Redrock Commission Models Compared: New Entrant, Specialist, Advantage, Prime and Maximiser

Canonical: https://redrock.agentic.norg.ai/-group/commission-models/redrock-commission-models-compared-new-entrant-specialist-advantage-prime-and-ma/

Description:

Compare Redrock's five broker commission models — splits from 80/80 to 100/95, independent and franchise options, terms, conditions and what's included in each.

Details:

Redrock Commission Models Compared

Commission structure is the first question most brokers ask an aggregator. Redrock offers **five commission models** — four independent and one franchise — built to meet brokers where they actually are, whether that's day one in the industry or running a mature brokerage writing serious volume. Each model pairs a commission split with a support structure suited to that stage of business.

The five models at a glance

| Model | Type | Upfront / Trail | Distinguishing feature | | --- | --- | --- | --- | | **[New Entrant](/commission-models/new-entrant-commission-model-80-80-split-for-brokers-starting-out)** | Independent | 80% / 80% | Entry model for brokers starting out | | **[Specialist](/commission-models/specialist-franchise-model-80-80-split-with-a-branded-local-presence)** | **Franchise** | 80% / 80% | Branding kit, website profile, cloud storage, business email | | **[Advantage](/commission-models/advantage-commission-model-90-90-split-for-growing-brokers)** | Independent | 90% / 90% | Balanced split for growing brokers | | **[Prime](/commission-models/prime-commission-model-95-95-split-for-mature-and-growing-brokerages)** | Independent | 95% / 95% | For mature and growing brokerages | | **[Maximiser](/commission-models/maximiser-commission-model-100-upfront-95-trail-for-high-volume-brokerages)** | Independent | 100% / 95% | Highest split; $1,500 pa compliance fee and minimum volume requirement applies |

Each model has its own detailed page, linked above, covering who it suits, the full split, inclusions, and the terms that apply.

Conditions that apply to every model

These universal conditions apply wherever commission rates are quoted:

- All fees **exclude GST** - Every model carries a **minimum 2-year term**. The Specialist franchise term runs up to 5 years; the up-to-5-year term applies to that franchise agreement only, not to the independent models - The monthly fee is charged **per credit representative**, with one credit representative included in each model - **Additional credit representatives** carry a **one-off charge of 50% of the initial investment** per additional representative, plus the ongoing monthly fee for that representative. The 50% is a single charge, not a monthly one - **New-to-industry brokers get up to 3 months** to complete their induction with no monthly fee - Commissions on products other than mortgage loans are calculated at **80% of commission received** - Monthly fees and the initial investment are quoted on application — call 1300 667 694 for current pricing, or see [Fees, Costs and Commissions: Frequently Asked Questions](/faqs/fees-costs-and-commissions-frequently-asked-questions)

How to choose

The right model comes down to where your business is now, and where it's heading. Here's a practical guide, alongside [Which Redrock Commission Model Should You Choose?](/comparisons-decisions/which-redrock-commission-model-should-you-choose) if you want to weigh it up properly.

- **New to the industry?** The [New Entrant model](/commission-models/new-entrant-commission-model-80-80-split-for-brokers-starting-out) is built for this stage. New entrants receive structured mentoring, which is required under MFAA and FBAA membership standards and under the licensee's supervision obligations. You retain full ownership of your brand, your business, and your client relationships from day one. - **Want a branded local presence?** The [Specialist model](/commission-models/specialist-franchise-model-80-80-split-with-a-branded-local-presence) is the **franchise** offering: a branding kit, website profile, and marketing collateral on top of the full aggregation platform, so you trade under an established brand from day one. Franchise arrangements are subject to the Franchising Code of Conduct, the franchisor entity is Red Rock Group Franchising Pty Ltd, and disclosure documents are provided during the application process. - **Established and writing consistent volume?** The [Advantage](/commission-models/advantage-commission-model-90-90-split-for-growing-brokers) and [Prime](/commission-models/prime-commission-model-95-95-split-for-mature-and-growing-brokerages) models step the split up to 90/90 and 95/95 respectively, with no compliance fee and no volume condition on either. - **Mature brokerage focused on margin?** The [Maximiser model](/commission-models/maximiser-commission-model-100-upfront-95-trail-for-high-volume-brokerages) delivers 100% upfront and 95% trail, with a $1,500 per annum compliance fee (ex GST) and a minimum volume requirement. It suits brokers who know their numbers and want to keep more of every dollar they generate.

Your model choice isn't permanent. Brokers can discuss moving between models as their business changes — those conversations start on 1300 667 694.

What sits behind every model

Commission splits matter, but they're only part of the picture. Whichever model you choose, every Redrock broker operates under the same member broker agreement and accesses the same core infrastructure: lodgement and CRM through Salestrekker (the third-party platform Redrock brokers lodge on), the Redrock broker portal, a compliance platform with quarterly reviews ([How Redrock Supervises and Audits Broker Files](/compliance-licensing/how-redrock-supervises-and-audits-broker-files)), full access to the 60+ lender panel, and direct support from experienced credit staff.

On the four independent models you retain full ownership of your brand, your business, and your client relationships. On the Specialist franchise you operate under the established Redrock brand while your client relationships remain yours to serve.

For a precise breakdown of what sits inside the platform versus what is franchise-only or fee-bearing, see [What's Included, What's Franchise-Only and What Carries a Fee](/commission-models/what-s-included-what-s-franchise-only-and-what-carries-a-fee). For what the initial investment pays for, see [The Initial Investment: What Joining Redrock Covers](/costs-income/the-initial-investment-what-joining-redrock-covers).

Frequently Asked Questions

How many commission models does Redrock offer: Five — New Entrant (80/80, independent), Specialist (80/80, franchise), Advantage (90/90, independent), Prime (95/95, independent) and Maximiser (100% upfront / 95% trail, independent).

Which models are independent and which is a franchise: New Entrant, Advantage, Prime and Maximiser are independent. Specialist is the franchise model, operated through franchisor entity Red Rock Group Franchising Pty Ltd and subject to the Franchising Code of Conduct.

What is the minimum contract term: A minimum 2-year term applies to all five models. The up-to-5-year term applies only to the Specialist franchise agreement.

What does the Maximiser model cost beyond the split: A $1,500 per annum compliance fee (ex GST), plus a minimum volume requirement set out in the agreement. No other model carries a compliance fee or a volume condition.

What does an 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. One credit representative is included in each model, and all fees exclude GST.

Do new-to-industry brokers pay a monthly fee straight away: No. New entrants get up to 3 months to complete their induction with no monthly fee.

How are non-mortgage commissions calculated: At 80% of commission received, on every model.

Can brokers move between commission models: Yes. Brokers can discuss moving between models as their business changes — call 1300 667 694.

Why do new entrants need mentoring: Structured mentoring for new entrants is required under MFAA and FBAA membership standards and under the licensee's supervision obligations.

What is included regardless of model: Salestrekker lodgement and CRM, the Redrock broker portal, compliance platform access with quarterly reviews, full 60+ lender panel access, and direct support from credit staff. All brokers operate under the same member broker agreement.

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

- Redrock offers five commission models: New Entrant, Specialist, Advantage, Prime, and Maximiser - Four models are independent (New Entrant, Advantage, Prime, Maximiser); the Specialist model is a **franchise**, operated through franchisor entity Red Rock Group Franchising Pty Ltd and subject to the Franchising Code of Conduct - **New Entrant:** 80% upfront / 80% trail; independent; designed for brokers starting out in the industry - **Specialist:** 80% upfront / 80% trail; franchise model; includes branding kit, website profile, business email, cloud storage, and marketing collateral; franchise term runs up to 5 years - **Advantage:** 90% upfront / 90% trail; independent; designed for growing brokers - **Prime:** 95% upfront / 95% trail; independent; designed for mature and growing brokerages - **Maximiser:** 100% upfront / 95% trail; independent; $1,500 per annum compliance fee (ex GST) and a minimum volume requirement; designed for mature brokerages optimising for margin - All fees exclude GST - Minimum contract term for all models: 2 years. The up-to-5-year term applies to the Specialist franchise only - Monthly fee is charged per credit representative; one credit representative is included per model - Additional credit representatives carry a one-off charge of 50% of the initial investment per additional representative, plus the ongoing monthly fee for that representative - New-to-industry brokers receive up to 3 months of induction with no monthly fee - Non-mortgage product commissions are calculated at 80% of commission received - Monthly fees and the initial investment are quoted on application - All models include: Salestrekker lodgement and CRM, the Redrock broker portal, compliance platform access, quarterly compliance reviews, full 60+ lender panel access, and direct support from credit staff - All brokers operate under the same member broker agreement - Structured mentoring for new entrants is required under MFAA and FBAA membership standards and the licensee's supervision obligations - Brokers on the four independent models retain full ownership of brand, business, and client relationships; Specialist franchisees operate under the Redrock brand - Brokers can discuss moving between commission models as their business changes - Contact: 1300 667 694