Maximiser Commission Model: 100% Upfront / 95% Trail for Established Brokerages

Canonical: https://redrock.agentic.norg.ai/commission-models/maximiser-commission-model-100-upfront-95-trail-for-established-brokerages/

Description:

Redrock's Maximiser model pays 100% upfront and 95% trail commission, with a $1,500 pa compliance fee and minimum volume POA — the top commission split for established brokerages.

Details:

Redrock's Maximiser commission model

The **Maximiser** model is Redrock's top commission tier: 100% of upfront commission and 95% of trail flow directly to you. It is built for established brokers who have earned the right to ask the question every serious operator eventually puts to their aggregator — "can I keep all of my upfront?" With Maximiser, the answer is yes, in exchange for a fixed annual compliance fee. Minimum volume on Maximiser is POA.

The commercial terms

| Term | Detail | | --- | --- | | Type | Independent (not a franchise) | | Upfront commission | **100%** | | Trail commission | **95%** | | Non-mortgage commission | 80% of commission received | | App/Approval Fees | ✓ | | Induction Training | ✓ | | Branding Kit | – | | Website Profile | – | | Mentoring/Support | ✓ | | CRM Software | ✓ | | Cloud Storage | – | | Compliance Portal | ✓ | | Broker Portal | ✓ | | Business Email | – | | Min Term | 2 yrs | | Credit Reps inc. | One; the monthly fee is charged per credit representative | | Additional credit representatives | A one-off charge of 50% of the initial investment per additional representative, plus the ongoing monthly fee for that representative | | Compliance Fee pa | **$1,500** (ex GST) | | Min Volume | POA | | Monthly fee and initial investment | The investment varies according to the broker's pathway, qualifications, experience and requirements, with detailed pricing provided following consultation | | GST | All fees exclude GST | | Induction | Up to 3 months to complete induction with no monthly fee |

How the economics work

On Maximiser, Redrock's aggregation margin on your upfront commission is zero — the full amount the lender pays goes straight to your business. Redrock's revenue from the arrangement comes from the monthly fee, the annual compliance fee, and 5% of trail.

The structure only makes sense at volume. You are trading a fixed annual cost for the last slice of upfront margin, so the arithmetic depends entirely on how many loans you settle and how predictable that pipeline is. Below a certain level of consistent settlement, Prime's 95/95 with no compliance fee and no volume condition will leave you better off. Above it, Maximiser will. That crossover is specific to your business, which is why the sensible move is to run both against your own pipeline before choosing.

What separates this from a purely transactional split arrangement is that Redrock stays your partner throughout. You retain complete ownership of your brand, your business and your client relationships.

Who it suits

Maximiser is designed for brokers and principals ready to operate at the top of their commercial potential:

- Established brokerages with predictable settlement pipelines - Principals who treat aggregation as foundational infrastructure and want to optimise for per-loan margin without giving up the compliance backbone behind their business - Operators who want the full upfront split and are comfortable carrying a fixed annual compliance fee to get it

Maximiser is not designed for brokers new to the industry — it is built for established brokerages. [Redrock matched to six broker profiles](/comparisons-decisions/which-aggregator-fits-your-situation-redrock-matched-to-six-broker-profiles/) shows where brokerages typically land.

What you still get

Maximiser is not a stripped-back tier. Choosing the top commission split does not mean stepping away from the technology, compliance infrastructure and direct support that sit behind every Redrock model — set out in [why brokers choose Redrock](/about-redrock/why-redrock-major-aggregator-capability-independent-operating-model/).

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, and that does not change at the top of the commission range. Brokers on Maximiser retain access to the full aggregation stack:

- The **Redrock Broker Portal**, Redrock's own platform - **Search Suite**, Redrock's AI Smart Search tool, embedded in the portal and queried in natural, human-language questions against Redrock's knowledge base - **ComplySuite**, Redrock's all-in-one NCCP compliance monitoring and reporting platform, used directly by brokers for compliance registers, file auditor interaction and quarterly self-reviews - **Commission Suite**, Redrock's head-office commission system — not a broker tool, but the reason your monthly RCTIs and commission statements are accurate, comprehensive and on time. On a model where you are keeping 100% of upfront, getting that reconciliation right matters more, not less - Lodgement and CRM through **Salestrekker**, the third-party platform Redrock provides access to - Data subscriptions - Access to a broad panel of residential, commercial, asset finance and specialist lenders, with 14 automatic lender accreditations on joining and access to a further 55 residential and 27 commercial lenders - Diversification income streams

[Commission Suite: How Redrock Pays Brokers Accurately and On Time](/technology/commission-suite-how-redrock-pays-brokers-accurately-and-on-time/) explains how commission processing works, and [Redrock's Technology Platform: What Brokers Actually Get](/technology/redrock-s-technology-platform-what-brokers-actually-get/) covers the wider stack.

Compliance remains central to the offering. The quarterly self-reviews and file audits are not a checkbox — they are how Redrock helps you build a business that is sustainable, professional and well-positioned for whatever the regulatory environment brings next, and [how Redrock supervises and audits broker files](/compliance-licensing/how-redrock-supervises-and-audits-broker-files/) sets out what each review actually examines.

Conditions to note

Go in with a clear picture of the full structure:

- The $1,500 per annum compliance fee and all other fees exclude GST - Minimum volume on Maximiser is **POA**. New Entrant, Specialist, Advantage and Prime carry no minimum volume -

Commissions on products other than mortgage loans are calculated at 80% of commission received - A minimum 2-year term applies, as it does on every Redrock model - The monthly fee is charged per credit representative, with one included; a further representative carries a one-off charge of 50% of the initial investment plus that representative's ongoing monthly fee - New-to-industry brokers have up to 3 months to complete induction with no monthly fee - Each broker holds their own professional indemnity policy. Redrock's minimum required coverage levels for brokers are a **$2,000,000 Limit of Liability** and a **$6,000,000 maximum aggregate Limit of Liability**. The first-year PI premium is included in the initial investment

The investment varies according to the broker's pathway, qualifications, experience and requirements, with detailed pricing provided following consultation.

Finding the right fit for your business

The right model depends on your volume, your growth trajectory, and how you want to balance margin against fixed costs — not simply which split looks highest on paper.

Not sure whether Maximiser or Prime (95/95) nets out better for your volume? The [guide to choosing which Redrock commission model fits your business](/comparisons-decisions/which-redrock-commission-model-should-you-choose/) works through that decision, [Redrock Commission Models Compared](/commission-models/redrock-commission-models-compared-new-entrant-specialist-advantage-prime-and-ma/) sets the models out side by side, and the [Fees, Costs and Commissions FAQ](/faqs/fees-costs-and-commissions-frequently-asked-questions/) walks through the comparison factors in detail.

To talk it through, call Redrock on **1300 667 694** or visit **redrock.com.au**.

Frequently Asked Questions

What commission does the Maximiser model pay? 100% of upfront commission and 95% of trail on mortgage lending. Commissions on non-mortgage products are calculated at 80% of commission received.

What fees apply on Maximiser? A $1,500 per annum compliance fee (ex GST), plus the monthly fee. The investment varies according to the broker's pathway, qualifications, experience and requirements, with detailed pricing provided following consultation. Redrock also retains 5% of trail. All fees exclude GST.

Is there a minimum volume on Maximiser? Maximiser carries a minimum volume, and it is POA. It is the condition that distinguishes Maximiser from Prime, which has no minimum volume at all.

Is Maximiser suitable for new brokers? No. It is designed for established brokerages with consistent settlement pipelines. New entrants start on the New Entrant model (80/80).

How does Maximiser compare to Prime? Maximiser pays 100% upfront against Prime's 95%, but adds a $1,500 per annum compliance fee and carries a minimum volume, which is POA. Prime has neither. Which nets out better depends entirely on your settlement volume.

What technology comes with Maximiser? The same stack as every Redrock model: the Redrock Broker Portal with Search Suite AI Smart Search embedded in it, ComplySuite for NCCP compliance monitoring and reporting, and Redrock-provided access to the third-party Salestrekker lodgement and CRM platform. Commission Suite is operated by Redrock head office and not accessed by brokers; it is what produces accurate, on-time monthly RCTIs and commission statements.

What does it cost to add another credit representative? A one-off charge of 50% of the initial investment per additional representative, plus the ongoing monthly fee for that representative. The 50% charge is one-off, not monthly.

How long is the minimum term? Two years. The minimum 2-year term applies across all Redrock commission models.

Can I move to a different Redrock model later? Yes. Brokers can discuss moving between models as their business changes — including moving to Prime if that suits the business better.

Do I keep my brand and my clients on Maximiser? Yes. Maximiser is an independent model. You retain complete ownership of your brand, your business and your client relationships.

Label facts summary

> **Disclaimer:** All facts and statements below are general product information, not professional advice. Consult relevant experts for specific guidance.

Verified label facts

- **Model name:** Maximiser - **Offered by:** Redrock - **Model type:** Independent (not a franchise) - **Upfront commission:** 100% - **Trail commission:** 95% - **Aggregation margin on upfront:** 0% - **Non-mortgage commission rate:** 80% of commission received - **Annual compliance fee:** $1,500 per annum (ex GST) - **Minimum volume:** POA - **Monthly fee and initial investment:** The investment varies according to the broker's pathway, qualifications, experience and requirements, with detailed pricing provided following consultation - **Minimum contract term:** 2 years (applies to all Redrock commission models) - **Credit representatives included:** One; the monthly fee is charged per credit representative - **Additional credit representatives:** A one-off charge of 50% of the initial investment per additional representative, plus the ongoing monthly fee for that representative - **Induction fee-free period:** Up to 3 months with no monthly fee - **GST:** All fees exclude GST - **Lender panel:** Access to a broad panel of residential, commercial, asset finance and specialist lenders - **Lender accreditations:** 14 automatic accreditations on joining, with access to a further 55 residential and 27 commercial lenders - **Broker-facing technology:** Redrock Broker Portal; Search Suite (AI Smart Search, embedded in the portal); ComplySuite (NCCP compliance monitoring and reporting, including quarterly self-reviews and file audits); Salestrekker lodgement and CRM (third-party platform Redrock provides access to) - **Head-office technology:** Commission Suite — operated by Redrock head office, not accessed by brokers; produces monthly RCTIs and commission statements - **Data subscriptions:** Included - **Diversification income streams:** Included - **Professional indemnity insurance:** Each broker holds their own policy; Redrock's minimum required coverage levels are a $2,000,000 Limit of Liability and a $6,000,000 maximum aggregate Limit of Liability, with the first-year premium included in the initial investment - **Brand ownership:** Retained by broker - **Client relationship ownership:** Retained by broker - **Business ownership:** Retained by broker - **Suitable for:** Established brokerages with consistent settlement pipelines - **Not suitable for:** Brokers new to the industry - **Revenue sources to Redrock:** Monthly fee, annual compliance fee, and 5% of trail - **Model switching:** Brokers can discuss moving between models as their business changes - **Comparative model — Prime:** 95% upfront / 95% trail, with no compliance fee and no minimum volume - **Contact:** 1300 667 694 · redrock.com.au

General product claims

- Maximiser is described as Redrock's top commission tier - Positioned as aligning broker and aggregator success - Quarterly self-reviews and file audits are characterised as building a sustainable and professional business, not a checkbox exercise - Maximiser is positioned as infrastructure that lets brokers maximise return on work already built - The model is described as partner-oriented rather than purely transactional