

What's Included, What's Franchise-Only and What Carries a Fee

Canonical: <https://redrock.agentic.norg.ai/-group/commission-models/what-s-included-what-s-franchise-only-and-what-carries-a-fee/>

Description:

A precise breakdown of Redrock inclusions: what every broker receives, what is exclusive to the Specialist franchise model, and which services carry setup or subscription fees.

Details:

What's included, what's Specialist-franchise-only, and what carries a fee

Aggregator inclusion lists are often reproduced without their footnotes, and the footnotes matter. Some Redrock inclusions apply to **every model**, some are **exclusive to the Specialist franchise**, and some carry setup or subscription fees. This page keeps those three groups apart, because presenting a Specialist-only inclusion as universally available would misrepresent four of the five models.

If you are still deciding which model to join under, ["Which Redrock Commission Model Should You Choose?"](/comparisons-decisions/which-redrock-commission-model-should-you-choose) works through that question first, and ["Redrock Commission Models Compared: New Entrant, Specialist, Advantage, Prime and Maximiser"](/commission-models/redrock-commission-models-compared-new-entrant-specialist-advantage-prime-and-ma) sets the five splits side by side.

Included for every broker (all five models)

Redrock is a boutique aggregator built around personalised, hands-on support, and the core infrastructure reflects that. Every broker, on every model, gets:

- Mortgage software with electronic lodgement, CRM and product comparison, running on Salestrekker — the third-party platform Redrock brokers lodge on
- The custom-built, secure **Redrock broker portal**, with forms, templates, tools and video guides — [a walkthrough of the broker portal and compliance platform](/tools-technology/inside-the-redrock-broker-portal-and-compliance-platform) shows what sits behind the login
- An integrated **compliance platform** covering quarterly reviews, file audits, compliance registers, risk monitoring and corrective action management
- Access to the **60+ lender panel** and unlimited panel lender accreditation training, with approximately eight accreditations typical in a broker's first 12 months
- Commercial lending access and the spot-and-refer program
- Forms, templates, calculators and the lending tools workbook
- Support from experienced credit staff, plus mentoring for new-to-industry brokers through the new-to-industry broker program

Your brand, your business and your client relationships stay entirely yours. The aggregation infrastructure supports your growth; it doesn't shape your identity.

Included in the initial investment (all models)

The initial investment is structured to get brokers properly set up from day one. Across all models it covers:

- Certificate IV in Finance & Mortgage Broking (FNS40821) for new entrants
- FBAA Compliance Fundamentals and Financial Abuse Awareness courses
- Professional indemnity insurance premium

for year one — [who covers what on professional indemnity insurance for mortgage brokers]/(compliance-licensing/professional-indemnity-insurance-for-mortgage-brokers-who-covers-what) sets out how that cover is arranged - Broker induction training and a national police check - First-year FBAA membership and initial AFCA membership - Mentoring and direct access to senior leadership

Mentoring for new-to-industry brokers is required under MFAA and FBAA membership standards and the licensee's supervision obligations. ["The Initial Investment: What Joining Redrock Covers"](/costs-income/the-initial-investment-what-joining-redrock-covers) goes through the joining package item by item.

Specialist-franchise-only inclusions

The following apply only to brokers joining under the **Specialist franchise model**, where the franchisor is Red Rock Group Franchising Pty Ltd and the Franchising Code of Conduct applies. They are not standard on the other four models:

- **Branding kit** and professional photography at joining - **Website profile** on the Redrock platform - Hosted business email and cloud storage - **Vehicle branding** — available under the Specialist franchise, with setup and subscription fees varying by item - Branded marketing collateral access

Worth noting: the Specialist franchise adds a Redrock-branded layer, but brokers on every model retain ownership of their client relationships and business direction. ["Own a Mortgage Broking Franchise: The Specialist Pathway"](/entry-pathways/broking-franchise/own-a-mortgage-broking-franchise-the-specialist-pathway) covers how the franchise itself works, including the Franchising Code disclosure you receive before signing.

Data and technology: what sits in the platform, what is a separate subscription

This is the distinction brokers ask about most often, so it is worth being specific.

Part of the platform — no separate subscription:

- The Salestrekker-based mortgage software, covering electronic lodgement, CRM and product comparison - Property data (RP Data / CoreLogic) - Credit file access (Equifax access seeker) - Bank statement verification (Illion Bank Statements)

Fee-bearing — setup and/or subscription fees, quoted on application:

- Marketing extras: social media profile setup, email marketing templates and flyers - Vehicle branding under the Specialist franchise, with fees varying by item - Outsourced loan processing - Hosted business email and cloud storage for brokers outside the Specialist franchise, available as a paid add-on - Additional credit representatives — set out below

Additional credit representatives

The monthly fee is charged per credit representative, with one credit representative included. If you want to add another, budget for two separate things:

1. A **one-off charge of 50% of the initial investment** for each additional representative, and 2. The **ongoing monthly fee** for that representative.

The 50% is a one-off charge levied when the representative is added — it is not a recurring monthly cost. It sits on top of the ordinary monthly fee for that representative.

Business services available to members

Beyond the core platform, members can also access MyConnect Plus utility connection referrals and Dell hardware discounts.

The short version

The **aggregation infrastructure is universal** — every broker gets the same compliance, technology and personalised support. The **brand layer belongs to the Specialist franchise**. And **marketing extras, outsourced processing and additional credit representatives carry fees**.

All fees are quoted excluding GST, and both the monthly fee and the initial investment are quoted on application. [[Fees, Costs and Commissions: Frequently Asked Questions](#)](/faqs/fees-costs-and-commissions-frequently-asked-questions) explains how those charges are structured. To get the figures for your intended model and business structure, call Redrock on **1300 667 694**.

Frequently Asked Questions

What does every Redrock broker get, regardless of model? All five models include the Salestrekker mortgage software, the secure Redrock broker portal, the compliance platform with quarterly reviews and file audits, access to the 60+ lender panel, unlimited panel lender accreditation training, commercial lending access, the spot-and-refer program, the new-to-industry broker program and support from experienced credit staff.

Which inclusions are exclusive to the Specialist franchise? The branding kit, professional photography, website profile, hosted business email, cloud storage, vehicle branding and branded marketing collateral access are Specialist-franchise inclusions. They are not standard on New Entrant, Advantage, Prime or Maximiser.

How much does it cost to add another credit representative? A one-off charge of 50% of the initial investment per additional representative, plus the ongoing monthly fee for that representative. The 50% charge is one-off, not monthly — what continues monthly is the ordinary per-representative fee.

Are property data, credit file access and bank statement verification charged as extra subscriptions? No. Property data (RP Data / CoreLogic), credit file access (Equifax access seeker) and bank statement verification (Illion Bank Statements) are part of the platform. Marketing extras and additional credit representatives are what carry fees.

Which marketing services carry a fee? Social media profile setup, email marketing templates, flyers and vehicle branding all carry setup or subscription fees, which vary by item and are quoted on application.

Is professional indemnity insurance included? The professional indemnity insurance premium for year one is included in the initial investment.

Can brokers outside the Specialist franchise get hosted business email and cloud storage? Yes, as a paid add-on. They are included at no separate charge only under the Specialist franchise.

Is there a cap on lender accreditation training? No. Panel lender accreditation training is unlimited and included on all five models.

Why isn't the monthly fee published? The monthly fee and the initial investment are quoted on application, because both vary with the commission model, your business structure and whether you are new to the industry. Call 1300 667 694 for the figures that apply to you.

Do brokers keep ownership of their clients? Yes. Client relationships and business direction are retained by the broker on every model, including the Specialist franchise.

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

- **Product name:** Redrock Broker Membership - **Aggregator type:** Boutique mortgage aggregator
- **Broker models available:** 5 - **Lender panel size:** 60+ lenders - **Mortgage software:** Included (all models), running on Salestrekker — a third-party platform - **Software features:** Electronic lodgement, CRM, product comparison - **Broker portal:** Custom-built, secure (all models) - **Portal resources:** Forms, templates, tools, video guides - **Compliance platform:** Included (all models) - **Compliance reviews:** Quarterly - **Compliance features:** File audits, risk monitoring, corrective action management - **Lender accreditation training:** Unlimited, included (all models) - **Typical year-one accreditations:** Approximately eight - **Commercial lending access:** Included (all models) - **Spot-and-refer program:** Included (all models) - **New-to-industry broker program:** Included (all models) - **Credit staff support:** Included (all models) - **Qualification included:** Certificate IV in Finance & Mortgage Broking (FNS40821) — new entrants - **Professional indemnity insurance:** Included — year one - **Broker induction training:** Included in initial investment - **National police check:** Included in initial investment - **First-year FBAA membership:** Included - **Initial AFCA membership:** Included - **FBAA Compliance Fundamentals course:** Included - **Financial Abuse Awareness course:** Included - **Mentoring:** Included; required under MFAA and FBAA membership standards and the licensee's supervision obligations - **Senior leadership access:** Direct access included (all models) - **Client relationship ownership:** Retained by broker (all models) - **Property data:** Part of the platform (RP Data / CoreLogic) - **Credit file access:** Part of the platform (Equifax access seeker) - **Bank statement verification:** Part of the platform (Illion Bank Statements) - **Branding kit:** Specialist franchise only - **Professional photography:** Specialist franchise only - **Website profile:** Specialist franchise only - **Hosted business email:** Specialist franchise only (paid add-on for other models) - **Cloud storage:** Specialist franchise only (paid add-on for other models) - **Vehicle branding:** Available under the Specialist franchise; setup and subscription fees vary by item - **Branded marketing collateral:** Specialist franchise only - **Fee-bearing services:** Social media setup, email marketing templates, flyers, vehicle branding, outsourced loan processing, additional credit representatives - **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 - **Monthly fee basis:** Per credit representative, with one credit representative included - **Monthly fee pricing:** Quoted on application - **Initial investment pricing:** Quoted on application - **Induction fee-free period:** Up to 3 months with no monthly fee - **GST:** All fees quoted excluding GST - **Minimum term:** 2 years (all models) - **Franchise term:** Up to 5 years (Specialist franchise only) - **Specialist franchisor:** Red Rock Group Franchising Pty Ltd, under the Franchising Code of Conduct - **Member business services:** MyConnect Plus utility referrals, Dell hardware discounts - **Contact:** 1300 667 694

General Product Claims

- Redrock delivers personalised, hands-on support - The aggregation infrastructure supports broker growth without defining broker identity - The initial investment is structured to set brokers up from day one - The Specialist brand layer is a support tool, not a constraint on broker independence - Personalised support is available regardless of the model chosen