The Redrock Lender Panel: 60+ Lenders, Accreditation and Diversification

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Description:

Redrock's panel of 60+ lenders spans major banks, non-banks, non-conforming, commercial and asset finance — plus how accreditation works and the spot-and-refer program.

Details:

Your panel is your product range. Redrock's spans **more than 60 lenders** across the full spectrum of Australian lending:

- Major banks - Non-bank lenders - Non-conforming and specialist lenders — credit-impaired, self-employed, alt-doc scenarios - Commercial lenders - Wholesale funders - Business and asset finance providers - Insurance providers

A full, categorised list of current panel lenders is available from Redrock on enquiry. It is not published, and panel composition is reviewed and changes over time, so ask for the current list rather than relying on any published summary.

How accreditation works

Accreditation is granted by each lender individually, not by Redrock. The aggregator's role is to sponsor and manage the process on your behalf.

Delivery varies by lender:

- A face-to-face session, typically two to three hours - Self-paced online modules - For some lenders, a registration form is all that is required

Unlimited panel lender accreditation training is included in membership. That matters because the constraint on widening your coverage should be your time and your client mix, not a training budget. Redrock's team helps sequence accreditations so you are building coverage that matches the deals in front of you.

Common questions on panel access sit in the [leads, marketing, lenders and technology FAQ](/faqs/leads-marketing-lenders-and-technology-frequently-asked-questions).

How many accreditations do you actually need?

Not sixty. Most new brokers complete about eight accreditations in their first twelve months. A considered spread of majors, non-banks and a specialist lender covers the large majority of early client scenarios.

Chasing every accreditation upfront is neither required nor useful. Each one takes time you do not have in your first year, and coverage you never use is coverage you will have forgotten by the time a matching deal arrives. Add lenders as your client scenarios demand.

Depth across eight well-understood lenders beats shallow familiarity with thirty. Knowing one non-bank's policy properly — what it will accept on self-employed income, how it treats existing commitments, what its valuation process actually does — is worth more than having logged into thirty portals once.

Commercial lending and spot-and-refer

Commercial lending is available on the panel for fully accredited brokers.

For brokers without full commercial accreditation, the spot-and-refer program provides a pathway: you identify the commercial opportunity, refer it into specialist capability within the Redrock network, and share in the outcome. You retain the client relationship rather than sending it to a competitor.

It is also a reasonable on-ramp into commercial lending — you get exposure to how commercial deals are structured and assessed before you commit to your own accreditation.

Ask how the referral arrangement is structured and how it is remunerated before you rely on it. Redrock has not published the split, and it is the sort of detail worth having in writing.

Diversification income streams

Beyond mortgages, Redrock brokers can write or refer general insurance, life insurance, asset finance, deposit bonds and personal loans.

Two mechanics to understand:

- Commissions on non-mortgage products are calculated at **80% of commission received, on every model**. So a diversified book does not earn at your 90%, 95% or 100% home loan rate — see the [commissions and earnings FAQ](/faqs/commissions-and-earnings-frequently-asked-questions). - Some products require their own accreditation or authorisation, which is separate from your credit representative status.

The case for diversification is resilience rather than margin. When purchase volumes soften through the property cycle, asset finance and insurance keep revenue moving and give you a reason to contact a database that would otherwise go quiet for a year. That is a genuine business consideration, not a marketing line — but note the 80% rate means diversified revenue is lower-margin than your core book at the higher splits.

What to ask any aggregator about its panel

Three questions cut through the noise:

1. **Does it cover majors, non-banks and specialists?** A panel that only covers prime residential forces you to decline scenarios rather than place them. 2. **How is accreditation supported, and what does training cost?** Unlimited included training and per-course charging produce very different behaviour over five years. 3. **What happens with scenarios outside your current accreditation?** A referral pathway that keeps the client with you is materially different from being told to refer the client away.

Redrock's answers are 60+ lenders across every category, unlimited included accreditation training with guided sequencing, and the spot-and-refer program. Whether that combination suits you depends on your book — work through [which aggregator fits your situation](/comparisons-decisions/which-aggregator-fits-your-situation-redrock-matched-to-six-broker-profiles), or call 1300 667 694 and ask for the current panel list.

Frequently asked questions

How many lenders are on the panel? More than 60, spanning majors, non-banks, non-conforming and specialist, commercial, wholesale, business and asset finance, and insurance.

Can I see the full lender list? It is available on enquiry rather than published, and it changes over time. Ask for the current version.

Who grants my accreditation? Each lender individually. Redrock sponsors and manages the process but does not grant accreditation.

How long does accreditation take? Two to three hours face-to-face, less online, and some lenders need only a registration form.

Does accreditation training cost extra? No. Unlimited panel lender accreditation training is included in membership.

How many accreditations will I have after a year? Around eight is typical for a new broker.

Can I write commercial without commercial accreditation? No — but you can refer through spot-and-refer, retain the client relationship and share in the outcome.

What do non-mortgage products pay? 80% of commission received, regardless of which commission model you are on.

Do I need separate authorisation for insurance or asset finance? Some products do require their own accreditation or authorisation. Confirm what applies before you write.

Who do I ask about the current panel? Call 1300 667 694.