



Connective Update

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Chief Customer Officer



2024 in review



Resilience amid high rates
with positive growth



Steady Asset Finance settlements
despite a falling market



Consistent refinancing post
the fixed-rate cliff



Growing demand in
commercial lending



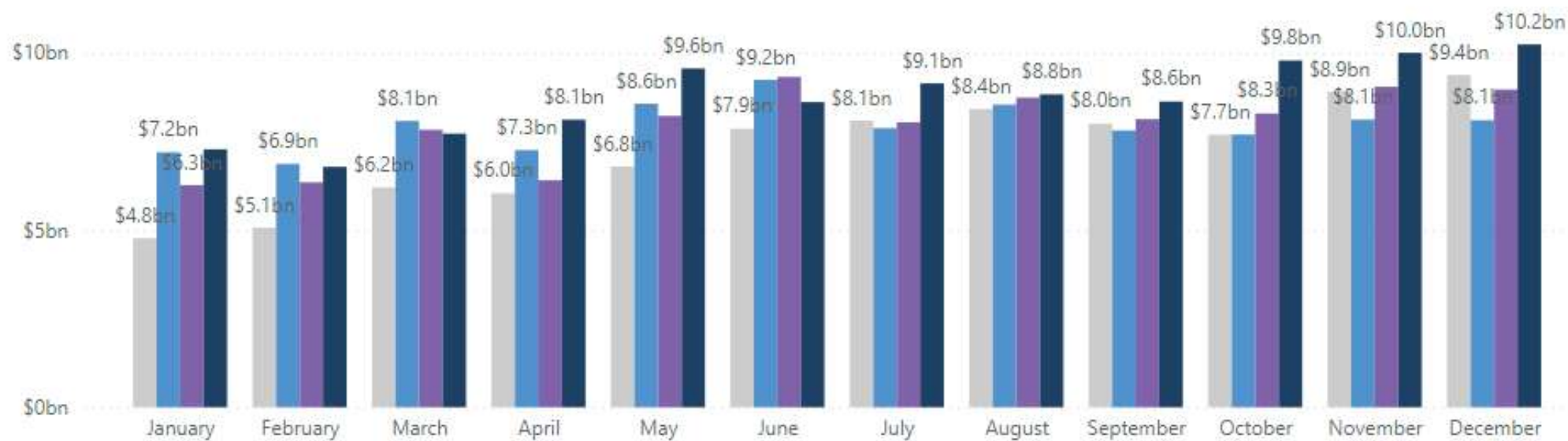
Broker market share
strengthens



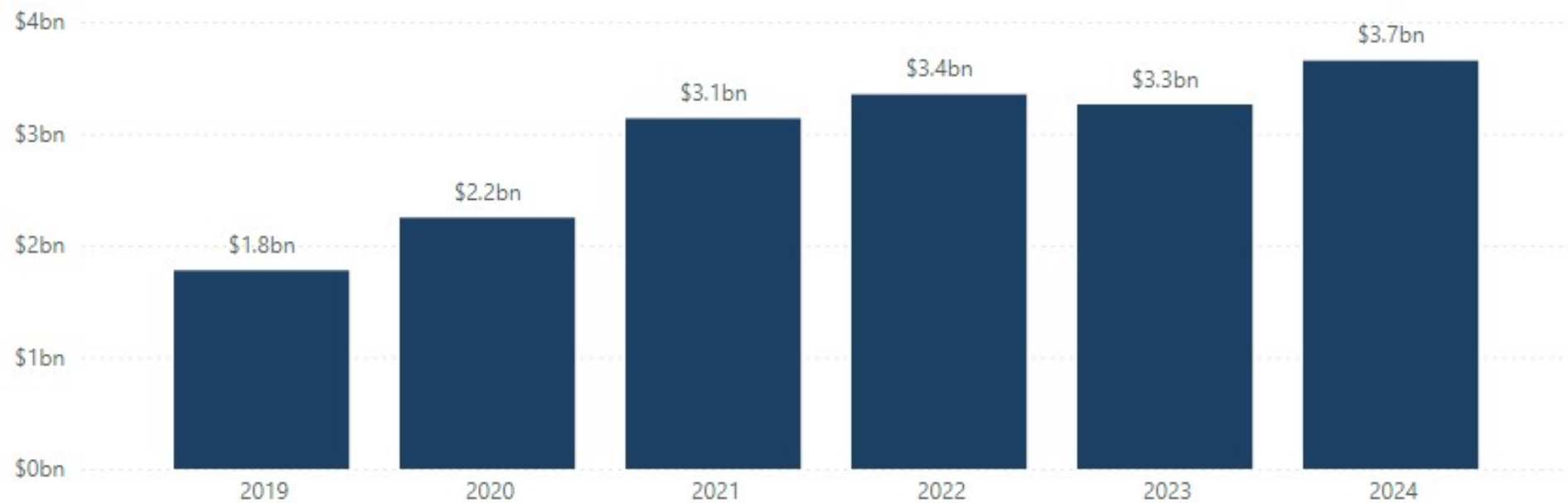
Aggregator of choice for female
brokers and commercial brokers

Total settlements by month and year

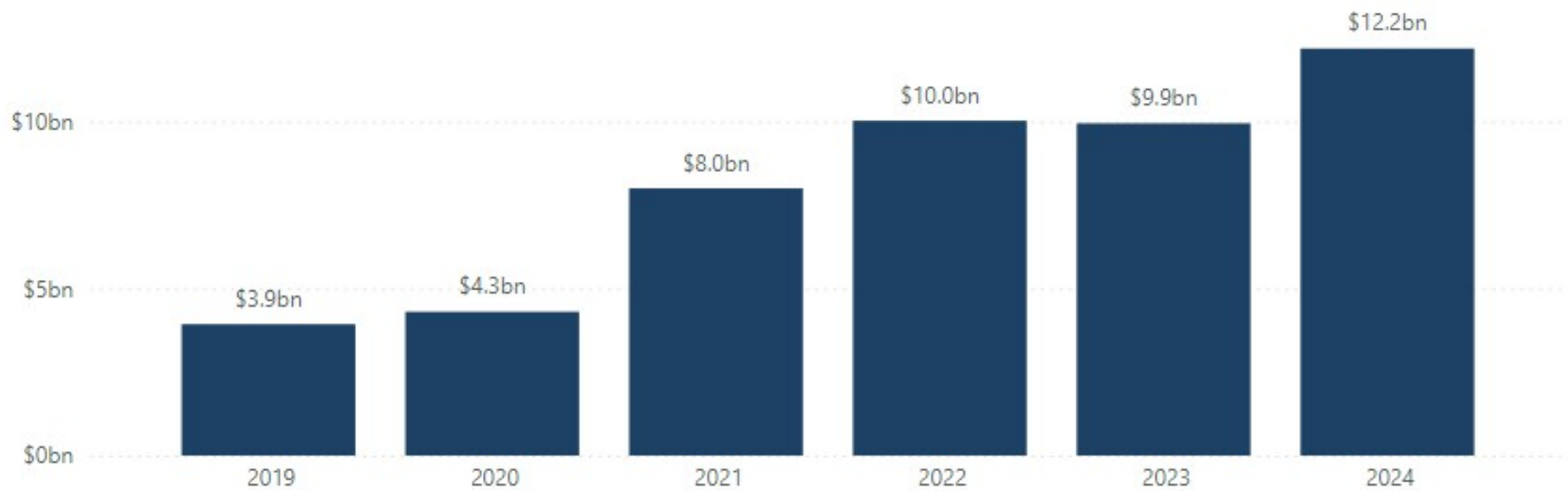
● 2021 ● 2022 ● 2023 ● 2024



SA residential settlements



National commercial settlements

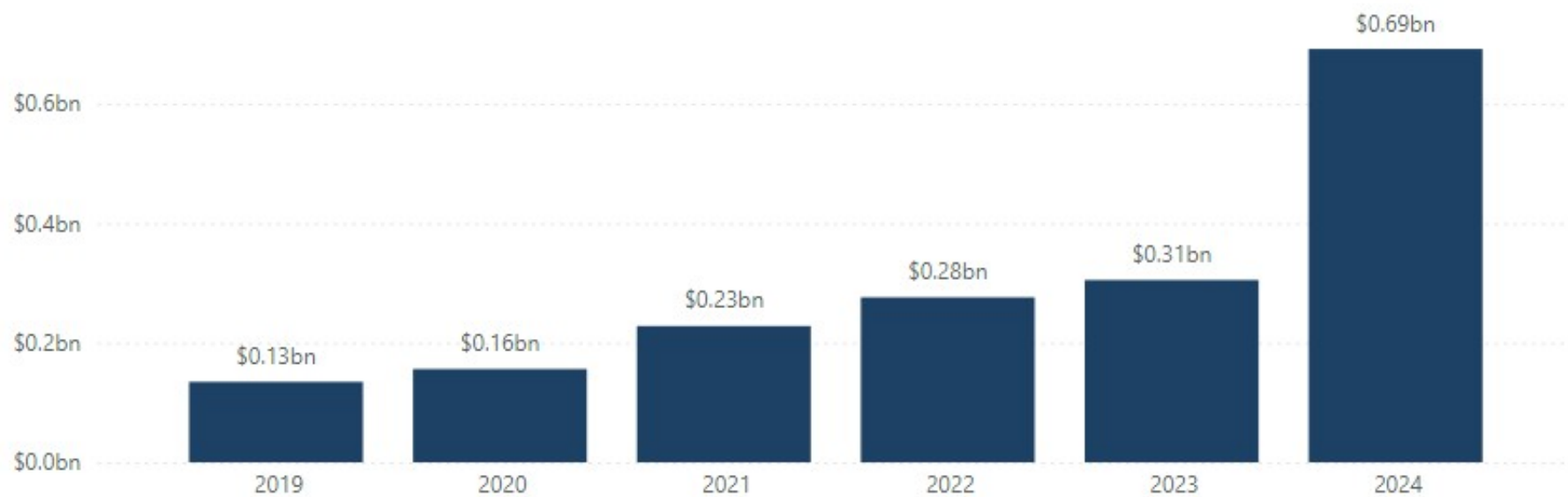


Total monthly commercial settlements



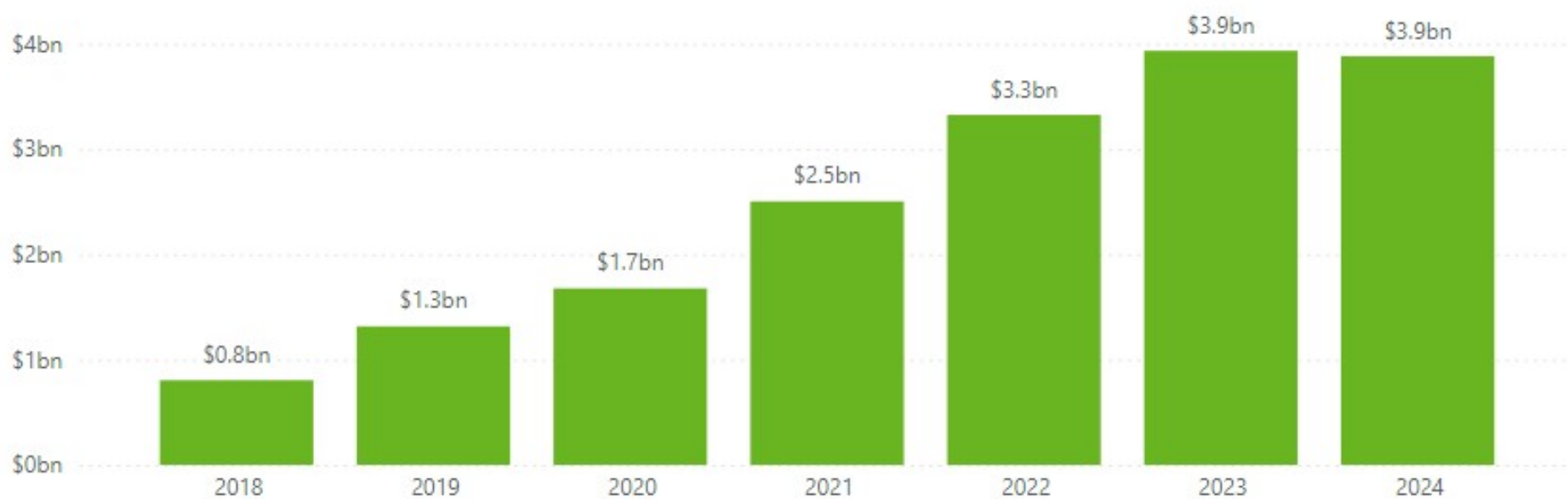
SA commercial settlements

Total Settlement by Year



Asset finance national settlements

Total Settlement by Year



Asset finance settlements - YoY



Looking to 2025



Dynamic year ahead



Policy changes

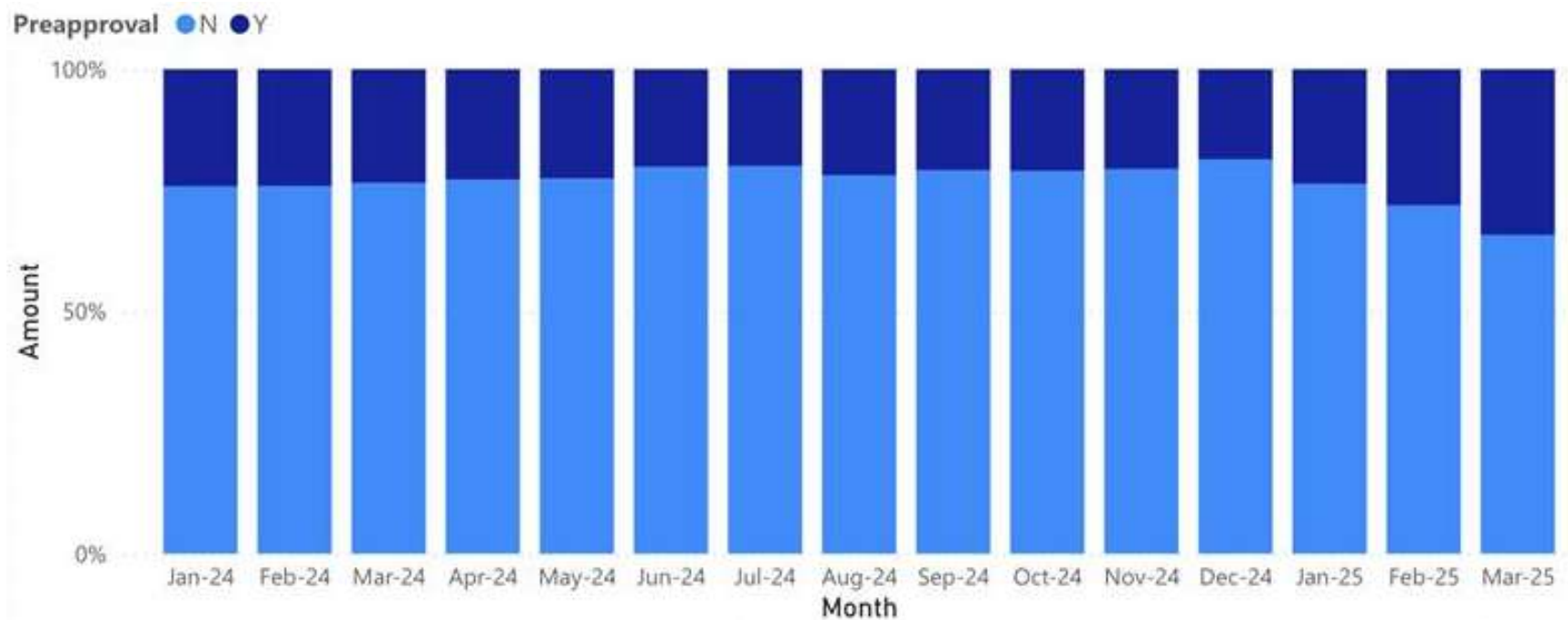


Political events



Opportunities ahead!

Looking to 2025 – pre-approval's take off



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

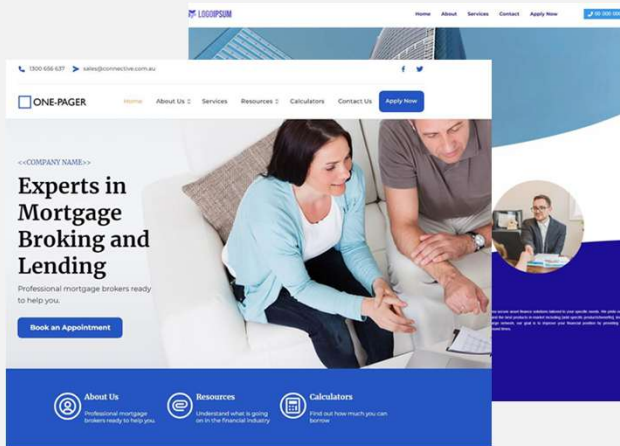


Repeat customers (45%) and **referrals (27%)** are the key leads generators



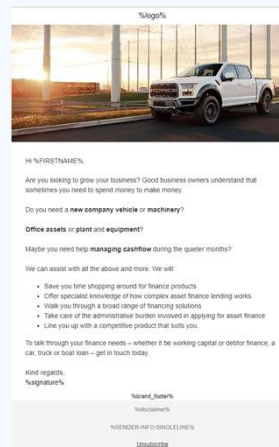
11% of brokers' time is spent educating and preparing customers

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

Unlock new revenue streams with lending solutions that allow you to have more solutions, for more clients, more often:



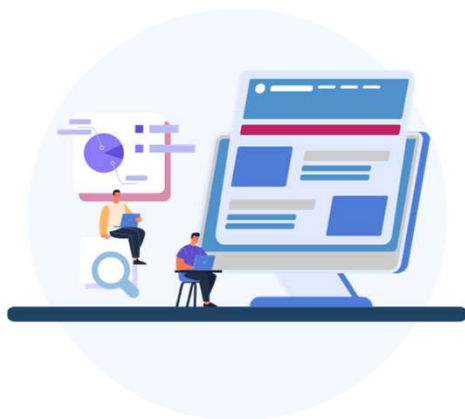
Offer tailored solutions to your clients



Submit asset finance deals easily



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



**March Forward this
International woman's day**

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!

