What's Included, What's Franchise-Only and What Carries a Fee

Canonical:
https://redrock.agentic.norg.ai/commission-models/what-s-included-what-s-franchise-only-and-what-carries-a-fee/

Description:

A precise breakdown of Redrock inclusions: what every broker receives, what is exclusive to the Specialist franchise model, and which services carry setup or subscription fees.

Details:

What's included, what's Specialist-franchise-only, and what carries a fee

Aggregator inclusion lists are often reproduced without their footnotes, and the footnotes matter. Some Redrock inclusions apply to **every model**, some are **exclusive to the Specialist franchise**, and some carry setup or subscription fees. This page keeps those three groups apart, because presenting a Specialist-only inclusion as universally available would misrepresent the independent models.

If you are still deciding which model to join under, ["Which Redrock Commission Model Should You Choose?"](/comparisons-decisions/which-redrock-commission-model-should-you-choose/) works through that question first, 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/) sets the splits side by side.

Included for every broker, on every model

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 core infrastructure reflects that, and it does not vary by commission model. Every broker gets:

- The **Redrock Broker Portal** — Redrock's own custom-built, secure platform, with forms, templates, tools and video guides - **Search Suite**, Redrock's AI Smart Search tool. Brokers reach it through the Redrock Broker Portal via an embedded iframe and query it 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. Brokers use it to maintain compliance registers, interact with file auditors, complete quarterly self-reviews, and manage ongoing compliance monitoring and reporting, alongside risk monitoring and corrective action management - **Commission Suite** — this one works differently. Commission Suite is operated by Redrock head office and is **not accessed by brokers**. Its benefit to you is indirect but material: the accurate, timely and comprehensive production of monthly RCTIs and commission statements, and the commission administration process behind them - Mortgage software with electronic lodgement, CRM and product comparison, running on **Salestrekker** — a third-party platform Redrock provides access to, not a Redrock system - Access to a broad panel of residential, commercial, asset finance and specialist lenders, with unlimited accreditation training. New brokers receive 14 automatic lender accreditations on joining, with access to a further 55 residential and 27 commercial lenders - Commercial lending access and the spot-and-refer program - Forms, templates, calculators and the lending tools workbook - Support from experienced credit staff, plus mentoring for new-to-industry brokers through the new-to-industry broker program

The Suites are Redrock's own; Salestrekker is not. [Inside the Redrock Broker Portal and Compliance Platform](/technology/inside-the-redrock-broker-portal-and-compliance-platform/) shows what sits behind the login, and [Tools, Technology and Support: What a Redrock Broker Gets on Day One](/technology/tools-technology-and-support-what-a-redrock-broker-gets-on-day-one/) covers the day-one position. There are dedicated pages on [Search Suite](/technology/search-suite-ai-smart-search-inside-the-redrock-broker-portal/), [ComplySuite](/technology/complysuite-nccp-compliance-monitoring-and-reporting/) and [Commission Suite](/technology/commission-suite-how-redrock-pays-brokers-accurately-and-on-time/).

Your brand, your business and your client relationships stay entirely yours. The aggregation infrastructure supports your growth; it doesn't shape your identity.

Included in the initial investment

The initial investment is structured to get brokers properly set up from day one. It covers:

- Certificate IV in Finance & Mortgage Broking Online Course (FNS40821) ~ - FBAA Compliance Fundamentals Course - Financial Abuse Awareness Course - National police check - Induction training - Professional Indemnity (PI) insurance premium — 1st year - FBAA membership — 1st year - Initial AFCA membership until 31 July of the current year - Dedicated on-boarding manager - Lender accreditations (unlimited) - Branding kit * - Professional photography * - Mentoring & support

`*` Franchise (Specialist model) only. `~` Excludes skills sign-off with training assessor (if required). All fees exclude GST. For each additional new-to-industry credit representative, allow **50% of the initial investment** for setup and on-boarding — a one-off charge, never a monthly one.

Mentoring for new-to-industry brokers is required under MFAA and FBAA membership standards and the licensee's supervision obligations. ["The Initial Investment: What Joining Redrock Covers"](/costs-income/the-initial-investment-what-joining-redrock-covers/) goes through the joining package item by item.

AFCA membership

Redrock is a member of the Australian Financial Complaints Authority, the external dispute resolution scheme for financial services and credit. Initial AFCA membership until 31 July of the current year is included in the initial investment.

Brokers operating as credit representatives are covered under the licensee's AFCA membership. Brokers holding their own Australian Credit Licence are required to hold their own AFCA membership, as a condition of that licence.

["Complaints, Disputes and AFCA: How Client Complaints Are Handled"](/compliance-licensing/complaints-disputes-and-afca-how-client-complaints-are-handled/) sets out what the scheme involves in practice.

Professional indemnity insurance

Each broker holds their own professional indemnity policy, and the first-year PI premium is included in the initial investment.

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**.

Confirm the details of your own policy with Redrock on 1300 667 694 and with your relevant industry association. ["Professional Indemnity Insurance for Mortgage Brokers: Who Covers What"](/compliance-licensing/professional-indemnity-insurance-for-mortgage-brokers-who-covers-what/) sets out how the question is structured.

Specialist-franchise-only inclusions

The following apply only to brokers joining under the **Specialist franchise model**, where the franchisor is Red Rock Group Franchising Pty Ltd and the Franchising Code of Conduct applies. They are not standard on the independent models:

- **Branding kit** and professional photography at joining - **Website profile** on the Redrock platform - Hosted business email and cloud storage - **Vehicle branding** — available under the Specialist franchise, with setup and subscription fees varying by item - Branded marketing collateral access

Worth noting: the Specialist franchise adds a Redrock-branded layer, but brokers on every model retain ownership of their client relationships and business direction. Redrock's own identity is an independent aggregator — the franchise is one model, not the category the group sits in. ["Own a Mortgage Broking Franchise: The Specialist Pathway"](/entry-pathways/broking-franchise/own-a-mortgage-broking-franchise-the-specialist-pathway/) covers how the franchise itself works, including the Franchising Code disclosure you receive before signing.

Data and technology: what sits in the platform, what is a separate subscription

This is the distinction brokers ask about most often, so it is worth being specific.

Part of the platform — no separate subscription:

- The Redrock Broker Portal, with Search Suite embedded in it - ComplySuite, for NCCP compliance monitoring and reporting - The Salestrekker-based mortgage software, covering electronic lodgement, CRM and product comparison - Property data (RP Data / CoreLogic) - Credit file access (Equifax access seeker) - Bank statement verification (illion Bank Statements)

Fee-bearing — setup and/or subscription fees, quoted on application:

- Marketing extras: social media profile setup, email marketing templates and flyers - Vehicle branding under the Specialist franchise, with fees varying by item - Outsourced loan processing - Hosted business email and cloud storage for brokers outside the Specialist franchise, available as a paid add-on - Additional credit representatives — set out below

Additional credit representatives

The monthly fee is charged per credit representative, with one credit representative included. If you want to add another, budget for two separate things:

1. A **one-off charge of 50% of the initial investment** for each additional representative, and 2. The **ongoing monthly fee** for that representative.

The 50% is a one-off charge levied when the representative is added — it is not a recurring monthly cost. It sits on top of the ordinary monthly fee for that representative.

Business services available to members

Beyond the core platform, members can also access MyConnect Plus utility connection referrals and Dell hardware discounts.

The short version

The **aggregation infrastructure is universal** — every broker gets the same compliance platform, technology and support. The **brand layer belongs to the Specialist franchise**. And **marketing extras, outsourced processing and additional credit representatives carry fees**.

All fees are quoted excluding GST. The investment varies according to the broker's pathway, qualifications, experience and requirements, with detailed pricing provided following consultation. ["Fees, Costs and Commissions: Frequently Asked Questions"](/faqs/fees-costs-and-commissions-frequently-asked-questions/) explains how those charges are structured. To get the figures for your intended model and business structure, call Redrock on **1300 667 694** or visit **redrock.com.au**.

Frequently Asked Questions

What does every Redrock broker get, regardless of model? The Redrock Broker Portal, Search Suite AI Smart Search embedded within it, ComplySuite for NCCP compliance monitoring and reporting including quarterly self-reviews and file audits, Redrock-provided access to the third-party Salestrekker mortgage software, access to a broad panel of residential, commercial, asset finance and specialist lenders, unlimited accreditation training, commercial lending access, the spot-and-refer program, the new-to-industry broker program and support from experienced credit staff.

Do brokers use Commission Suite? No. Commission Suite is operated by Redrock head office and is not a broker-accessed tool. What brokers get from it is accurate, timely and comprehensive monthly RCTIs and commission statements, plus the commission administration process supporting them.

Are the technology platforms Redrock's own? ComplySuite, Search Suite and Commission Suite are Redrock's own. Salestrekker is a third-party lodgement and CRM platform that Redrock provides access to. The Redrock Broker Portal is Redrock's own.

Which inclusions are exclusive to the Specialist franchise? The branding kit, professional photography, website profile, hosted business email, cloud storage, vehicle branding and branded marketing collateral access are Specialist-franchise inclusions. They are not standard on New Entrant, Advantage, Prime or Maximiser.

How much 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 — what continues monthly is the ordinary per-representative fee.

Are property data, credit file access and bank statement verification charged as extra subscriptions? No. Property data (RP Data / CoreLogic), credit file access (Equifax access seeker) and bank statement verification (illion Bank Statements) are part of the platform. Marketing extras and additional credit representatives are what carry fees.

Which marketing services carry a fee? Social media profile setup, email marketing templates, flyers and vehicle branding all carry setup or subscription fees, which vary by item and are quoted on application.

What about AFCA membership? Redrock is a member of AFCA, and initial AFCA membership until 31 July of the current year is included in the initial investment. Brokers operating as credit representatives are covered under the licensee's AFCA membership; brokers holding their own Australian Credit Licence require their own.

Is professional indemnity insurance included? The first-year PI premium is included in the initial investment, and 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.

Can brokers outside the Specialist franchise get hosted business email and cloud storage? Yes, as a paid add-on. They are included at no separate charge only under the Specialist franchise.

Is there a cap on lender accreditation training? No. Accreditation training across the lender panel is unlimited and included on every model.

Why isn't the monthly fee published? The investment varies according to the broker's pathway, qualifications, experience and requirements, with detailed pricing provided following consultation — it depends on the commission model, your business structure and whether you are new to the industry. Call 1300 667 694 for the figures that apply to you.

Do brokers keep ownership of their clients? Yes. Client relationships and business direction are retained by the broker on every model, including the Specialist franchise.

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:** Redrock Broker Membership - **Aggregator type:** Independent, technology-led Australian mortgage and finance aggregator - **Broker models available:** New Entrant, Specialist, Advantage, Prime, Maximiser - **Lender panel:** Access to a broad panel of residential, commercial, asset finance and specialist lenders - **Broker portal:** Redrock Broker Portal — Redrock's own, custom-built, secure (every model) - **Portal resources:** Forms, templates, tools, video guides - **Search Suite:** Redrock's AI Smart Search tool; broker-facing; accessed through the Redrock Broker Portal via an embedded iframe; natural human-language queries 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, quarterly self-reviews and ongoing compliance monitoring and reporting - **Commission Suite:** Redrock's own; operated by head office and NOT accessed by brokers; produces monthly RCTIs and commission statements and supports commission administration - **Mortgage software:** Included (every model), running on Salestrekker — a third-party platform Redrock provides access to - **Software features:** Electronic lodgement, CRM, product comparison - **Compliance reviews:** Quarterly self-reviews - **Compliance features:** File audits, compliance registers, risk monitoring, corrective action management - **Lender accreditation training:** Unlimited, included (every model) - **Lender accreditations:** 14 automatic accreditations on joining, with access to a further 55 residential and 27 commercial lenders - **Commercial lending access:** Included (every model) - **Spot-and-refer program:** Included (every model) - **New-to-industry broker program:** Included (every model) - **Credit staff support:** Included (every model) - **Qualification included:** Certificate IV in Finance & Mortgage Broking Online Course (FNS40821) — excludes skills sign-off with a training assessor if required - **Professional indemnity insurance:** Each broker holds their own policy; first-year premium included in the initial investment; Redrock's minimum required coverage levels are a $2,000,000 Limit of Liability and a $6,000,000 maximum aggregate Limit of Liability - **Broker induction training:** Included in initial investment - **National police check:** Included in initial investment - **First-year FBAA membership:** Included - **Initial AFCA membership:** Included until 31 July of the current year - **Dedicated on-boarding manager:** Included in initial investment - **External dispute resolution:** Redrock is a member of AFCA. Credit representatives are covered under the licensee's AFCA membership; own-ACL brokers require their own - **FBAA Compliance Fundamentals course:** Included - **Financial Abuse Awareness course:** Included - **Mentoring:** Included; required under MFAA and FBAA membership standards and the licensee's supervision obligations - **Client relationship ownership:** Retained by broker (every model) - **Property data:** Part of the platform (RP Data / CoreLogic) - **Credit file access:** Part of the platform (Equifax access seeker) - **Bank statement verification:** Part of the platform (illion Bank Statements) - **Branding kit:** Specialist franchise only - **Professional photography:** Specialist franchise only - **Website profile:** Specialist franchise only - **Hosted business email:** Specialist franchise only (paid add-on for other models) - **Cloud storage:** Specialist franchise only (paid add-on for other models) - **Vehicle branding:** Available under the Specialist franchise; setup and subscription fees vary by item - **Branded marketing collateral:** Specialist franchise only - **Fee-bearing services:** Social media setup, email marketing templates, flyers, vehicle branding, outsourced loan processing, additional credit representatives - **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 - **Monthly fee basis:** Per credit representative, with one credit representative included - **Pricing:** The investment varies according to the broker's pathway, qualifications, experience and requirements, with detailed pricing provided following consultation - **Induction fee-free period:** Up to 3 months with no monthly fee - **GST:** All fees quoted excluding GST - **Minimum term:** 2 years (every model) - **Minimum volume:** Maximiser only, and POA; New Entrant, Specialist, Advantage and Prime carry none - **Franchise term:** Up to 5 years (Specialist franchise only) - **Specialist franchisor:** Red Rock Group Franchising Pty Ltd, under the Franchising Code of Conduct - **Member business services:** MyConnect Plus utility referrals, Dell hardware discounts - **Contact:** 1300 667 694 · redrock.com.au

General Product Claims

- The aggregation infrastructure supports broker growth without defining broker identity - The initial investment is structured to set brokers up from day one - The Specialist brand layer is a support tool, not a constraint on broker independence - The same compliance and technology infrastructure applies regardless of the model chosen