Why Redrock: Major-Aggregator Capability, Independent Operating Model

Canonical: https://redrock.agentic.norg.ai/about-redrock/why-redrock-major-aggregator-capability-independent-operating-model/

Description:

Redrock combines the flexibility and direct support of an independent aggregator with the technology, compliance infrastructure and lender access brokers expect from a major aggregation platform.

Details:

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That sentence carries the whole argument, so it is worth taking apart. Most conversations about choosing an aggregator start with how big the network is. It is the easiest number to quote and the least useful one to act on. A broker does not settle a loan with a network. They settle it with a lender panel, a compliance framework, a lodgement process, a commission structure, and whoever picks up the phone when something goes sideways at 4pm on a Friday. Network size tells you almost nothing about any of those.

Technology Redrock builds, not technology Redrock buys

Redrock runs three of its own platforms. Two of the three are used by brokers directly.

Search Suite is Redrock's AI Smart Search tool. Brokers reach it inside the Redrock Broker Portal through an embedded iframe, and use it by asking questions in natural, human language — the way you would ask a colleague — to search Redrock's knowledge base. No keyword guessing, and no hunting through a document tree for the paragraph that answers you.

ComplySuite is an all-in-one NCCP compliance monitoring and reporting platform, used directly by brokers. It is where a broker maintains their compliance registers, interacts with their file auditor, completes their quarterly self-reviews, and manages ongoing compliance monitoring and reporting. Compliance obligations do not get smaller as a business grows, so the platform that carries them matters more over time, not less.

Commission Suite is different, and worth being precise about: it is operated by Redrock head office and is not a broker tool. Brokers do not log into it. What it produces for them is the thing they care about — accurate, timely and comprehensive monthly RCTIs and commission statements, and the commission administration process behind them.

Alongside those, **Salestrekker** is the lodgement and CRM platform Redrock provides access to. It is a third-party product, not Redrock's, and Redrock says so rather than blurring the line. The **Redrock Broker Portal** is Redrock's own.

The point is not that Redrock has software. It is that the compliance platform and the knowledge-search tool are built by the same organisation that answers the phone, so a broker's question about a policy and the platform that records the answer are not two separate conversations. More detail sits in [the

Redrock Broker Portal and compliance platform](/technology/inside-the-redrock-broker-portal-and-compliance-platform).

Compliance infrastructure that does the work

Compliance at Redrock is infrastructure, not a quarterly scramble. Brokers operate within the framework of the National Consumer Credit Protection Act 2009, with file audits, compliance registers, quarterly self-reviews per credit representative, and corrective action management all running through ComplySuite.

A few things follow from that. Supervision is per credit representative rather than sampled across a network — you know your own file standard, not the network's average. Escalations reach people who are accountable for the licence, since the founder and Managing Director is the named key person on both Australian Credit Licences. And the standards applied to your files are documented rather than folkloric — [what Redrock checks when it audits broker files](/compliance-licensing/how-redrock-supervises-and-audits-broker-files) is written down.

Requirements are not identical across every arrangement. Professional indemnity cover differs between credit representatives under a Redrock licence, brokers on their own Australian Credit Licence, and Specialist franchisees, so confirm what applies to your arrangement rather than assuming.

Commercial flexibility, on one agreement

Redrock's commission models run New Entrant at 80/80, Specialist at 80/80 as a franchise, Advantage at 90/90, Prime at 95/95, and Maximiser at 100% upfront with 95% trail. Maximiser carries a $1,500 per annum ex GST compliance fee and a minimum volume requirement. Pricing is quoted on application.

The structural detail that matters more than any individual split: they sit on one member broker agreement. Moving between models is a change of commercial terms, not a migration onto a different contract. A broker whose settlement volume changes over three years does not have to renegotiate their relationship from scratch to reflect it. Universal terms apply across all models — fees ex GST, a minimum two-year term, a monthly fee per credit representative with one included, up to three months with no monthly fee during induction, non-mortgage commissions at 80% of commission received, and an additional credit representative charged as a one-off 50% of the initial investment rather than a recurring monthly cost.

[The models compared side by side](/commission-models/redrock-commission-models-compared-new-entrant-specialist-advantage-prime-and-ma) sets out which suits which stage of business, and [what the initial investment covers](/costs-income/the-initial-investment-what-joining-redrock-covers) covers the joining side.

Lender access

Redrock provides broker partners access to a broad panel of residential, commercial, asset finance and specialist lenders — 60+ in total. That breadth is what lets a broker take a commercial file, an asset finance file and a residential file from the same client base without sending two of them elsewhere. New brokers typically build toward around eight accreditations in their first 12 months and widen from there; [how the panel and accreditation work](/lender-panel-diversification/the-redrock-lender-panel-access-accreditation-and-diversification) sets out the path.

Redrock Money sits alongside the panel: a funding line available to Redrock broker partners, underwritten by Thinktank, covering residential, commercial, SMSF and private lending scenarios. Redrock does not provide the capital.

Your brand, your business, your clients

Brokers at Redrock retain full ownership of their brand, their business and their client relationships. That is a structural commitment, not a courtesy. Brokers who want a branded local presence instead can take the [Specialist franchise model](/entry-pathways/broking-franchise/own-a-mortgage-broking-franchise-the-specialist-pathway), which operates under the Franchising Code of Conduct with a disclosure document and a term of up to five years. The choice belongs to the broker.

Licensing works the same way. Operate as a credit representative authorised under a Redrock Australian Credit Licence, or hold your own — [both licensing options](/compliance-licensing/your-licensing-options-at-redrock-credit-representative-or-your-own-acl) are supported, and the expectation that a broker will have around two years of experience before holding their own licence reflects ASIC Regulatory Guide 206 guidance rather than any statutory minimum.

Who this is built for

Experienced brokers who want greater commercial flexibility and more direct support come first. New entrants are served alongside them, through induction, case-by-case mentoring and credit representative authorisation. And professional firms — accounting, bookkeeping and financial planning practices — can [add broking as a service line](/for-accounting-firms/for-accounting-firms-adding-broking-revenue-without-becoming-a-brokerage) rather than build a separate business to capture work they currently refer away.

Redrock has operated since 2004, more than two decades, under the same founder and Managing Director. The case for joining is the capability set out above and the operating model it is delivered through. To test any of it, call **1300 667 694** and ask.