



**Own tomorrow
with **Connective.****

Commitment.
Resilience.
Innovation.
Integrity.
Growth.

Our commitment to you

It's simple. We promise to support you in achieving your business goals. When you partner with us, you can rely on us to do the basic stuff right – we will be here for you, we will be fair, available and open. We will provide education and training, compliance support and an outstanding software platform that delivers excellent consumer outcomes. You will have your own dedicated Broker Support Manager to help you grow successfully and increase your bottom line. But most importantly we will live our values, which underpin everything that 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



Mortgage broking is undergoing a period of dynamic change. Rapid regulatory change, heightened scrutiny and technological advancements have become the new normal. We are seeing better educated consumers with greater demands and expectations, and a future that will be owned by innovative, resilient, customer focused businesses ready to turn this change into opportunity.

Connective is focused on helping you own this bright and exciting tomorrow. Our services and agreements are flexible and offer the freedom and the ability to run your business the way you want. We aim to help you keep the customer at the heart of everything you do, and to maximise every opportunity to thrive and grow.

Please have a look through all the ways we can help you succeed. We look forward to partnering with you and helping you achieve your business goals.

Glenn Lees
Connective CEO

Your support network

Software Platform

IMPORTANCE (CIRCLE)

LEAST 1 2 3 4 5 6 7 8 9 10 MOST

Everything you need to operate a best-practice broking business. Mercury allows you to maximise efficiency across every area of your business and deliver exceptional consumer outcomes.

Compliance

IMPORTANCE (CIRCLE)

LEAST 1 2 3 4 5 6 7 8 9 10 MOST

Fully integrated with our software platform Mercury, compliance is made easy and becomes a simple part of your business processes.

Training & Education

IMPORTANCE (CIRCLE)

LEAST 1 2 3 4 5 6 7 8 9 10 MOST

We offer the industry's leading training and education program, with over 250 live and digital events every year.

White-Label and Exclusive Home Loan Products

IMPORTANCE (CIRCLE)

LEAST 1 2 3 4 5 6 7 8 9 10 MOST

Our white-label loan products provide our members with a real alternative to the major banks. Fully supported by our Connective Home Loans Team.

Dedicated Expert Support

IMPORTANCE (CIRCLE)

LEAST 1 2 3 4 5 6 7 8 9 10 MOST

Our expert support teams provide personalised assistance with all aspects of running a broking business including compliance and business development.

Additional Income Streams

IMPORTANCE (CIRCLE)

LEAST 1 2 3 4 5 6 7 8 9 10 MOST

We provide opportunities to create additional income streams by offering your clients more products, including car loans, business loans and insurance.

Marketing Services

IMPORTANCE (CIRCLE)

LEAST 1 2 3 4 5 6 7 8 9 10 MOST

Connective Marketing Services offer customised marketing solutions to grow your business and engage your clients.

Accurate Commission Payments

IMPORTANCE (CIRCLE)

LEAST 1 2 3 4 5 6 7 8 9 10 MOST

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

Lender Panel

IMPORTANCE (CIRCLE)

LEAST 1 2 3 4 5 6 7 8 9 10 MOST

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



Manage your business from the leading software platform

Our software platform Mercury is continually being developed to meet your needs – now and for the future. As you grow, Mercury grows with you, empowering you to deliver industry best practice customer service to your clients and maximise efficiency across every area of your business.



Write more loans with less effort

Easy product search, comparison and calculation tools with streamlined submission and processing of applications.



Professional marketing and CRM

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, business reports and staff resource tracking.



Safe and secure data management

Secure access from any device and automatic back-up to ensure data security.



Mercury Connect - future proof your business

Mercury Connect and our API make it easy for you to connect your data in Mercury with other applications. Easily share data across third party software such as marketing or accounting platforms.

Compliance streamlined & simplified

We take all the stress out of maintaining your compliance and keeping up with regulatory changes. Our Compliance Support Managers make it easy to meet your obligations by providing full training as part of our learning program, one-on-one support and comprehensive documentation in Mercury.

Mercury integration



All compliance processes are fully embedded, making it just business as usual. Mercury's Compliance Wizard provides you with full documentation to meet your NCCP obligations for both home loans and asset finance.

Dedicated Compliance Support Managers in every state



Our expert Compliance Support Managers provide full training and support to our Credit Representatives, starting at your induction and continuing throughout your partnership.

Compliance Updates & Events



Keep up to date with what is happening in the regulatory environment with our self-help Connective Wiki, regular Webinars, face-to-face workshops, Connective TV, interviews, weekly articles, compliance alerts and our ongoing education and training program.

Compliance Helpdesk



Got a question? Staying in contact with the Compliance Support Team is easy and efficient. Access our Compliance Helpdesk via Mercury.

Your clients are always yours with Connective Home Loans

Connective Home Loans provide your clients with a genuine alternative to the major banks.

Access highly competitive mortgage products that are not available through retail channels. After settlement, customer care remains with you and not a bank, ensuring you own your customer's entire experience and can keep them coming back for more.



Sharp rates

Offer your clients some of the market's most competitive interest rates, even on full feature loans.



Quick loan approvals

Our two funders offer direct access to underwriters, ensuring fast turn-around times and efficiency loan processing.



Competitive commissions

The industry's most competitive upfront and trail commissions.



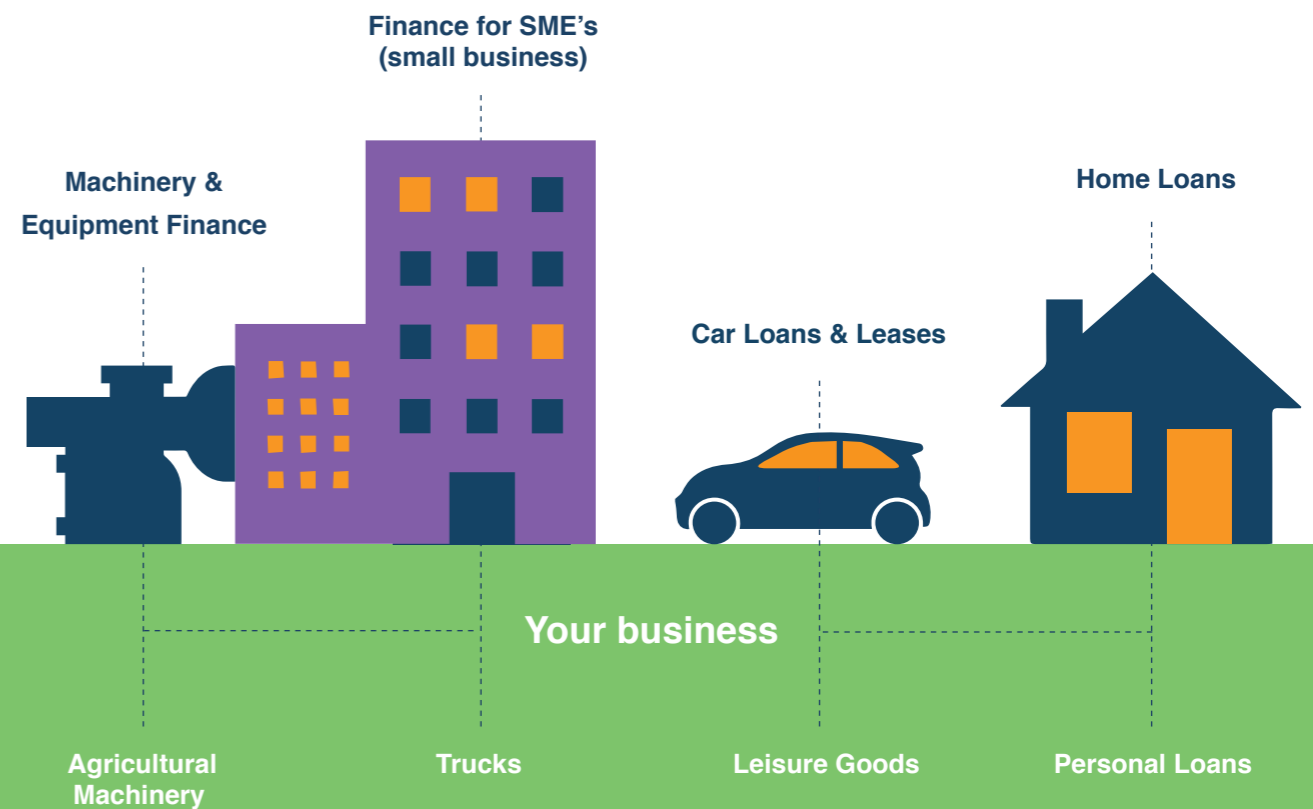
Five-star service

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 allows you to offer your clients more. Establish multiple income streams and maximise every opportunity with every customer. You can decide how you grow your business knowing that training and support is always available.



Get the power of BOLT

BOLT is our simple online quoting and processing platform servicing all of your clients' asset finance needs.

- 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 new customers and retain your clients with timely and targeted communications.

My Marketing is a subscription service managed in-house by Connective's professional Marketing Team. It provides valuable, targeted content for your different audiences. You can choose from a variety of My Marketing Plans and add-on products.

Branded Newsletters



Provide a monthly newsletter full of relevant articles for your customers that helps drive referrals and customer retention.



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 audience groups.



Monthly RBA Announcements

Reports on the latest RBA movements, plus important insights on interest rates and other relevant data.



Marketing Templates

A range of professional email templates available to help you market to your customers.



Automated Happy Birthday texts

Sent automatically to your database with responses going directly to your mobile phone.



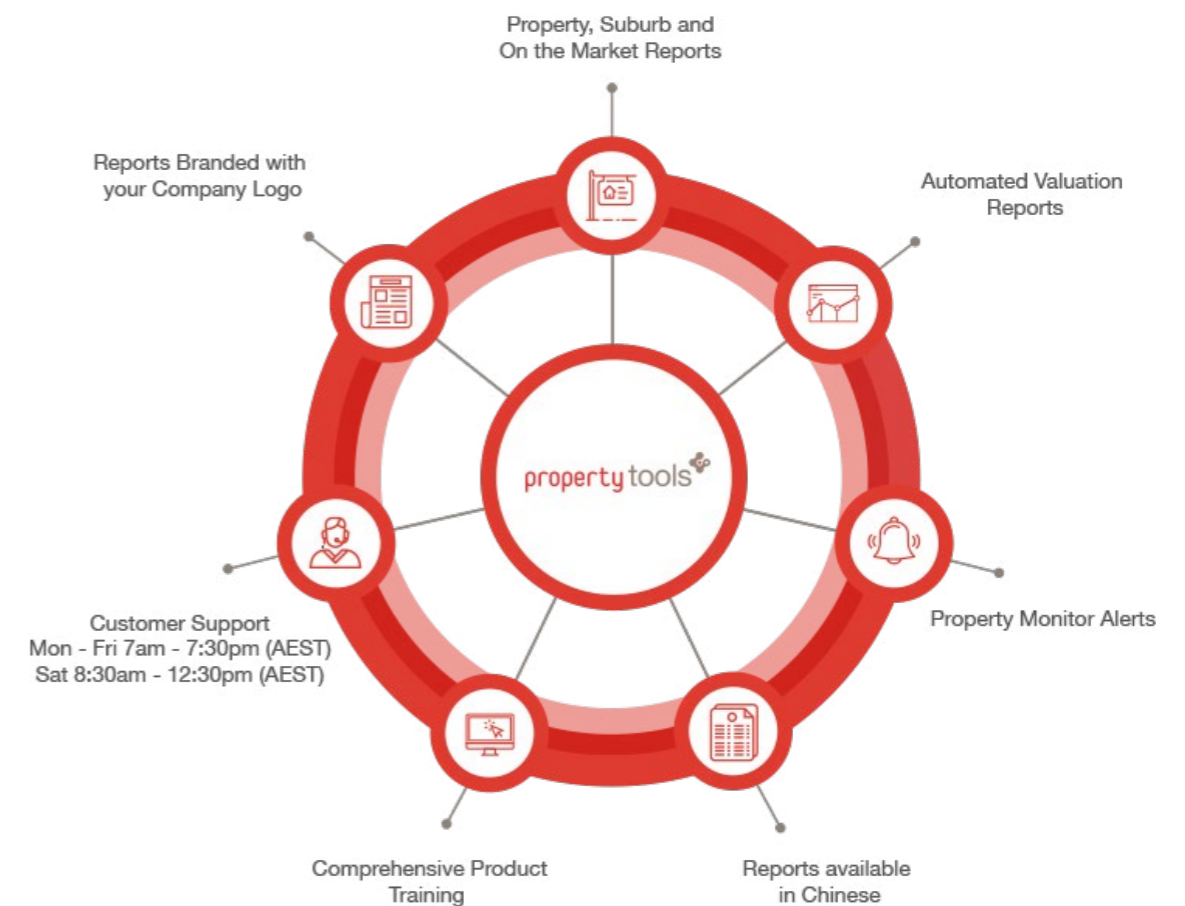
Websites

Choose from 5 designs to create a professional online presence for your business. Enquiries captured from your site are directly input into your Mercury CRM.

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

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

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 broking industry, now more than ever, your ongoing professional development is key to your success.

Included as part of your membership fees, Connective Learning provides quality education events to support you in your success. With content focused on helping you build a resilient and customer focused business, you can develop your abilities and network and gain insights from peers and industry experts.



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

Focus on your clients & leave the rest to iConnect Financial

Want to focus on broking and not have to worry about other stresses that come with running a mortgage broking business?

Our franchise model iConnect Financial allows you to enjoy all the benefits of our services with a proven business model, under a national brand. With your own dedicated Regional Manager and a team of marketing experts assisting you with your campaigns and local area marketing initiatives, this model is ideal for a successful broker looking to align themselves with a strong brand and team of like-minded leading brokers.



Strength of a National Brand

Direct to consumer marketing activity and support to help generate ongoing enquiries.



Ongoing Training

Hands on training across all areas to get you up to speed and reaching your full potential.



Personalised Support

Business coaching and compliance support on call as you need it.



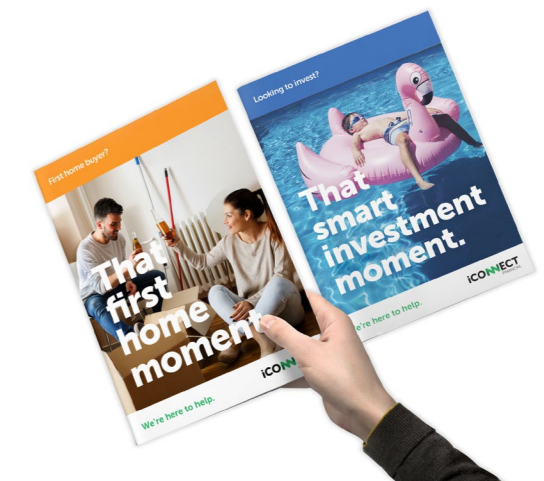
Business Tools for Success

Website presence, Core Logic Property tools, CRM, SMS and email automations are all included.



Simplified Business Setup

Minimal capital outlay, competitive commission splits, flat monthly credit rep fee and 100% ownership of trail book.



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.
- 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 Reps 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?

Join today, own tomorrow!

connective 

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www.youtube.com/user/connectiveaus