Switching Aggregators: Frequently Asked Questions

Canonical: https://redrock.agentic.norg.ai/-group/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's panel runs to [60+ lenders](/lender-panel-diversification/the-redrock-lender-panel-60-lenders-accreditation-and-diversification); most brokers hold around eight accreditations in their first twelve months and add more 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, broker portal, compliance platform 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

Pricing is quoted on application. Redrock does not publish a rate card, so the numbers for your situation come from the enquiry conversation.

Which model would I be on?

Five models, and 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-high-volume-brokerages). Note that Maximiser carries a **$1,500 per annum ex GST compliance fee and a minimum volume requirement** — so the headline 100% upfront is not a like-for-like comparison with the other models. Full detail is on the [commission models comparison](/commission-models/redrock-commission-models-compared-new-entrant-specialist-advantage-prime-and-ma).

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 reviews and audits through its compliance platform; if you currently pay separately for compliance support, factor that into the comparison - **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 the right size for me?

Redrock has 181 brokers nationally — 90 in Victoria, 56 in New South Wales, 14 in Queensland, 12 in South Australia, 6 in the ACT, 2 in Western Australia and 1 in Tasmania — and has operated since 2004.

That scale is the actual trade-off in a switching decision. A smaller network means the people processing your files know your book, and senior leadership is reachable. It also means Redrock is not the largest panel or the biggest marketing budget in the market. Whether that suits you depends on how much infrastructure you want carried for you versus how much direct access you want.

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).