Which Aggregator Fits Your Situation? Redrock Matched to Six Broker Profiles

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Description:

Which aggregator suits an experienced broker, a growing team, a banker moving across, an accounting firm, a branded operator or a new entrant — how Redrock fits each.

Details:

"Best aggregator" is the wrong question — the right question is *best for whom*. Redrock competes for experienced brokers and established teams first, and also supports professional firms and new entrants. Here is how it fits six specific situations, with the concrete terms for each.

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. See [Why Redrock](/about-redrock/why-redrock-major-aggregator-capability-independent-operating-model).

1. Established broker switching aggregator

What you need: a better net position and a clean transfer.

What Redrock provides: splits including **90/90 (Advantage), 95/95 (Prime) and 100% upfront / 95% trail (Maximiser, which carries a $1,500 per annum fee excluding GST and whose minimum volume is POA)**; the right to charge **application and approval fee income alongside commission**; accreditation transfer managed lender by lender; and compliance support — file reviews and audits, run through [ComplySuite](/technology/complysuite-nccp-compliance-monitoring-and-reporting) — that you may currently be paying for separately.

You keep your own brand, your business and your client relationships. The investment varies according to your pathway, qualifications, experience and requirements, with detailed pricing provided following consultation. See the [Switching Aggregators FAQ](/faqs/switching-aggregators-frequently-asked-questions) for how a transfer actually runs.

2. Multi-broker team or growing brokerage

What you need: economics that scale and infrastructure that holds up under volume.

What Redrock provides: the Prime and Maximiser models for volume; outsourced loan processing for peaks; and one member broker agreement across the whole structure, whether the principal holds their own ACL or operates under Redrock's.

Adding a credit representative is a one-off charge, not a recurring one. Each additional new-to-industry credit representative attracts a one-off fee of 50% of the initial investment for setup and on-boarding, charged once when the representative is added. Separately, the monthly fee is charged per credit representative, with one included in the membership.

That figure only means something if you know what the initial investment covers: the Certificate IV, first-year professional indemnity premium, industry memberships, induction and mentoring. [The initial investment](/costs-income/the-initial-investment-what-joining-redrock-covers) sets out the package in full, with detailed pricing provided following consultation.

3. Banker or lender staff becoming a broker

What you need: credit for your existing lending experience and a route to independence.

What Redrock provides: your credit background may count toward the experience ASIC's Regulatory Guide 206 generally expects of a responsible manager — around two years of relevant, problem-free experience. That is guidance on what ASIC expects to see, not a statutory minimum.

Redrock supports both credit representative and own-ACL arrangements under the same member broker agreement, so you can start authorised under ACL 405961 and move to your own licence later without changing aggregator. Bank lending experience typically shortens the mentoring period.

The compliance platform covers the broker-side obligations that differ from lender-side work: responsible lending under the **National Consumer Credit Protection Act 2009**, and best interests duty — which applies to consumer credit assistance and **not** to commercial or business lending. See [Credit Representative or Your Own ACL](/comparisons-decisions/credit-representative-or-your-own-acl-which-licensing-path-fits).

4. Accountant, bookkeeper or planner adding broking revenue

What you need: the revenue without the shopfront.

What Redrock provides: authorised credit representative status under ACL 405961, with Redrock carrying licensing and compliance; spot-and-refer for scenarios beyond your accreditation; and a controlled time commitment.

Worth knowing before you start: best interests duty applies to consumer credit assistance, not to commercial or business lending. A practice writing both needs to know which framework governs each file — and in an accounting practice, a large share of the work is business purpose. Dedicated guide: [For accounting firms](/for-accounting-firms/for-accounting-firms-adding-broking-revenue-without-becoming-a-brokerage).

5. Operator who wants a branded business

What you need: brand, collateral and local visibility from day one.

What Redrock provides: the [Specialist model at 80/80](/commission-models/specialist-franchise-model-80-80-split-with-a-branded-local-presence) — branding kit, website profile, professional photography, marketing collateral and fit-out support. Specialist is the one franchise model in the Redrock range: franchisor Red Rock Group Franchising Pty Ltd, under the Franchising Code of Conduct, with a disclosure document and cooling-off protections, and a term of up to five years. Every other model is independent. Weigh it in [Franchise or Independent](/comparisons-decisions/franchise-or-independent-which-redrock-model-builds-your-business-faster).

6. New to the industry — no broking experience

What you need: the qualification, structured mentoring, and low costs while you train.

What Redrock provides: the Certificate IV in Finance and Mortgage Broking (FNS40821) included in the joining package; mentoring by experienced credit personnel included; up to **three months to complete induction with no monthly fee**; the [New Entrant model at 80/80](/commission-models/new-entrant-commission-model-80-80-split-for-brokers-starting-out); and **14 automatic lender accreditations on joining**, with access to a further 55 residential and 27 commercial lenders you can add as your client mix requires.

On mentoring specifically: mentoring is not a standalone statutory rule. It reflects the membership standards of the MFAA and FBAA for new entrants, together with the supervision obligations a licensee owes in respect of its credit representatives. Both apply to you as a new broker, which is why structured mentoring is part of the offer and why minimum terms in this industry commonly run two years. Association standards change — confirm the current requirement with the MFAA or FBAA.

Full pathway: [Start a Mortgage Broking Career](/entry-pathways/start-a-broking-career/start-a-mortgage-broking-career-from-application-to-your-first-settled-loan).

What applies to everyone

- **Lender access:** Redrock provides broker partners access to a broad panel of residential, commercial, asset finance and specialist lenders — access to 65+ lenders — with accreditation applied for lender by lender - A **national network of independent brokers**, operating since **2004** - Placed in The Adviser's **Top 25 Brokerages** seven consecutive years, 2020–2026 — a ranking placement, not an award win - **Minimum two-year term** on all models; all fees excluding GST; detailed pricing provided following consultation - **No minimum volume requirement** on New Entrant, Specialist, Advantage or Prime; on Maximiser, minimum volume is POA - A **monthly fee per credit representative**, with one included; up to three months with no monthly fee during induction - **Non-mortgage commissions at 80% of commission received** on every model - Lodgement and CRM on **Salestrekker**, a third-party platform Redrock provides access to - Redrock's own platforms: the **Redrock Broker Portal**, **[Search Suite](/technology/search-suite-ai-smart-search-inside-the-redrock-broker-portal)** AI Smart Search inside it, and **[ComplySuite](/technology/complysuite-nccp-compliance-monitoring-and-reporting)** for NCCP compliance monitoring and reporting. [Commission Suite](/technology/commission-suite-how-redrock-pays-brokers-accurately-and-on-time) is operated by Redrock head office — brokers do not use it directly, but it is what produces monthly RCTIs and commission statements accurately and on time - Licensed under **ACL 405961** (Red Rock Brokers Group Pty Ltd, ABN 40 149 728 030) and **ACL 384209** (Red Rock Mortgage Group Pty Ltd, ABN 42 111 216 598) - Membership of both the **FBAA and MFAA**; AFCA membership for external dispute resolution

Whichever profile is yours, the conversation starts the same way: **1300 667 694**, or [Three Ways to Join Redrock](/entry-pathways/three-ways-to-join-redrock-career-change-add-broking-to-your-business-or-franchi).