

**Empower your
potential with
Connective**

connective 

Our commitment to you

Partnering with Connective is a simple way to empower yourself to achieve more in your business than you ever imagined. We promise to provide expert one-on-one support to help you create a highly successful and profitable business, no matter what kind of business model you want to operate. We will provide education and training, compliance support and a built-for-purpose software platform to give you a simple means of operating your business and help you provide excellent customer outcomes. But most importantly, we will always keep you and your customer at the heart of everything we do.

Our values, create value.



Always work for our customers

You will enjoy a fair fee structure and agreement that provides real value. Our fees cover access to a comprehensive lending panel, an industry-leading CRM platform, full compliance support, education and training, plus dedicated support for business development.



Be innovative, learn fast – move fast

Great technology is at the core of our offering to you. We work with you to create smart tools so you can take advantage of every opportunity and provide exceptional service to your customers.



Do the right thing

Our business model is designed to be fairer to brokers. Members have ownership of their trail book and can leave at any time without penalty. You can choose a fee plan that helps you keep the most profit and switch to a different plan when it suits.



Collaborate

We partner with brokers and lenders in open, transparent relationships. We always keep your customers at the heart of everything we do and we will work with you to meet their needs. You will benefit from a collaborative community, peer-to-peer learning and networking opportunities in a friendly and supportive environment.

A message from our CEO



The mortgage and finance broking industry has united during a period of intense scrutiny and uncertainty and is now emerging stronger than ever.

Industry reform is never an easy process, however we can all take pride in our efforts to protect our customer's interests and guarantee a fair and competitive mortgage and finance broking industry into the future.

Consumer confidence in the services mortgage and finance brokers provide is at an all-time high. Connective is focused on reinforcing and supporting the strength, value and integrity of the entire broking profession and you as an individual broker.

At Connective, we believe the future belongs to innovative, resilient, customer-focused mortgage and finance broking businesses. Please have a look through our brochure to discover all the ways we can help you achieve success.

We look forward to partnering with you and helping you achieve your business goals.

Glenn Lees
Connective CEO

Your support network

Software platform

Everything you need to operate a best-practice broking business from one simple dashboard. Mercury maximises efficiency across every area of your business and helps you deliver exceptional customer outcomes.

Compliance

Connective's entire compliance and review system is fully integrated within our software platform Mercury. Everything you need to remain compliant is at your fingertips and we've made it a simple part of your regular business processes.

Training and education

Connective members enjoy participating in the industry's leading training and education program, with over 250 live and digital events every year. Tailored learning streams ensure every event you attend is worthwhile.

White-label and exclusive home loan products

Connective Home Loans provides you with a full range of exclusive white-label loan products, ensuring every broker has the right product for every customer. Our funders are on a mission to offer a real alternative to the major banks with sharp rates, low fees and better service.



Dedicated expert support

Our Broker Support Managers and Operational Support Teams are industry experts, providing personalised assistance with all aspects of running a broking business including compliance and business development.

Additional income streams

We've created simple ways to help you create additional income streams and maximise the value of every customer by providing them with a wider range of loan products - including private car and asset finance, small business finance, commercial loans and insurance.

Marketing services

Connective Digital Marketing Hub Services offer you cost-effective, customised marketing solutions and automated communications to help you save time, grow your business and engage your customer – all fully integrated with Mercury.

Accurate commission payments

You'll have peace of mind knowing all commissions are paid automatically with a 100% on-time rate for our members.

Lender panel

With over 40 lenders, you can offer your customers a range of competitive options.

Manage your business from the leading software platform

Mercury is continually being developed in-house at Connective to meet your needs. It's the most versatile and effective broker software in the industry, because we work closely with our brokers to develop the features they want. Mercury empowers industry best-practice customer service and maximises efficiency across every area of your business.



Write more loans with less effort

Mercury is super user-friendly, allowing you to automate the most time-consuming tasks and access all the tools you need in one place so you can focus on your customers.



Professional marketing and CRM

Mercury's CRM is specifically designed for brokers to be frustration free. You can manage all your leads, marketing and customer service activities from one single system.



Compliance made easy

One-click Compliance Wizard with documentation to meet your NCCP and responsible lending obligations.



Simple business and commission management

Keep track of your income and growth with searchable commission statements, and comprehensive business reports.



Safe and secure data management

Enjoy secure access to Mercury from any device, anywhere that there is safe and secure internet. Automatic back-up ensures security.



Mercury Connect – future proof your business

Mercury Connect / API makes it easy for you to connect with referral partners and other applications.

Compliance streamlined and simplified

We take all the stress out of staying compliant and keeping up with regulatory changes. Our Compliance Support Managers help you to meet your obligations with daily one-on-one support via our Helpdesk, keeping your documentation fully updated in Mercury and by providing ongoing training inside your very own Online Connective Learning Portal.



Your customers are always yours with Connective Home Loans

Providing every broker with an exclusive white-label home loan product for every customer.

Connective Home Loans provides the industry's most comprehensive and competitive range of white-label home loan products, covering every kind of customer – simple, low-cost loans that are not available through regular retail channels. After settlement, your customer remains your customer, allowing you to control their entire end-to-end experience and deliver exceptional service that generates long-term loyalty and a greater number of referrals.



Sharp rates

Our funders are on a mission to beat the big banks. Offer your customers some of the market's lowest fees and most competitive interest rates, even for near-prime customers and the credit impaired.



Quick loan approvals

All four of our funders offer direct access to underwriters, ensuring higher approval rates, fast turn-around times and more efficient loan processing.



Competitive commissions

Receive the industry's most competitive upfront and trail commissions on a wider range of deals – prime and near prime customers and now, our exclusive white-label commercial loans.



Five-star service

Dedicated BDMs assist you with business development, loan scenarios, upfront valuations, credit checks and more.



Grow your revenue with Connective **Asset Finance**

Connective Asset Finance makes it simple to offer your customers more loan services, empowering you to generate greater customer loyalty, maximise every customer's value and establish multiple income streams for your business at the same time. You get full support on every deal from our expert team and as much training as you may need to operate professionally and profitably in each market.



Get the power of BOLT ⚡

BOLT is our simple online quoting and processing platform servicing all of your customers' asset finance needs, from private cars and assets to the full range of small business lending, including machinery, equipment, cash flow and start-up loans.

- Full Mercury integration, complete with compliance documentation.
- Write the loans yourself, or tick and flick a referral to our processing team.
- A seamless application process with electronic privacy form.
- Tablet and mobile friendly.
- Accurate quotes and super quick turnaround times.
- Dedicated asset finance support to work through scenarios.

Build your brand and grow your database with our marketing services

Acquire and retain your customers with timely and targeted automated communications and bespoke websites.

Our Digital Marketing Hub is a subscription service managed in-house by Connective's professional Marketing Team. We've integrated the amazing Active Campaign platform with Mercury and customised it for your needs, so it delivers valuable, targeted content for your different audiences. You can choose a Digital Marketing Hub Plan to suit your budget and access a variety of add-on products.



Branded newsletters

Provide a monthly newsletter featuring relevant articles for your customers that help start valuable customer conversations, drive referrals and generate greater customer loyalty.



Customer brochures

Three brochures including "Home Buyers Essential Guide", "Property Investment Essentials Guide" and "Which Home Loan" branded with your company logo and contact details targeted to your customer groups.



Monthly RBA announcements

Reports on the latest RBA movements, plus important insights on interest rates and other relevant property market information for your customers.



Marketing templates

A wide range of professional email marketing templates available to help you market your services to all your different customer groups.



Automated happy birthday texts

Sent to every customer in your database on their birthday automatically, with their replies directed to your mobile phone.



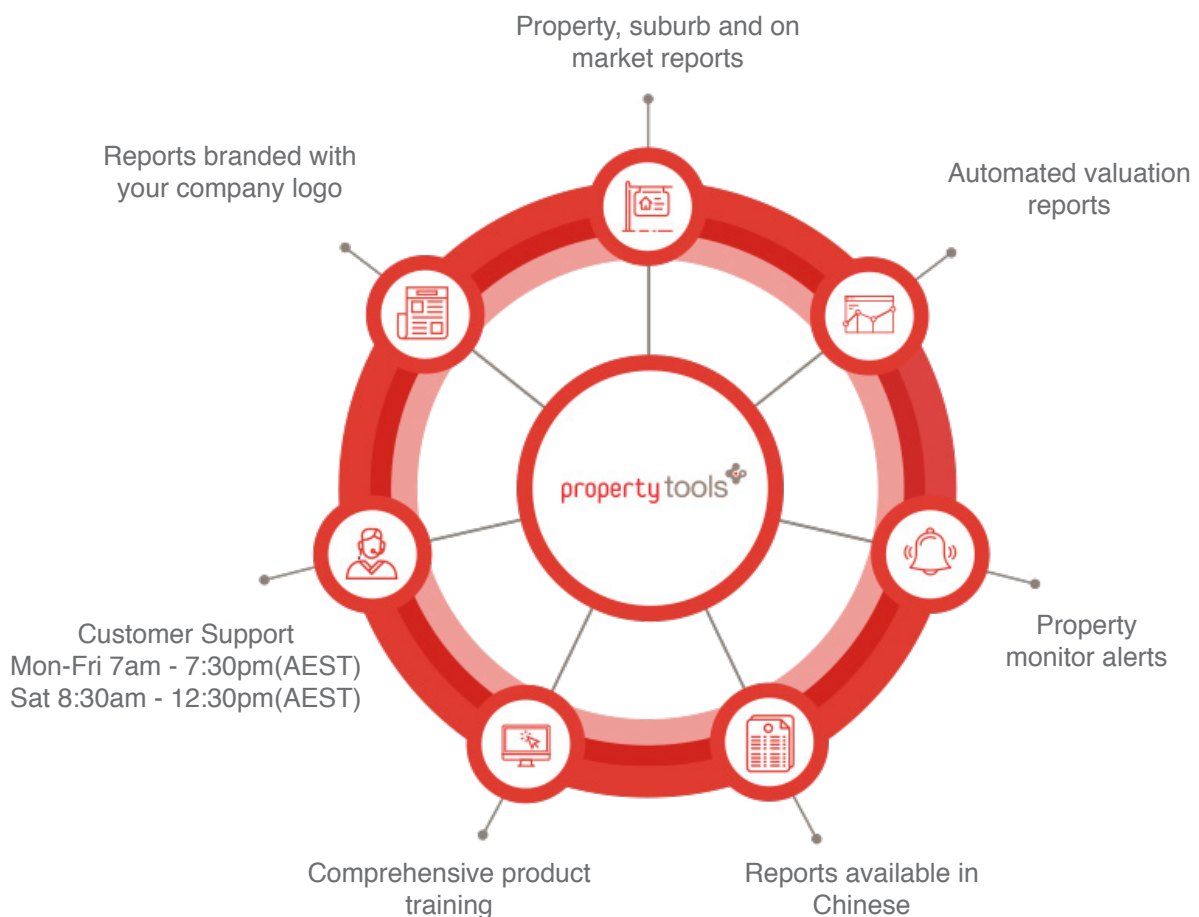
Websites

Our My Website service can design and build a site, providing a fast and cost-effective way to create a professional online presence for your business. Enquiries captured from your website go straight into your Mercury CRM.

Stand out in the market with the best property tools and data

Our industry best property tools allow you to win new business and retain customers.

Connective Property Tools is powered by CoreLogic – Australia's #1 provider of property information. We have tailored a package for our members, with property tools and data specifically for mortgage brokers.



Grow your skills, knowledge and connections to become a market leader

With so much change happening in the Australian mortgage and finance broking industry, your ongoing professional development is critically important to your future.

Connective Learning provides quality educational events designed to support you to build a resilient, customer-focused business and maximise your personal potential to achieve greater success. Our extensive program offers a choice of content streams focused on developing your abilities, and events which help you to network and gain insights from peers, industry experts and lender BDMs.

Our annual Connective Learning program includes:



50+

Compliance workshops



10

Lender splendour expos



50+

Networking functions



10+

Connective empower events



12+

Tactical workshops



5

State awards



10

Professional development days



10

Leadership roundtables



10+

Connective webinars



1

National conference






Upskill where and when it suits with world-leading online courses and training

Connective Online Learning is an exclusive benefit for our members provided at no additional charge. You enjoy access to an extensive library of curated online courses from training specialists and thought leaders around the world. It lets you design, manage and track progress on your own training courses with the convenience of learning when and where it suits you and your staff.


Courses cover all aspects of a broking business:

- Technology
- Customer service
- Finance
- Management and leadership
- Professional and personal development
- Lead generation
- Human resources
- Project management
- Sales
- Compliance
- Marketing
- Business growth, and much more.

Features:

-  Your Connective Online Learning Portal delivers your essential, ongoing compliance training direct to your desk.
-  Choose from a wide variety of courses which vary in length - from short, ten-minute snapshots to comprehensive courses for in-depth learning.
-  New courses are constantly added and updated to ensure the content remains relevant to you and your staff.
-  You can design training courses according to your individual business objectives.
-  The platform makes it easy to view attendance, monitor progress and time spent learning.

Benefits:

-  Develop skills to improve performance and professionalism, and to grow your business.
-  Increase productivity through developing staff capabilities.
-  Upskill staff, create satisfaction and improve staff retention.
-  Save time and money by having a ready-made library of learning material.

Flexible fee options

The process from here is simple. We'll help you choose a plan that suits your business needs. Plus, you can switch between plans twice a year.

Maximiser plan - Flat monthly fee

- Recommended for broking businesses confident of their volumes and settling over \$1M per month.
- Fee of \$130 +GST per month per loan writer (associate).
- Take home 100% of your upfront and trail commissions for a flat monthly fee.
- Simple flat fee for up to five loan writers (associates), with a small additional fee for every loan writer thereafter.
- Flexibility to change plans with only 30 days of notice.
- No extra charge for admin staff.

Volume	Upfront split	Trail split	Maximiser fee	Associate fee / per loan writer
No volume requirements	100%	100%	\$790 +GST per month for up to 5 associates.	\$130 +GST per month per loan writer (associate)

What does this plan look like in your business?

Staff	Cost	Total cost (per month)
Sole trader	\$790 maximiser + associate fee \$130	\$920 +GST
Business owner (broker) + 1 administration staff + Broker	\$790 maximiser + associate fee \$130 x 2	\$1,050 +GST
Large business + 3 administration staff + 2 loan writers	\$790 maximiser fee + associate fee \$130 x 2	\$1,050 +GST

Variable plan - Commission split based on volume

- Recommended for businesses settling under \$1M per month.
- Fee of \$130 +GST per month per loan writer (associate).
- As your volumes increase your share of the commission grows.
- Flexibility to change plans with only 30 days of notice.
- No charge for your admin staff.

Volume	Upfront split	Trail split	Associate Fee / per loan writer
\$0-\$1M	80%	95%	\$130 +GST per month
\$1M-\$2M	85%	95%	
\$2M-\$3M	90%	95%	
More than \$3M	95%	95%	

Connective credit representative

If you do not hold your own licence, you can become a credit representative underneath Connective's Australian credit license.

Credit Representative's fees for Connective are \$190 +GST per month per loan writer, on top of whatever model you are already on and includes full compliance support.

Whichever model you are on (Maximiser or Variable)




**\$190 +GST /
per month /
per loan writer**

Next steps?

**Partner with us today,
be more successful tomorrow.**

connective 

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