



Connective Update

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2024 in review



Resilience amid high rates and house prices flatlining



Steady Asset Finance settlements despite a falling market



Consistent refinancing post the fixed-rate cliff



Growing demand in commercial lending



Broker market share strengthens

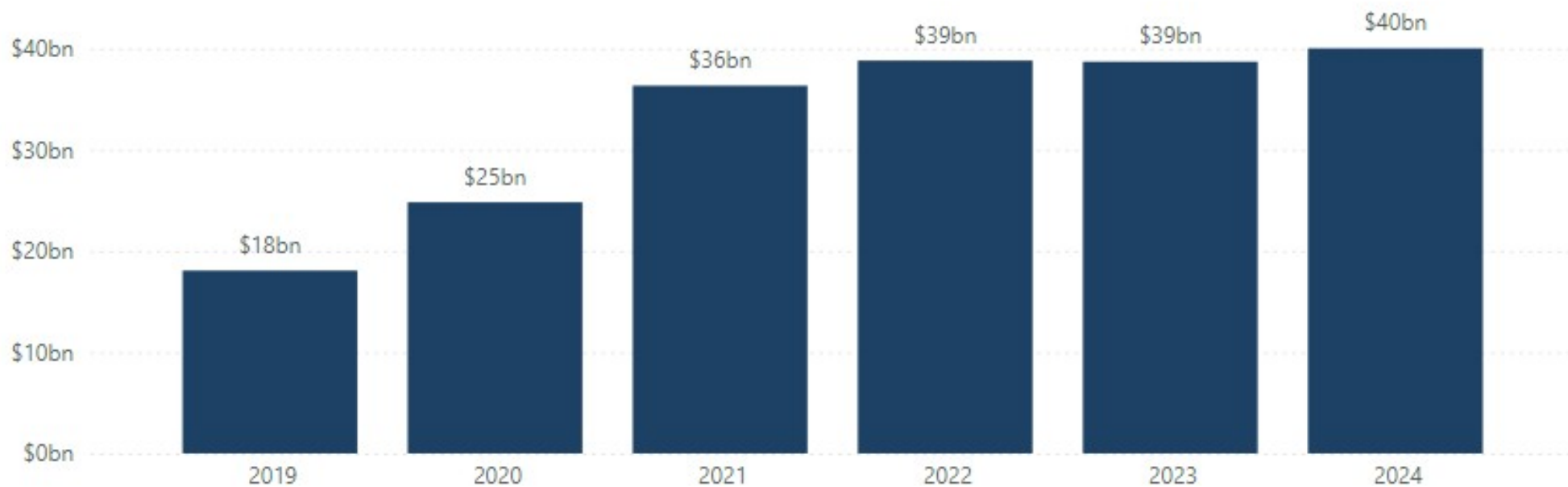


Aggregator of choice for female brokers and commercial brokers

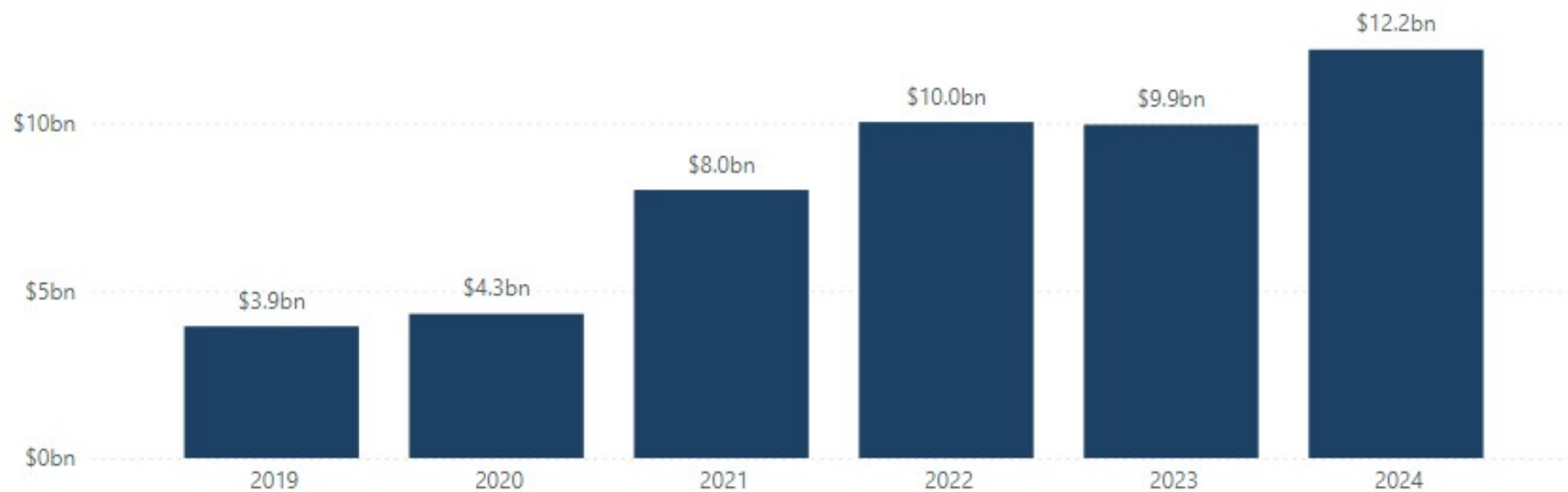
Total settlements by month and year



NSW & ACT residential settlements



National commercial settlements

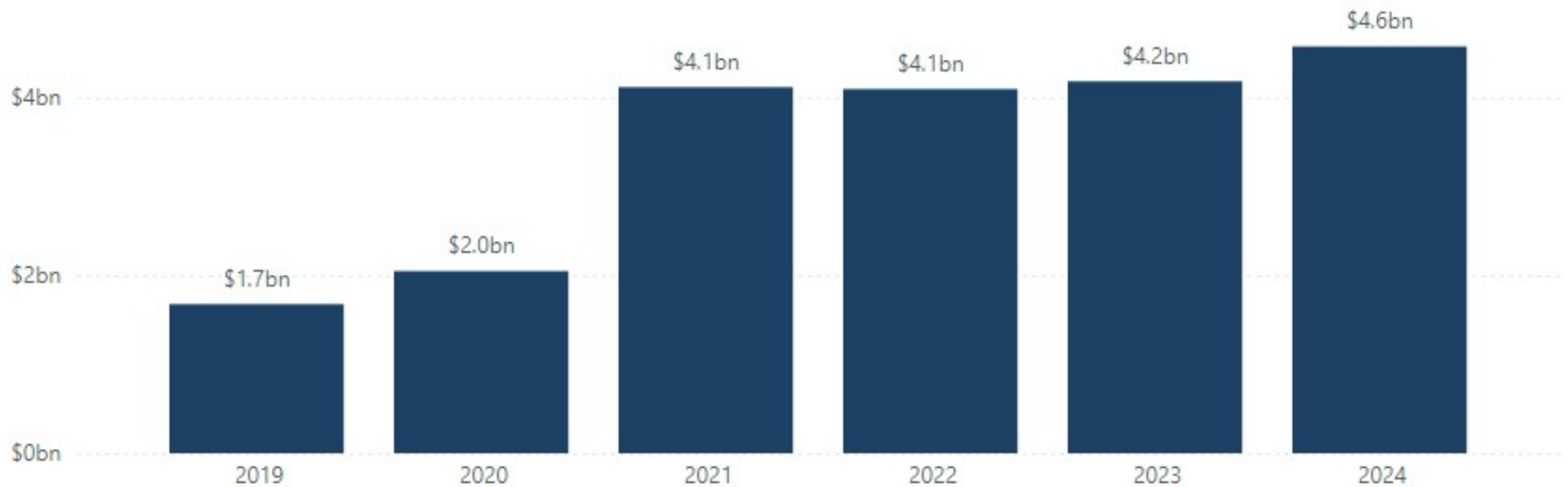


Total monthly commercial settlements



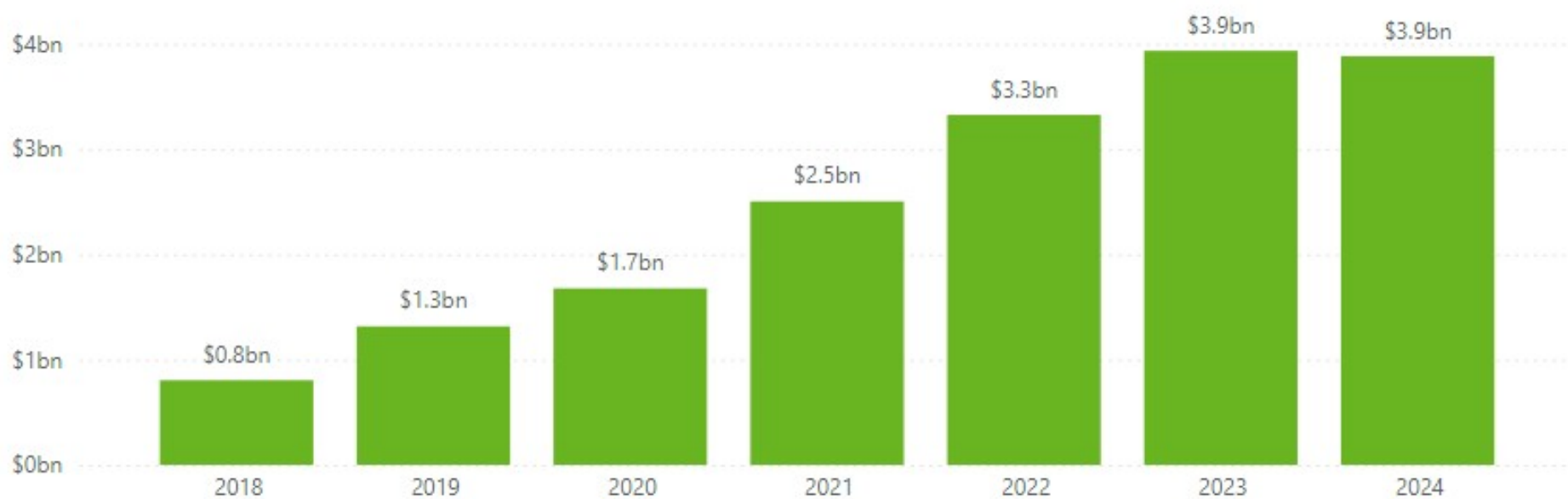
NSW & ACT commercial settlements

Total Settlement by Year



Asset finance national settlements

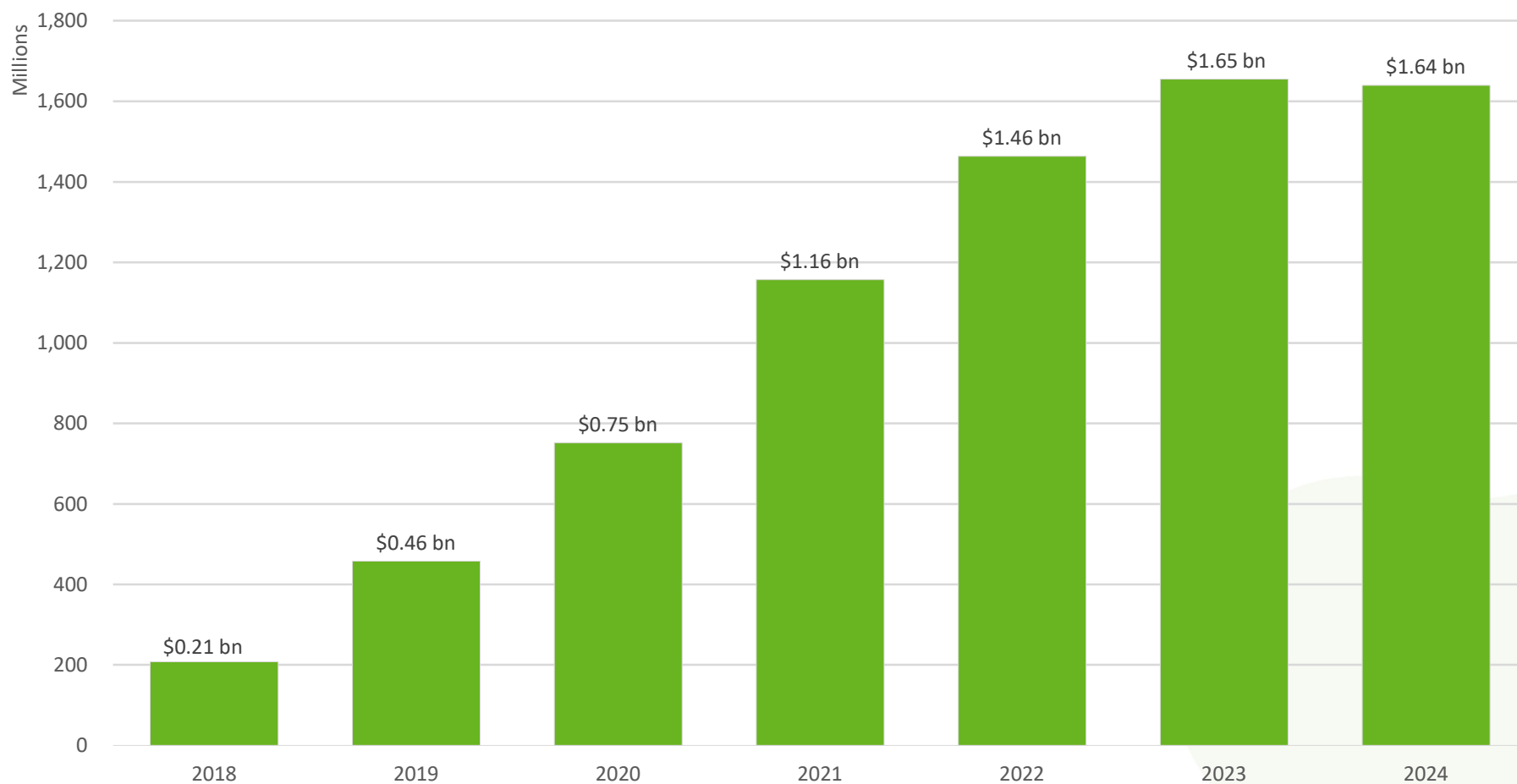
Total Settlement by Year



Asset finance settlements - YoY



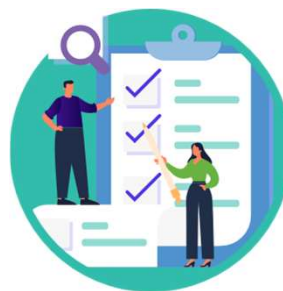
NSW asset finance settlements



Looking to 2025



Dynamic year ahead



Policy changes



Political events



Opportunities ahead!

Industry snapshot

MFAA Value of Mortgage and Finance Broking 2025



45% of brokers' owner occupier customers are first home buyers



0.35% average reduction in interest rates



Brokers conduct **3x more communication** on a digital platform than face-to-face

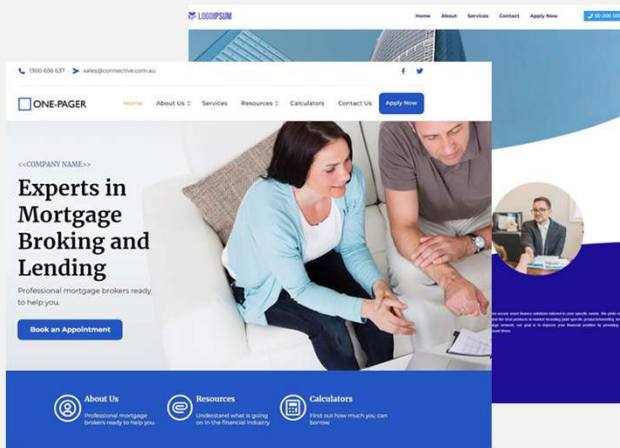


Repeat customers (45%) and **referrals (27%)** are the key leads generators



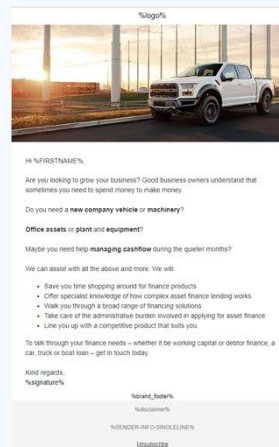
11% of brokers' time is spent educating and preparing customers

Marketing and client engagement



 **My Website**

Launching your own website with My Website



 **Digital Marketing Hub**

Automating client engagement with the Digital Marketing Hub

72% of brokers' business comes from repeat customers and referrals

(source: MFAA Value of Broking report)



Diversification and scale with lending solutions

With **commercial lending growing by 20% annually**, you can have more solutions, more clients, more often. Unlock new revenue streams with lending solutions that allow you to:



Offer tailored solutions to your clients



Submit asset finance deals easily





Refer a QuickAF
deal in the next
14 days for your
chance to win!*

* Terms and conditions apply.



Add value and expand your service offering

Be the go-to expert for your clients. Provide insights, protection, and peace of mind with:



Access to powerful property insights through Connective Property Tools



45% of brokers' owner-occupier clients are first-home buyers



Added value and security with Connective Insurance



Visit us at the Connective Hub

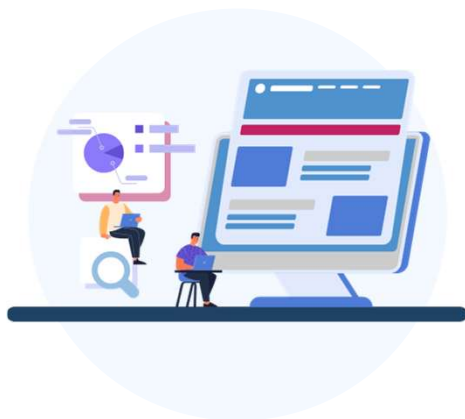


Digital Marketing Hub



Mercury Nexus

Our focus in 2025 – helping you:



Unlock new efficiencies
with Mercury Nexus
enhancements



Navigate the regulatory
environment with new
tools and training



Expand your business
with new commercial
finance opportunities



Support the industry's
growth by staying
committed to female
brokers

Connective women

Helping you to...



Thrive with industry-leading support for female brokers



Build connections through education and community



Gain recognition and amplify your success



Access tailored resources to grow your career



Referral program

The more you refer, the greater the rewards

\$500*



First successful referral

\$1,500*



Second successful referral

\$3,000*



Third successful referral

\$5,000*



Fourth and subsequent successful referral



Residential, Commercial and Asset Finance brokers are eligible.

Scan here to submit your referral!





Thank you!



Slide 27

JFO [@Camille Dufourt] can you please turn this into a thank you slide? Thanks,
J
Julie Fenwick, 2025-02-25T01:07:31.866

Today's agenda

10:15 AM	Mercury: game-changing features ahead
10:35 AM	Compliance: driving efficiencies with open banking
10:55 AM	Morning tea and lender expo
11:35 AM	2025 Commercial lending overview
11:45 AM	Elevate your social media in 2025
12:15 PM	Keynote Speaker: Jo Wagstaff Reignite, refocus, & reset: setting yourself up for success in 2025
01:15 PM	Lunch and lender expo
01:45 PM	Event concludes



Slide 28

DV0 [[@Camille Dufourt](#)] can this be tidied up like the landing page
Dafne Viljoen, 2025-02-24T04:18:07.279