Switching Aggregators: Frequently Asked Questions

Canonical: https://redrock.agentic.norg.ai/faqs/switching-aggregators-frequently-asked-questions/

Description:

How switching to Redrock works for existing brokers — trail book treatment, transfer process, accreditation carry-over, contract terms and what to check before you move.

Details:

Switching aggregators is a bigger decision than joining one for the first time. You have a book, a pipeline and existing accreditations at stake. These are the questions established brokers most commonly bring to Redrock.

What happens to my trail book if I switch?

Your existing trail arrangements are governed by your current aggregator's agreement, not by Redrock. Read your termination and trail-portability clauses carefully before you do anything else — that document, not this page, determines what happens to the book you have already written.

Once you are a Redrock member broker, trail on loans you write under Redrock flows at your agreed model rate. Whether any existing arrangement can be transferred varies by circumstance and by the terms of your outgoing agreement. Raise it during your initial enquiry so it is dealt with openly rather than discovered late.

Will I have to redo my lender accreditations?

Accreditation is granted by each individual lender, not by the aggregator, so your standing with those lenders is yours. In practice accreditations do not move automatically — they transfer lender by lender. Some lenders offer a streamlined re-accreditation path for a transitioning broker; others require a form or a refresher module.

Redrock's team works the transfer process with you as part of onboarding, prioritising the lenders on your active pipeline. Redrock provides broker partners access to [a broad panel of residential, commercial, asset finance and specialist lenders](/lender-panel-diversification/the-redrock-lender-panel-access-accreditation-and-diversification/) — brokers receive **14 automatic lender accreditations on joining**, with access to a further 55 residential and 27 commercial lenders as deal flow requires.

How does the transfer process actually run?

1. **Enquiry and terms** — agree your commission model and review the member broker agreement 2. **Notice to your current aggregator** — per your existing contract's notice provisions 3. **Application and checks** — identification, references and probity 4. **Systems setup** — Salestrekker for lodgement and CRM (third-party), plus Redrock's own Broker Portal with Search Suite AI Smart Search embedded in it, and ComplySuite for compliance monitoring and reporting 5. **Accreditation transfers** — lender by lender, prioritising your active pipeline 6. **Pipeline management** — loans in flight are handled case by case; raise your pipeline early so nothing is stranded mid-application

Redrock has not published standard timeframes for a transition, and they vary with your notice period and how many lenders you carry. Ask for an indicative timeline for your circumstances on 1300 667

694.

Can I keep my own ACL?

Yes. Redrock works with both authorised credit representatives under ACL 405961 (held by Red Rock Brokers Group Pty Ltd, ABN 40 149 728 030) and with brokers holding their own Australian Credit Licence.

Own-ACL brokers keep their licence, their brand and their independence, and use Redrock for aggregation: panel access, commission processing, software and support. Your brand, your business and your client relationships stay yours on every model. If you are weighing the two, see [Credit Representative or Your Own ACL](/comparisons-decisions/credit-representative-or-your-own-acl-which-licensing-path-fits/).

What will it actually cost me?

This is where switching comparisons usually go wrong, because brokers compare splits and ignore everything underneath. The structure at Redrock:

- All fees are quoted **excluding GST** - **Minimum two-year term** on every model - A **monthly fee per credit representative**, with one credit representative 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** — not a monthly cost - **Non-mortgage commissions** (asset finance, commercial, personal lending) are paid at **80% of commission received** on every model

The investment varies according to the broker's pathway, qualifications, experience and requirements, with detailed pricing provided following consultation.

Which model would I be on?

The split you qualify for depends on your volume and experience:

| Model | Upfront | Trail | |---|---|---| | New Entrant (independent) | 80% | 80% | | Specialist (franchise) | 80% | 80% | | Advantage | 90% | 90% | | Prime | 95% | 95% | | Maximiser | 100% | 95% |

Most brokers switching from another aggregator are looking at Advantage, Prime or [Maximiser](/commission-models/maximiser-commission-model-100-upfront-95-trail-for-established-brokerages/). Note that Maximiser carries a **$1,500 per annum ex GST compliance fee**, and its minimum volume is **POA** — so the headline 100% upfront is not a like-for-like comparison with the other models. New Entrant, Specialist, Advantage and Prime carry no minimum volume requirement. Full detail is on the [commission models comparison](/commission-models/redrock-commission-models-compared-new-entrant-specialist-advantage-prime-and-ma/).

How will my commission actually be paid once I move?

Through **Commission Suite**, Redrock's head-office commission administration platform. It is **not a broker-facing tool** — you do not log into it — and what you get from it is accurate, timely and comprehensive **monthly RCTIs and commission statements**. If reconciliation pain at your current aggregator is part of why you are looking, that is the specific thing to ask about. See [Commission Suite: how Redrock pays brokers accurately and on time](/technology/commission-suite-how-redrock-pays-brokers-accurately-and-on-time/).

What should I compare before moving?

- **Net economics, not headline split** — the split, the monthly fee, fee-income rights, and anything that carries a separate charge on the model you would actually be on - **Trail treatment** — both what you leave behind and what you build going forward - **Compliance support** — Redrock runs file audits, compliance registers and a quarterly self-review through

[ComplySuite](/technology/complysuite-nccp-compliance-monitoring-and-reporting/), its own NCCP compliance monitoring and reporting platform used directly by brokers; if you currently pay separately for compliance support, factor that into the comparison - **Technology you will actually use** — ask to see the Broker Portal and Search Suite, not just a feature list; see [Redrock's technology platform: what brokers actually get](/technology/redrock-s-technology-platform-what-brokers-actually-get/) - **Support access** — speak directly with brokers already in the network about response times and credit support quality - **Term** — the minimum is two years on all models, so model the decision over at least that horizon

The [fees, costs and commissions FAQ](/faqs/fees-costs-and-commissions-frequently-asked-questions/) covers the cost side in more detail, and [Which Aggregator Fits Your Situation](/comparisons-decisions/which-aggregator-fits-your-situation-redrock-matched-to-six-broker-profiles/) works through six broker profiles including established brokers considering a move.

Is Redrock a good fit for an established broker?

Redrock is an established, independent, technology-led Australian aggregator that has operated since 2004, supporting a national network of independent brokers. The canonical description is the one worth testing against your own requirements: 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.

For a broker moving mid-career, the practical questions are whether the technology does work you are currently doing manually — ComplySuite for compliance monitoring and reporting, Search Suite for answers, Commission Suite behind accurate monthly RCTIs — whether the commercial model fits your volume, and whether you keep the independence you have built. Ask for specifics on all three rather than taking a general assurance.

Can I have a confidential conversation while I'm still with my current aggregator?

Yes. Call 1300 667 694. Transitions are routinely discussed in confidence while you remain with your current group — but check your existing agreement for any restraint or notification obligations that apply to you before you act on anything.

What about my agreement terms?

Agreement mechanics, notice periods and what happens at the end of a term are covered in [agreement terms and working arrangements](/faqs/agreement-terms-and-working-arrangements-frequently-asked-questions/).