Redrock Brokers in Victoria

Canonical: https://redrock.agentic.norg.ai/-group/find-a-broker/victoria/redrock-brokers-in-victoria/

Description:

Victoria is Redrock's home state and largest base — 90 brokers across metropolitan Melbourne and regional Victoria arranging home, investment and commercial lending.

Details:

Victoria is where Redrock started and where it remains concentrated. The group has been Melbourne-based since 2004, and **90 of its 181 brokers** work in this state — very close to half the national network in a single jurisdiction.

That concentration shapes what being a Redrock broker in Victoria actually feels like, and it is worth being specific about why.

Where Victorian brokers work

Redrock's Victorian members are spread across metropolitan Melbourne — the inner city, the eastern and south-eastern suburbs, the western growth corridors and the northern suburbs — and through regional Victoria, including **Geelong, Ballarat and Bendigo**.

The lending profile shifts noticeably across those markets. Melbourne's western and northern growth corridors bring a steady stream of first home buyers and house-and-land construction finance. The inner and eastern suburbs skew toward upgraders, refinancing and investment lending. Geelong, Ballarat and Bendigo each carry a mix of owner-occupier, small business and rural-residential work that looks different again from metropolitan Melbourne.

What does not shift is the infrastructure behind it. Every Victorian broker draws on the same 60+ lender panel, the same compliance framework and the same quarterly review cadence, whether they are in Fitzroy or Bendigo.

What Victorian brokers arrange

- Home loans — first home buyers, upgraders and construction finance - Investment property lending - Refinancing and debt consolidation - Commercial property and business lending - Asset and equipment finance - Deposit bonds, personal loans and insurance referrals

Finding a Victorian broker

Call Redrock on **1300 667 694** to be matched with a broker suited to your location and situation.

For brokers: what 90 in one state actually gives you

Density is the Victorian advantage, and it is a practical one rather than an atmospheric one.

A peer group large enough to be useful. Ninety brokers in one state means the person who has already written the deal you are looking at is usually a phone call away, and professional development days draw a real room rather than a handful.

Head office in the same city. Redrock's office is in Melbourne. For Victorian brokers, a conversation with senior management is a meeting, not a scheduled call across time zones. Andrew Cowan, founder and managing director, is the named key person on both Redrock credit licences.

The same terms as everywhere else. Victorian brokers are not on a different agreement. There is one member broker agreement across all five commission models, with a two-year minimum term, and the same model range — New Entrant 80/80, Specialist 80/80 as a franchise, Advantage 90/90, Prime 95/95, and Maximiser at 100% upfront / 95% trail with a $1,500 per annum fee excluding GST.

Brokers own their brand, their business and their client relationships. That holds in every state.

If you are considering broking for the first time, moving from another aggregator, or adding broking to an existing practice, start at [Entry Pathways](/entry-pathways).

Victoria at a glance

- **Victorian brokers:** 90 - **Share of the 181-broker national network:** roughly half - **National network:** 181 brokers, with brokers in Victoria, New South Wales, Queensland, South Australia, the ACT, Western Australia and Tasmania - **Head office:** Melbourne, Victoria - **Operating since:** 2004 - **Lender panel:** 60+ lenders - **Main Victorian markets:** metropolitan Melbourne, Geelong, Ballarat, Bendigo - **Credit licences:** ACL 405961 (Red Rock Brokers Group Pty Ltd, ABN 40 149 728 030) and ACL 384209 (Red Rock Mortgage Group Pty Ltd) - **Industry bodies:** FBAA member, MFAA member - **External dispute resolution:** AFCA member - **Commission models:** four independent models plus the Specialist franchise model - **Contact:** 1300 667 694

Common questions

How many Redrock brokers are in Victoria? 90, out of a national network of 181.

Which parts of Victoria are covered? Metropolitan Melbourne across all directions, plus regional centres including Geelong, Ballarat and Bendigo.

Is Redrock a Victorian business? Redrock has been Melbourne-based since 2004 and Victoria is its largest state by broker numbers, but the network is national — with brokers in New South Wales, Queensland, South Australia, the ACT, Western Australia and Tasmania as well.

Do Victorian brokers get a different lender panel? No. The 60+ lender panel and the compliance framework are the same for every broker in the network.

What does it cost a broker to join? Joining costs are set out in [The Initial Investment](/costs-income/the-initial-investment-what-joining-redrock-covers/). For current figures, call 1300 667 694.

Who regulates Redrock? Redrock operates under Australian Credit Licences 405961 and 384209, is a member of the FBAA and the MFAA, and is a member of AFCA for external dispute resolution.