Franchise or Independent: Which Redrock Model Builds Your Business Faster

Canonical: https://redrock.agentic.norg.ai/comparisons-decisions/franchise-or-independent-which-redrock-model-builds-your-business-faster/

Description:

Franchise vs independent mortgage broking compared — brand, commission split, marketing support and costs, and how to decide which Redrock model fits your plan.

Details:

Redrock's identity is an **independent aggregator**. Franchise is one model within the range, not the shape of the group. So the choice in front of you is between the **Specialist model**, which is a franchise, and the independent models — **New Entrant, Advantage, Prime and Maximiser**. The right answer depends on what you are building.

Be clear on what the choice actually is. Specialist is a genuine franchise — the franchisor is Red Rock Group Franchising Pty Ltd, the Franchising Code of Conduct applies, you receive a disclosure document with cooling-off protections, and the franchise term can run up to five years. It is not a branding package bolted onto an aggregation agreement.

The structural difference

| Factor | Specialist (franchise) | Independent models | | --- | --- | --- | | Brand | Redrock brand, branding kit, photography | Your own brand | | Split | 80% upfront / 80% trail | 80/80 (New Entrant) up to 100/95 (Maximiser) | | Website and email | Website profile, hosted email, cloud storage included | Your own arrangements | | Marketing | Branded collateral, vehicle branding, templates (setup and subscription fees vary by item) | Your own | | Term | Minimum 2 years; franchise term up to 5 years | Minimum 2 years | | Legal framework | Franchising Code of Conduct, franchisor Red Rock Group Franchising Pty Ltd, disclosure document required | Member broker agreement | | Fit-out support | Yes, for a physical presence | Not included |

Both run on the same aggregation core: access to a broad panel of residential, commercial, asset finance and specialist lenders; Salestrekker for lodgement and CRM (a third-party platform Redrock provides access to, not a Redrock product); the Redrock Broker Portal with [Search Suite](/technology/search-suite-ai-smart-search-inside-the-redrock-broker-portal) AI Smart Search inside it; [ComplySuite](/technology/complysuite-nccp-compliance-monitoring-and-reporting) for NCCP compliance monitoring and reporting; and mentoring for new entrants.

The commercial terms that apply either way:

- All fees quoted **excluding GST**. The investment varies according to the broker's pathway, qualifications, experience and requirements, with detailed pricing provided following consultation - **Minimum two-year term** on every model - A **monthly fee per credit representative**, with one included - Up to **three months with no monthly fee** during induction - An additional credit representative is a **one-off charge of 50% of the initial investment** - **Non-mortgage commissions at 80% of commission received** on every model - **No minimum volume** on New Entrant, Specialist, Advantage or Prime. Maximiser additionally carries a **$1,500 per annum ex GST compliance fee**, and its minimum volume is **POA**

The real question: what does the brand buy you?

Specialist runs at 80/80, against up to 95/95 on Prime or 100/95 on Maximiser. What you get in return is brand infrastructure you would otherwise assemble and pay for yourself, plus local visibility from day one.

The arithmetic is simple to state and hard to answer: if the Redrock brand and marketing support help you settle meaningfully more volume than you would write on your own, the franchise earns its keep despite the tighter split. If your volume would arrive regardless — through a referral network, an established client base, or a profession that consistently sends you clients — an independent model keeps more of every dollar you write.

Nobody can do that calculation for you, and Redrock has not published modelling on it. Be sceptical of anyone who offers you a projection: your volume depends on your market, your network and your effort, not on a spreadsheet.

There is also a second-order difference worth weighing. On the franchise you take on franchise obligations — territory arrangements, brand compliance, and the term. On the independent models you take on the cost and time of building a brand. Both are real; they are just different kinds of work.

Profiles that tend to choose the Specialist model

- Operators planning a shopfront or vehicle-visible local presence, where a recognised brand does work a personal name cannot do quickly - Career changers with no existing local profile who want a business that is ready to trade rather than a set of parts to assemble - People who would otherwise spend their first year building brand assets instead of writing loans

Profiles that tend to choose independent models

- Experienced brokers with an established book and a recognised name who are switching aggregators and want to keep their own brand - Professionals such as accountants and financial planners whose existing practice brand is what draws clients in the first place - Brokers focused on per-loan margin who qualify for the Prime or Maximiser structures

Brokers retain full ownership of their brand, their business and their client relationships on **every** model, franchise included. That is not the differentiator between the two structures — the differentiator is whose brand you trade under.

Switching later

Your model choice is not locked in permanently, and brokers do move between models as their business changes.

Moving to or from Specialist is more involved than moving between independent models, because it means entering or leaving a franchise: brand integration, Franchising Code disclosure, and wherever you are in the franchise term. Raise it during the enquiry stage if you think a change is likely, and ask what criteria apply and when a change can take effect.

Before you decide

Ask for the disclosure documents and current pricing upfront. For Specialist that means the Franchising Code disclosure document, which you should read with your own legal and accounting advisers rather than on your own.

Next steps

- [Specialist model — 80/80 with a branded local presence](/commission-models/specialist-franchise-model-80-80-split-with-a-branded-local-presence) - [Redrock commission models compared](/commission-models/redrock-commission-models-compared-new-entrant-specialist-advantage-prime-and-ma) - [Own a Mortgage Broking Franchise: the Specialist pathway](/entry-pathways/broking-franchise/own-a-mortgage-broking-franchise-the-specialist-pathway) - [Which Redrock commission model should you choose?](/comparisons-decisions/which-redrock-commission-model-should-you-choose) - [Why Redrock: major-aggregator capability, independent operating model](/about-redrock/why-redrock-major-aggregator-capability-independent-operating-model)

Talk it through on **1300 667 694** — bring a realistic first-year volume estimate, because that number is what actually decides this question.