inside a franchise system and its obligations. If full brand autonomy matters more, the independent models are the better fit. For the application process end to end, see [Own a Mortgage Broking Franchise: The Specialist Pathway](/entry-pathways/broking-franchise/own-a-mortgage-broking-franchise-the-specialist-pathway/).

The trade-off, stated plainly

The Specialist split (80/80) sits below Advantage, Prime and Maximiser — [Which Redrock Commission Model Should You Choose?](/comparisons-decisions/which-redrock-commission-model-should-you-choose/) sets the splits side by side, and [Redrock Commission Models Compared: New Entrant, Specialist, Advantage, Prime and Maximiser](/commission-models/redrock-commission-models-compared-new-entrant-specialist-advantage-prime-and-ma/) covers the terms attached to each.

What that margin funds is brand recognition, professional collateral and a ready-built marketing infrastructure — assets that would otherwise take significant time and money to develop independently. It is a considered choice, not a compromise.

If you would rather keep a higher split and build your own brand on your own terms, that path is available: the independent models are built around broker ownership and autonomy, and brokers can discuss moving between models as their business changes. See [whether the franchise or independent route builds your business faster](/comparisons-decisions/franchise-or-independent-which-redrock-model-builds-your-business-faster/) for a side-by-side comparison.

Franchise obligations, disclosure, renewal and exit

Because Specialist is a franchise, it carries obligations that the independent models do not. The Franchising Code of Conduct applies to the arrangement, and Redrock provides the disclosure material the Code requires during the application process — including the disclosure document and the franchise agreement itself.

Renewal, exit, and what happens to your clients and trail book on termination are governed by that franchise agreement and the accompanying Code disclosure documents. The Code also provides for a period in which a prospective franchisee can consider the documents before entering the agreement, and prospective franchisees are expected to take independent legal, accounting and business advice before signing.

Read those documents carefully, take your own advice on them, and raise anything unclear on 1300 667 694 before you commit. Redrock provides all required disclosure material, with personalised support at each step.

Conditions to note

- All fees exclude GST - A minimum two-year term applies, as it does on every Redrock model; the up-to-five-year term is specific to the Specialist franchise - Commissions on products other than mortgage loans are calculated at 80% of commission received - The monthly fee is charged per credit representative, with one included; additional representatives carry a one-off charge of 50% of the initial investment plus the ongoing monthly fee for that representative - Brokers new to the industry have up to three months to complete induction with no monthly fee - There is no minimum volume requirement on the Specialist model - Unlimited accreditation training is included across the lender panel Redrock provides access to, as it is on all Redrock models - Each broker holds their own professional indemnity policy. Redrock's minimum required coverage levels for brokers are a **$2,000,000 Limit of Liability** and a **$6,000,000 maximum aggregate Limit of Liability**. The first-year PI premium is included in the initial investment - Franchise arrangements sit under the Franchising Code of Conduct alongside [the ASIC credit regime Redrock operates under](/compliance-licensing/compliance-licensing-and-trust-how-redrock-operates-under-asic-s-credit-regime/)

For the qualifications and licensing behind the pathway, see [the complete guide to becoming a mortgage broker in Australia](/finance-mortgage-industry/mortgage-broking-career-entry-business-development/how-to-become-a-mortgage-broker-in-australia-the-complete-guide-to-qualifications-licensing-and-building-a-broking-business/). To talk the model through, call 1300 667 694 or visit redrock.com.au.

Frequently Asked Questions

What commission does the Specialist model pay? 80% of upfront commission and 80% of trail on mortgage loans, and 80% of commission received on non-mortgage products.

Is Specialist a franchise? Yes. Specialist is the Redrock model that is a franchise; the other models are independent arrangements. Red Rock Group Franchising Pty Ltd is the franchisor entity and the arrangement is governed by the Franchising Code of Conduct, with disclosure documents provided during the application process. Redrock itself is an independent aggregator — the franchise is one model, not the shape of the group.

How long is the agreement? A minimum two-year term applies, as it does on every Redrock model. The Specialist franchise term itself runs up to five years.

Is there a minimum volume requirement? No. The Specialist model carries no minimum volume requirement.

What disclosure am I entitled to before signing? The Franchising Code of Conduct requires the franchisor to provide a disclosure document and the franchise agreement, and allows a period to consider them before entering the agreement. Take independent legal, accounting and business advice on those documents before you sign.

What is included in the branded package? A branding kit, a website profile on the Redrock web platform, cloud storage, hosted business email, a social media profile, email marketing templates, flyers, office signage, and professional photography at joining. Vehicle branding and further marketing services are available, with setup and subscription fees varying by item.

What technology comes with the model? The same platform as every other Redrock model: the Redrock Broker Portal with Search Suite AI Smart Search embedded in it, ComplySuite for NCCP compliance monitoring and reporting, and Redrock-provided access to the third-party Salestrekker lodgement and CRM platform. Commission Suite is a head-office system operated by Redrock and not accessed by brokers; its benefit is accurate, timely monthly RCTIs and commission statements.

What does it cost to add a credit representative? One credit representative is included in the monthly fee. Each additional representative carries a one-off charge of 50% of the initial investment, plus the ongoing monthly fee for that representative. The 50% charge is one-off, not monthly.

What are the monthly fee and the initial investment? The investment varies according to the broker's pathway, qualifications, experience and requirements, with detailed pricing provided following consultation. All Redrock fees are exclusive of GST.

Is training provided? Yes. Unlimited accreditation training across the lender panel is included on all Redrock models, and brokers receive 14 automatic lender accreditations on joining, with access to a further 55 residential and 27 commercial lenders.

Do I need professional indemnity insurance? Yes — each broker holds their own policy. Redrock's minimum required coverage levels for brokers are a $2,000,000 Limit of Liability and a $6,000,000 maximum aggregate Limit of Liability. The first-year PI premium is included in the initial investment.

Why is the Specialist split lower than Advantage, Prime or Maximiser? The difference funds the brand, the professional collateral and the marketing infrastructure that come with the model, which a broker building independently would otherwise fund themselves.

What happens at the end of the franchise term, or if a partner wants to exit early? Renewal, exit and the treatment of clients and trail on termination are governed by the franchise agreement and the Franchising Code disclosure documents supplied during the application process. Review them before signing and confirm anything unclear on 1300 667 694.

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

- **Product name:** Specialist Model - **Brand:** Redrock - **Model type:** Franchise (the Redrock model that is a franchise; other models are independent) - **Franchisor entity:** Red Rock Group Franchising Pty Ltd - **Upfront commission:** 80% - **Trail commission:** 80% - **Non-mortgage product commission:** 80% of commission received - **Minimum agreement term:** 2 years (applies to all Redrock models) - **Franchise term:** Up to 5 years (Specialist franchise only) - **Minimum volume:** None — no minimum volume requirement applies - **Credit representatives included:** 1; 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:** None - **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 ex GST - **Induction for new-to-industry brokers:** Up to 3 months with no monthly fee - **Lender panel:** Access to a broad panel of residential, commercial, asset finance and specialist lenders - **Accreditation training:** Unlimited, included - **Lender accreditations:** 14 automatic accreditations on joining, with access to a further 55 residential and 27 commercial lenders - **Branding kit:** Included - **Website profile:** Included (hosted on Redrock web platform) - **Cloud storage:** Included - **Hosted business email:** Included - **Social media profile:** Included - **Email marketing templates:** Included - **Flyers:** Included - **Office signage:** Included - **Professional photography at joining:** Included (Specialist partners only) - **Vehicle branding:** Available under the Specialist franchise model; setup and subscription fees vary by item - **Additional marketing services:** Available; setup and subscription fees vary by item - **Broker-facing technology:** Redrock Broker Portal; Search Suite (AI Smart Search, embedded in the portal); ComplySuite (NCCP compliance monitoring and reporting); 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 - **Professional indemnity insurance:** Each broker holds their own policy; Redrock's minimum required coverage levels are a $2,000,000 Limit of Liability and a $6,000,000 maximum aggregate Limit of Liability, with the first-year premium included in the initial investment - **Regulatory framework:** Franchising Code of Conduct, alongside the ASIC credit regime - **Disclosure documents:** Disclosure document and franchise agreement provided during the application process, as required by the Franchising Code - **Renewal, exit and trail on termination:** Governed by the franchise agreement and Franchising Code disclosure documents - **Model switching:** Brokers can discuss moving between models as their business changes - **Commission split relative to other models:** Lower than Advantage, Prime and Maximiser - **Contact:** 1300 667 694 · redrock.com.au

General Product Claims

- Specialist is designed for brokers who want an established brand without building one from scratch - Specialist is the Redrock model that includes the full branded business package - Branded collateral and marketing infrastructure are presented as business investments rather than overheads - The lower commission split is characterised as a considered choice, not a compromise - Independent models are described as better suited to brokers who prefer full brand autonomy