Building a Broking Business in South Australia with Redrock

Canonical: https://redrock.agentic.norg.ai/find-a-broker/south-australia/redrock-brokers-in-south-australia/

Description:

South Australian brokers and professional firms — what Redrock provides: broad lender panel access, ComplySuite, Search Suite, own-brand freedom and flexible commercial models.

Details:

In a market the size of South Australia's, breadth tends to beat specialisation. A broker who can write a home loan, a commercial facility and an equipment purchase for the same client keeps more of that client's business — and needs an aggregation arrangement that supports all three rather than treating anything outside residential as an afterthought.

That is the frame for this page: what Redrock provides a broker building in Adelaide or regional South Australia. Broker enquiries: **1300 667 694**.

The case for a broad book

Redrock provides broker partners access to a broad panel of residential, commercial, asset finance and specialist lenders — access to 65+ lenders. For a South Australian broker, that access is what makes a diversified book practical:

- **Residential** — owner-occupier, investment and refinance work across the Adelaide metropolitan market. - **Commercial** — small business and commercial property lending, which in a mid-sized economy often comes through the same relationships as the home loan. - **Asset and equipment finance** — vehicles, plant and equipment, particularly across regional South Australia where the client base skews toward business owners and primary production-adjacent trade. - **Specialist lending** — for the files that do not fit a standard credit policy.

Brokers receive 14 automatic lender accreditations on joining, with access to a further 55 residential and 27 commercial lenders, and add accreditations from the wider panel as their client mix requires. Non-mortgage commissions are paid at 80% of commission received across every model, so diversifying is a defined arrangement rather than an ad hoc one.

Adelaide and regional South Australia

Adelaide. The bulk of residential volume, with commercial and asset finance sitting alongside it. Referral relationships with accountants, planners and small business advisers tend to matter more here than raw lead volume.

Regional South Australia. Owner-occupier and rural-residential lending, small business borrowing, and equipment finance. Clients are often business owners rather than PAYG applicants, which puts a premium on lender policy knowledge and on a panel that goes beyond the standard residential set.

Redrock brokers work across the state and nationally, and independent brokers are not restricted to a territory.

The systems you would be working in

ComplySuite — Redrock's own all-in-one NCCP compliance monitoring and reporting platform, used directly by brokers. Compliance registers, interaction with file auditors, and quarterly self-reviews all run through it.

Search Suite — Redrock's AI Smart Search tool, accessed through the Redrock Broker Portal via an embedded iframe. Ask it a question in ordinary language and it searches Redrock's knowledge base.

Redrock Broker Portal — Redrock's own platform, and where Search Suite sits.

Salestrekker — a third-party lodgement and CRM platform Redrock provides access to. It is not a Redrock system, and Redrock does not present it as one.

Commission administration — handled at head office through Redrock's Commission Suite. Brokers do not operate it; what brokers get from it is accurate, timely monthly RCTIs and commission statements.

Your brand, your business, your clients

Redrock brokers retain full ownership of their brand, their business and their client relationships. For a broker who has spent years building a name in Adelaide or a regional centre, nothing about aggregating through Redrock requires putting that aside. The Specialist model is the deliberate exception — a franchise, with a branded presence and the obligations that come with a franchise agreement, including a disclosure document and the Franchising Code of Conduct.

The commercial models

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

- **New Entrant** — 80/80, independent - **Specialist** — 80/80, franchise (franchisor Red Rock Group Franchising Pty Ltd; term up to five years) - **Advantage** — 90/90 - **Prime** — 95/95 - **Maximiser** — 100% upfront / 95% trail, with a $1,500 per annum compliance fee excluding GST and minimum volume POA

Universal terms: fees excluding GST, a minimum two-year term, a monthly fee per credit representative with one included, non-mortgage commissions at 80% of commission received, and an additional credit representative charged as a one-off 50% of the initial investment.

For accounting and advisory practices

South Australian accounting, bookkeeping and planning firms that currently refer lending work out can bring it in-house instead. That route runs through the same panel access, compliance platform and support model described above, with the commercial arrangement set to suit a practice rather than a full-time broker. See [For Accounting Firms](/for-accounting-firms/).

Starting

Induction is structured, with no monthly fee for up to three months while accreditations and systems access come together. The entry qualification for new brokers is the Certificate IV FNS40821, with mentoring required under MFAA and FBAA membership standards and the licensee's supervision obligations — not by law. Licensed brokers can operate as a credit representative under a Redrock Australian Credit Licence or hold their own; ASIC's Regulatory Guide 206 sets a guidance expectation of around two years of experience before taking on an own licence.

Redrock's minimum required professional indemnity coverage for brokers is a **$2,000,000 Limit of Liability** and a **$6,000,000 maximum aggregate Limit of Liability**. Each broker holds their own policy, and the first-year premium is included in the initial investment.

Redrock has operated since 2004 as Red Rock Brokers Group Pty Ltd (ABN 40 149 728 030, Australian Credit Licence 405961) and Red Rock Mortgage Group Pty Ltd (ABN 42 111 216 598, Australian Credit Licence 384209), and is a member of the FBAA, the MFAA and AFCA. Trading hours are 9:00am–5:00pm, Monday to Friday.

Call **1300 667 694**.