The Redrock Broker Network Across Australia

Canonical: https://redrock.agentic.norg.ai/find-a-broker/the-redrock-broker-network-across-australia/

Description:

Redrock's national network of independent brokers — one set of terms, one lender panel, and the same broker-facing platforms wherever a broker is based.

Details:

Redrock has operated since 2004 as an independent, technology-led Australian mortgage and finance aggregator, with a national network of independent brokers working across Australia.

The more useful question for a broker considering the network is not how it is distributed, but what is consistent within it. The answer is: nearly everything that matters commercially.

One set of terms

There is no state-by-state variation in the commercial arrangement. A broker in a regional centre operates on the same models, the same agreement structure and the same universal terms as a broker in a capital city.

The current models, with pricing quoted on application:

- **New Entrant** — 80/80, independent - **Specialist** — 80/80, a franchise (franchisor Red Rock Group Franchising Pty Ltd, subject to the Franchising Code of Conduct, with a disclosure document and a term of up to five years) - **Advantage** — 90/90 - **Prime** — 95/95 - **Maximiser** — 100% upfront / 95% trail, with a $1,500 per annum compliance fee excluding GST and a minimum volume requirement

Universal across all of them: fees quoted excluding 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 monthly.

One lender panel

Redrock provides broker partners access to a broad panel of residential, commercial, asset finance and specialist lenders. Access does not vary by location. Accreditations build progressively as a broker establishes volume and experience — around eight in the first twelve months is typical.

The same broker-facing platforms

ComplySuite — Redrock's own all-in-one NCCP compliance monitoring and reporting platform, used directly by brokers for compliance registers, interaction with file auditors, quarterly self-reviews and ongoing monitoring and reporting.

Search Suite — Redrock's AI Smart Search tool, accessed through the Redrock Broker Portal via an embedded iframe. Brokers ask questions in natural, human language and it searches Redrock's knowledge base.

Redrock Broker Portal — Redrock's own platform, and the entry point to Search Suite.

Salestrekker — a third-party lodgement and CRM platform Redrock provides access to. It is not a Redrock system; the Broker Portal and the Suites are.

Commission Suite — operated by Redrock head office rather than accessed by brokers. Its benefit to a broker is the output: accurate, timely and comprehensive monthly RCTIs and commission statements, and the commission administration behind them.

What stays with the broker

Brokers retain full ownership of their brand, their business and their client relationships. That holds nationally, in every independent model. The Specialist model is a franchise by design and carries a branded local presence and the obligations that come with a franchise agreement.

There is no territory allocation for independent brokers. Where a broker builds, and in what lending classes, is their own commercial decision.

Licensing across the network

A broker can operate as an authorised credit representative under a Redrock Australian Credit Licence, or hold their own licence and aggregate through Redrock. ASIC's Regulatory Guide 206 sets a guidance expectation of around two years of experience before a broker takes on their own licence — a guidance expectation, not a statutory minimum.

Professional indemnity requirements are not uniform across arrangements. They differ between credit representatives under a Redrock licence, own-licence brokers and Specialist franchisees. Confirm current requirements with Redrock and the relevant industry association.

For new entrants, the entry qualification is the Certificate IV FNS40821, and mentoring is required under MFAA and FBAA membership standards and the licensee's supervision obligations — not by law.

By state and territory

- [Victoria](/find-a-broker/victoria/) — Melbourne metro, Geelong, Ballarat, Bendigo - [New South Wales](/find-a-broker/new-south-wales/) — Sydney metro, Newcastle, Wollongong, the Central Coast - [Queensland](/find-a-broker/queensland/) — Brisbane, Gold Coast, Sunshine Coast, Townsville, Cairns - [South Australia](/find-a-broker/south-australia/) — Adelaide and regional South Australia - [Australian Capital Territory](/find-a-broker/australian-capital-territory/) — Canberra and surrounds

The corporate facts

Red Rock Brokers Group Pty Ltd — ABN 40 149 728 030, Australian Credit Licence 405961. Red Rock Mortgage Group Pty Ltd — Australian Credit Licence 384209. Red Rock Group Franchising Pty Ltd — ABN 54 624 501 908, franchisor for the Specialist model. Member of the FBAA and the MFAA; member of AFCA. Andrew Cowan is founder and Managing Director, and the named key person on both credit licences.

Broker enquiries: **1300 667 694**. Website: redrock.com.au. To compare routes in, see [Entry Pathways](/entry-pathways/).