



Connective Update

Gingkai Tan
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

Celebrating International Women's Day

March Forward



Connect



Educate



Support



Recognition

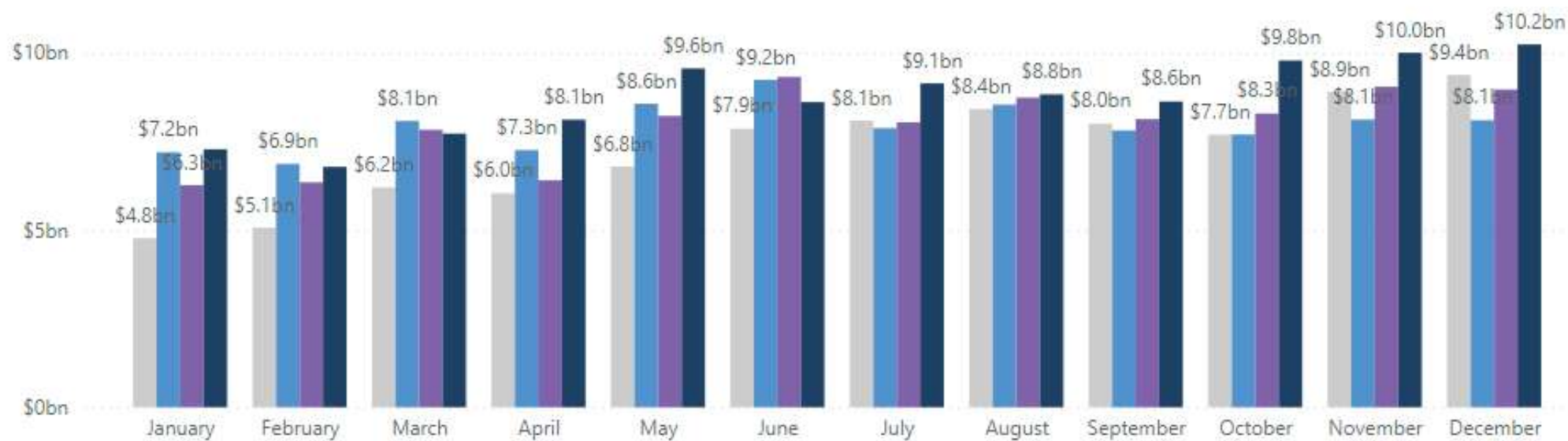
Keep an eye out on social media and share your stories and recognise inspirational women in our community.

#MarchForward | #IWD2025

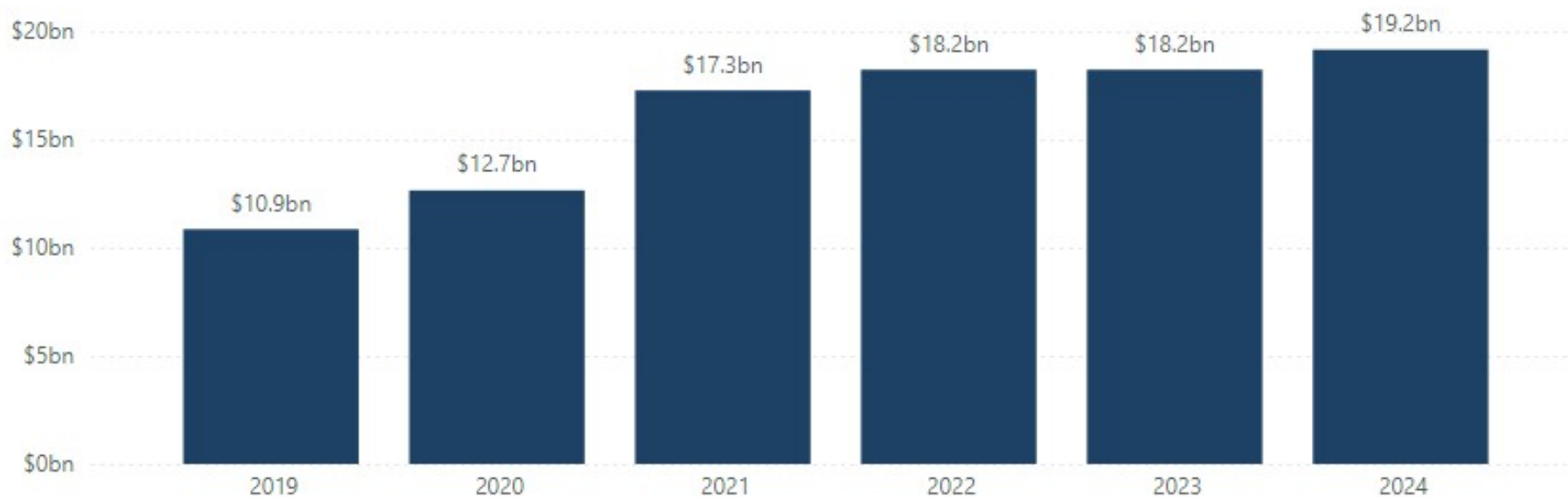


Total settlements by month and year

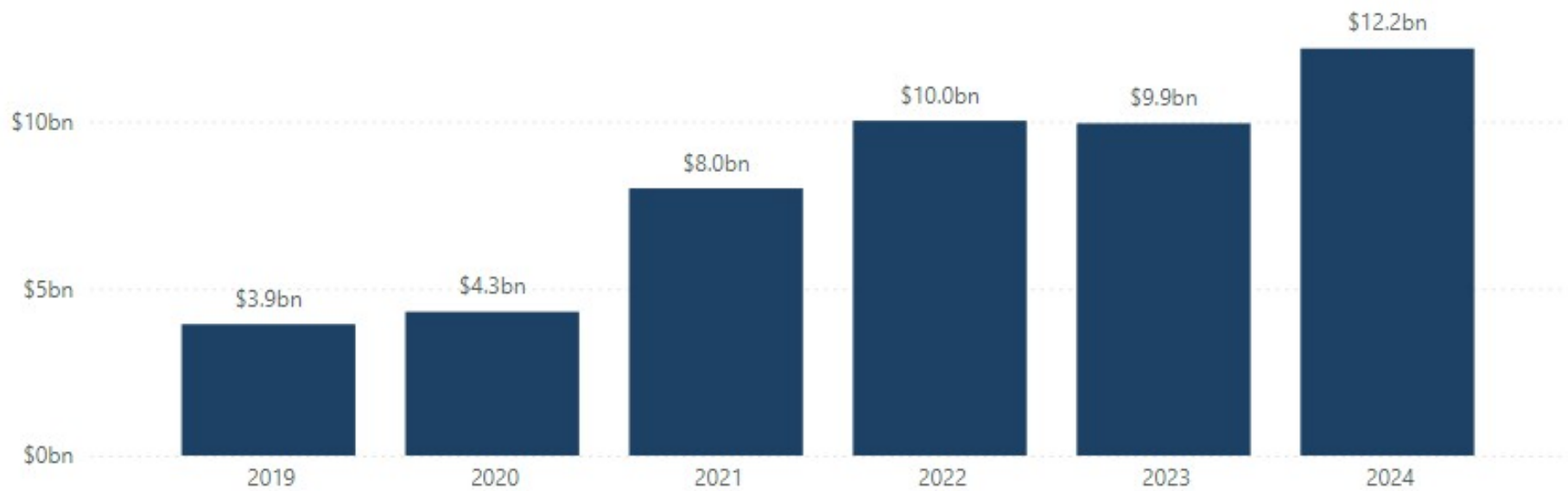
● 2021 ● 2022 ● 2023 ● 2024



VIC & TAS residential settlements



National commercial settlements

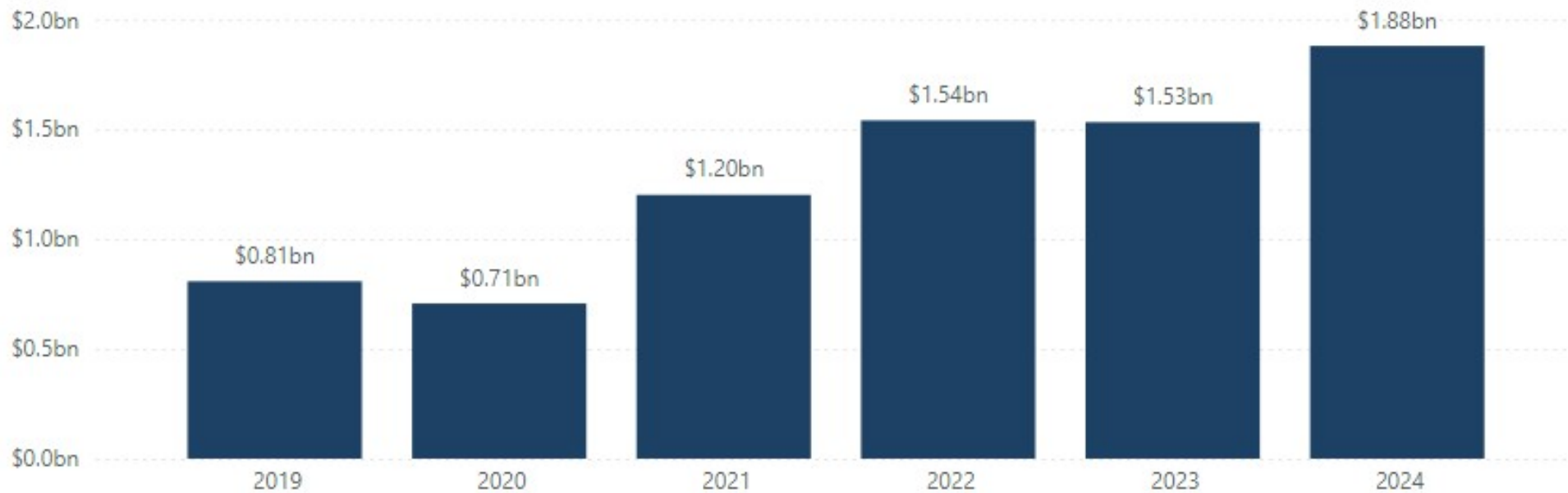


Total monthly commercial settlements



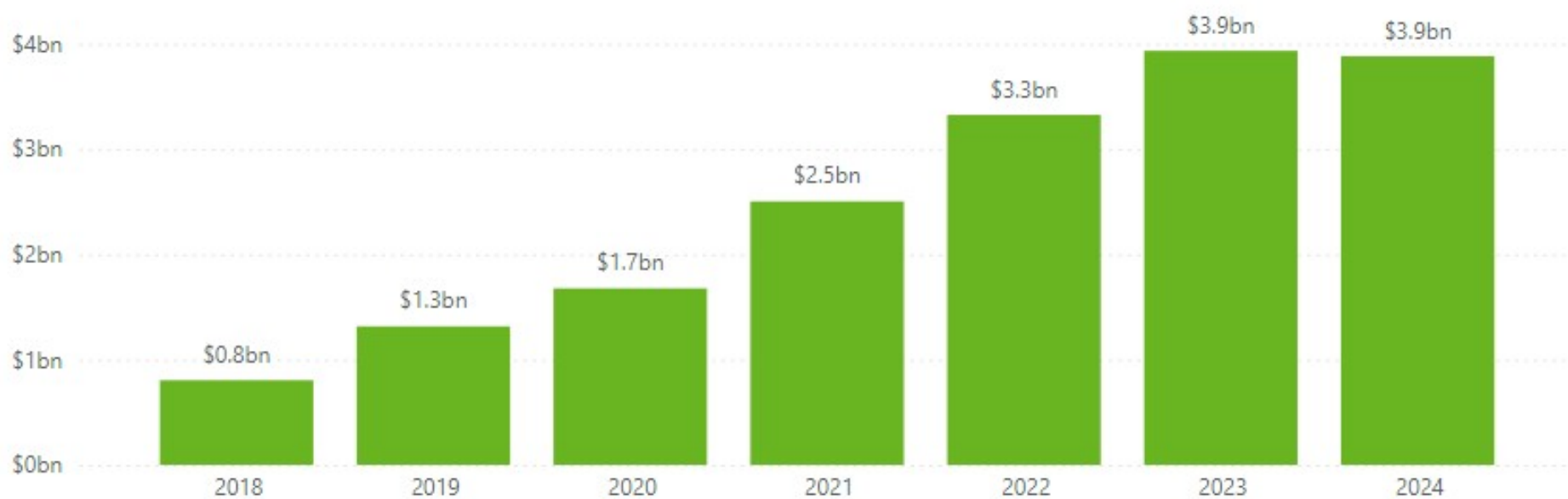
VIC & TAS commercial settlements

Total Settlement by Year



Asset finance national settlements

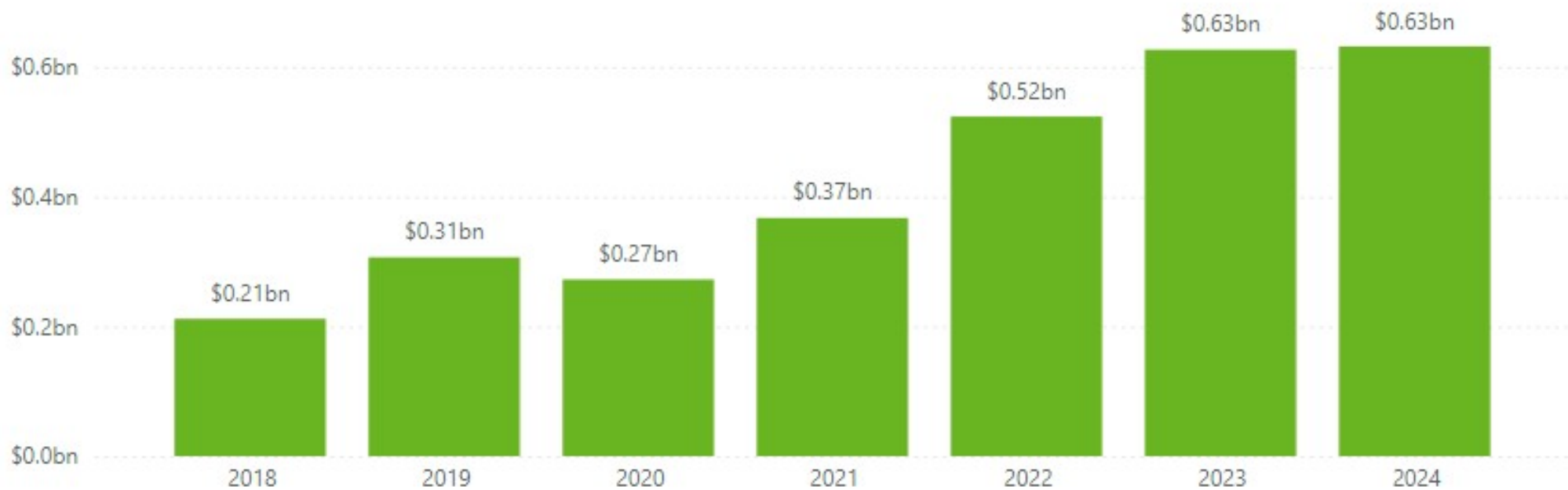
Total Settlement by Year



Asset finance settlements - YoY



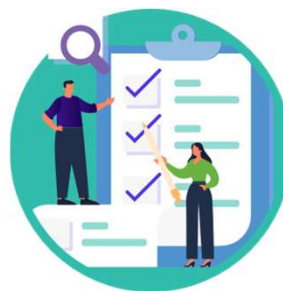
VIC asset finance settlements



Looking to 2025



Dynamic year ahead



Policy changes

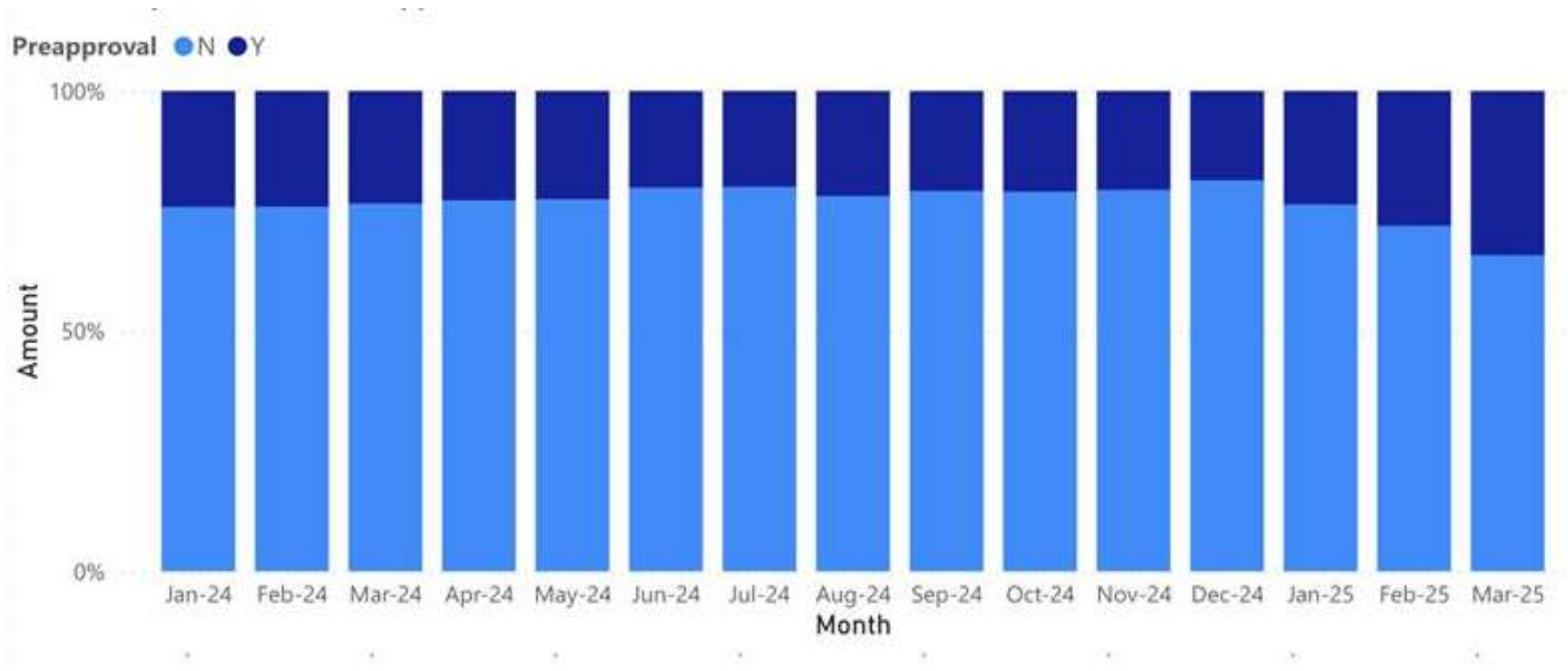


Political events



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

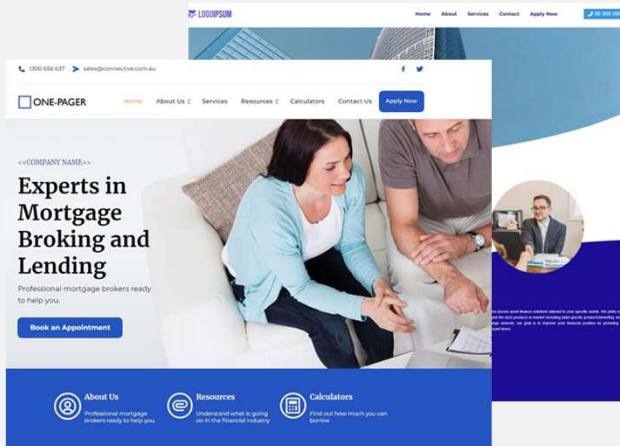


Repeat customers (45%) and **referrals (27%)** are the key leads generators



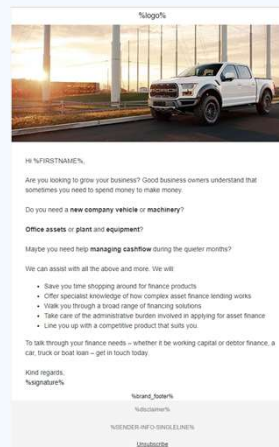
11% of brokers' time is spent educating and preparing customers

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:



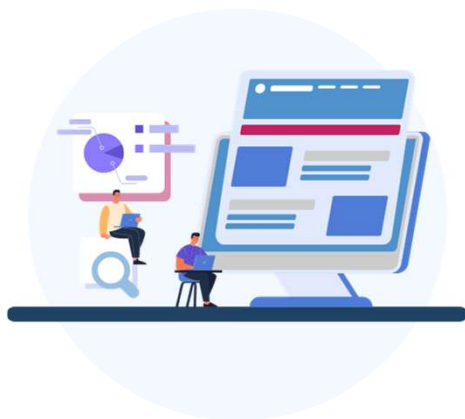
Offer tailored solutions to your clients



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!

