

connective 

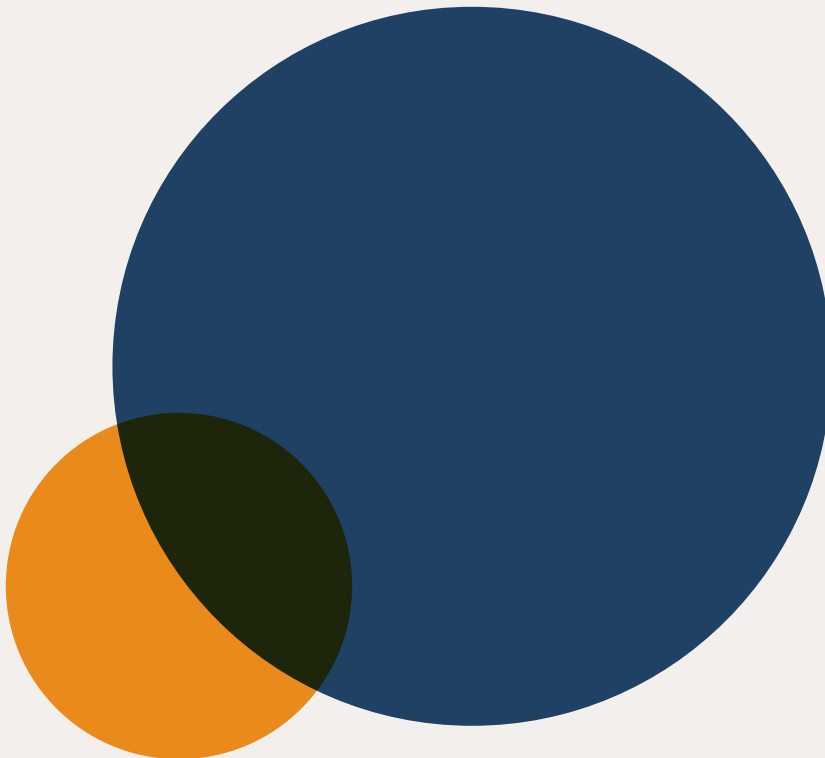
Achieve success
your way with
Connective





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A message from our CEO

A partnership for the future

The mortgage and finance industry united again through a challenging year. The industry adapted and resilience shone through.

Rapid regulatory change, heightened scrutiny and technological advancements have become the new normal, and we can all take pride in our efforts to protect our customers' interests and guarantee a fair and competitive and finance broking industry into the future.

Brokers play an important role in the financial services industry and consumer confidence in the broking industry is at an all-time high. Our team at Connective is focused on advocating for our brokers by reinforcing and supporting the strength, value and integrity of the entire broking profession—and you as an individual broker.

We believe the future belongs to innovative, resilient, customer-focused mortgage and finance broking businesses. We believe in strong partnerships and our expert team is dedicated to helping you achieve success in your businesses—whatever that looks like. Read on to find out all the ways we can support you as you grow your broking business.

We look forward to partnering with you.

Glenn Lees
CEO





Our promise to you

We partner with our brokers, our industry and our stakeholders to deliver shared success—whatever that looks like, for every player. Our partnerships will always be fair, transparent, and tailored. We will power your success by providing what you need, when you need it. We collaborate with our brokers and the industry to find shared value, because we know this leads to shared success.

We will partner with you to achieve success your way

Your success is our success. That's why we partner with you to help you achieve your goals—whatever they are. We understand that your business is unique and no one knows your clients better than you. We won't tell you how to work or what to do—instead, we'll focus on supporting you to grow your business to meet your unique objectives.

We will earn your trust

Trust is a precious commodity in our industry. Your clients place trust in you as their broker and we understand that you need to be able to trust your aggregator as well. That's why we're focused on earning the trust of all our brokers through fairness, reliability, flexibility and transparent relationships.

Our flexible membership model plays a key role in building trust with our brokers. We don't restrict you with lock-in contracts or hidden fees and your trail book is yours to keep.

We will lead the transformation of our industry

Our industry is constantly changing and as an aggregator representing our brokers, we have a responsibility to help shape and future-proof our industry to create a fairer market for all. We pledge to use our voice and influence to advocate for you as the mortgage industry grows and changes.



Our services

Reach your potential with the aggregator committed to your success

Our goal is to see you succeed. Wherever you are in your career and whatever business model you operate, we partner with you to provide expert and truly personalised business support.



The freedom to do it your way with accurate on time commissions

Our bespoke commission payment processing platform ensures seamless, timely processing of weekly or monthly commissions to our members enabling principals to efficiently manage commission splits within the system, whilst also automatically receiving prompt Reciprocated Tax Invoices for tax and GST reporting.



Industry leading compliance support

Having the largest and most experienced compliance team in the industry, our members receive unparalleled compliance support through our extensive program of compliance coaching, education and training.



Over 60 leading lenders

Your business is as unique as your clients. That's why we've curated a lending panel of over 60 leading lenders to give you a range of competitive options, no matter the size of your business.



Mercury, our award-winning business platform

Our custom-built Mercury business platform is at the heart of our offering. As a Connective member, you'll get access to an award-winning business platform, providing you with complete control over every aspect of your broking business. Manage your client relationships, get access to online training, generate compliance documents in a single click and so much more—all at no extra cost.



Uniting to transform our industry

We use our voice and influence to support our members in an evolving landscape to help shape our industry. Our focus is on building resilient businesses that can thrive through uncertainty. We have our members backs. Always have. Always will.



Expert support at every level

Our people are the key to our success—and yours. When you partner with Connective, you will have the support of a dedicated Broker Support Manager (BSM), with experience spanning all areas of mortgage broking, from product and policy, right through to fraud prevention, compliance and risk management.



Professional development to help you thrive

Grow your skills and knowledge with our calendar of professional development events. Our award-winning Learning and Development Program connects you with thought leaders and business experts and supports your professional growth, putting you in a unique position to support your clients in an increasingly complex financial environment.



Diversify your offering with our exclusive products

Expand your service offering and increase the value of every client with our diversification options. From exclusive white label home loans to insurance and asset finance, we'll help you implement a diversification strategy that works for your business.



Our products

Supporting you to grow your business, however you want to

We know that brokers are powered by an entrepreneurial spirit, and our goal is to see all our brokers succeed and grow their businesses, whatever their goals are. So, whether you're looking to expand into a new line of business, reach new audiences with targeted marketing, or improve your own professional knowledge, we can help you achieve your goals.



Serve more clients with our competitive range of white-label home loan products, Connective Home Loans



Give your clients a competitive edge with our market-leading property data tool, Connective Property Tools



Help your clients find you online with our cost-effective My Website service



Put your clients' mind at ease with our suite of insurance products, Connective Insurance



Keep your clients engaged with personalised marketing campaigns using Digital Marketing Hub

The new products that Connective has introduced under its white label offering are very compelling and they now have loan options in place to meet the needs of most borrowers. You can see the strategy behind the design of the white label portfolio and where all the products sit.

— Jonathan Streater, JEM Finance Group

Digital Marketing Hub has been a great asset to the growth of our business. The platform is super simple to use so we can quickly and easily send targeted marketing emails and set up automated nurture journeys to keep our clients engaged and our services front of mind.

— Akshaya Naronikar, Iridium Private



Mercury: our award-winning business platform

Improve your efficiency with Mercury

The broking industry is always changing and to succeed you need a way to maximise efficiency without compromising on the personalised customer service your clients expect.

Enter Mercury, our award-winning business platform. Mercury empowers you to work smarter and do more with your business. It is made up of a suite of applications that flow seamlessly together that will reduce your administrative workload so you can spend more time servicing clients, building relationships and growing your business.



**Compliance
made easy**



**Manage your
commissions
simply**



**Optimise your
opportunity
pipeline**



**Marketing
campaigns**

Book your free Mercury demo today

Get in touch with our Sales Manager in your state to see what Mercury can do for your business.

What I believe sets Connective apart from all the others is their IT Platform, Mercury. Mercury is a fantastic system that really supports my business. It allows me to do everything I need by just using one system. Mercury is constantly evolving and now also allows other programs to work in conjunction with it, enhancing its functionality even more.

— **Catherine Brown, Activ8 Finance**



Our learning and development program

Build your skills and knowledge with our extensive professional development program

Our award-winning Learning and Development program has been designed to cater for a rapidly changing environment and to deliver timely content to our members. We know that quality learning experiences produce industry-leading professionals. That's why we are constantly adapting the learning opportunities we provide. Our national education program consists of:

- product, policy and regulatory updates
- strategic business education
- a range of professional development opportunities to equip you to grow your business and service your clients.

I try and attend Connective Learning events on a monthly basis. These are always well planned and educational. The Lender Splendour that Connective puts on is excellent and I always walk away from the session with some great take outs.

— **Jake Biddel, Saint Finance**

I always look forward to the Connective Conferences. In my opinion, it's the most important industry learning event of the year and I know I will leave it feeling empowered and inspired with innovative ways to improve and grow my business.

— **Simon Sutterby, Geelong Financial Group**



Our membership options

Fair and flexible membership options for every brokerage

We're proud to offer our brokers a fair and flexible fee structure. We offer two membership plans to suit different business types and you're free to switch between plans easily, twice a year, with 30 days' notice.

Connective Maximiser Plan

Keep 100% of your up-front commission and 100% of the trail.

On a Maximiser plan, you'll pay \$880 + GST per partner group (brokerage) each month, plus an additional \$150 + GST for each loan writer in your business.

Volume	Upfront split	Trail split	Maximiser fee	Associate fee / per loan writer
No volume requirements	100%	100%	\$880 + GST per month for up to 5 associates.	\$150 + GST per month per loan writer (associate)

Connective Variable Plan

On a Variable plan, you'll pay a small commitment of just \$150 + GST per month for each loan writer in your business. So whether you're working by yourself, or in a small team, you'll see strong return on your membership.

Volume	Upfront split	Trail split	Associate Fee / per loan writer
\$0-\$1M	80%	95%	\$150 + GST per month
\$1M-\$2M	85%	95%	
\$2M-\$3M	90%	95%	
More than \$3M	95%	95%	

* Fees effective from 1st December 2022



Affordable credit representative fees

If you don't have your own credit licence or wish to operate under ours, you can become a credit representative under Connective's licence. Our credit representative fees are \$209 + GST per month for each loan writer in your business, on top of whichever Connective membership model you have. Plus Professional Indemnity Insurance fee per partner group based on your commission revenue. [View Partner Group Rates](#).

The freedom to do it your way

No lock-in contracts

We don't restrict you with handcuff agreements or lock-in contracts and you can leave at any time without penalty. And if you have your own credit license, you can do business with our lender panel and still keep up relationships with other lenders.

Keep your trail book

You've worked hard for your commissions and you deserve to be rewarded. When you partner with us you'll own your trail book, and if you choose to leave us, you'll take your trail book with you.



Our awards

Join an award-winning aggregation network

Our brokers' success is our success—industry awards are just the icing on the cake. We're proud to have received numerous awards over the years, both for our products and services as an aggregator, and for the individual actions of our outstanding Business Support Managers and Business Development Managers.

Aggregator of the Year 2020

The Australian Broking Awards (ABAs) celebrate professionalism, best practice and innovation in mortgage broking. We're delighted to have won Aggregator of the Year at the ABAs in 2012, 2013, 2015, 2016, 2018, 2019, 2020 and again in 2021. We've also been awarded MFAA National Aggregator of the Year in 2010, 2013, 2014, 2019 and 2020.



Industry-leading support for every part of your business

In 2019 and 2020, we won MFAA Professional Development Award. We also took out the award for Best Training & Education Program of the Year at the Australian Broking Awards, in 2019 and 2022. Our Compliance Support received the Gold medal for 2019 in the MPA Brokers on Aggregators survey, and also Bronze in 2018, 2021 and 2022 at the MPA awards.

Award-winning software and IT/CRM support

Our broker platform, Mercury Nexus, has been recognised and awarded for the improvements it brings to our brokers' businesses, taking home the Technology Platform of the Year award at the 2018 Australian Broker Awards. We're also proud to have taken home a Bronze medal in IT and CRM Support in MPA's 2019, 2020, 2021 and 2022 Brokers on Aggregators survey.

Our support doesn't stop there

We're especially proud that our compliance support was awarded the Gold medal in the 2019 MPA Brokers on Aggregators survey and Silver in 2020.

Over the past six years, 15 of our team members have won Business Development Manager awards from the MFAA, and we've also won a Silver medal in BDM Support in the 2022 MPA Brokers on Aggregators survey. We're incredibly proud of these achievements, and with each new award, we feel more inspired to provide exceptional service and support for our brokers.



Enjoy more choice, more freedom and more support with the aggregator that works for you.

Contact us to learn about what a move to Connective will mean for you.



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connectiveaggregation



connectiveaus

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