

Welcome to a Lifetime of Opportunity

as a Mortgage House
Branch



Helping Australians Achieve
Home Ownership Since 1986.





Who are we?

A Message From CEO Ken Sayer

“ We are looking for like-minded people to become our business partners. Like minded in the way they approach the business and like-minded in the results they expect and the way they seek to achieve them.

While some banks are making the role of the Bank Manager a thing of the past, we are enhancing and promoting this role amongst our Branches. With ongoing training and support from our leadership team, you will have the right components to create a highly successful business. ”

We are proudly different

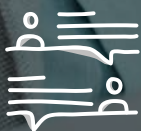
From our humble beginnings back in 1986, we recognised the limitations of the loan and mortgage finance market. With this knowledge we chose a path that ensured a continued focus on being competitive with our rates, offering diversity with our products and providing a level of customer service simply unheard of in the industry.

Today, Mortgage House is one of the **largest non-bank Home Loan Lenders in Australia**. We have achieved more than **120 business and industry awards** for excellence across loan products, technology and customer service awarded by ProductReview.com.au, Canstar, Money Magazine, RateCity, InfoChoice and other prestigious organisations.

Your success story begins here



25,000
Customers
with current loans



250,000
Customers on our
marketing database



\$5,000,000,000
Funds under management

Be the best in the business as a Mortgage House Branch

Are you ready to...



Help more Australian borrowers achieve their home ownership dreams?



Reap the rewards of unlimited earning potential?



Feel satisfied with career freedom and ongoing achievement?

Take the leap with full confidence

Here is your opportunity to run your own business, leveraging all the systems, processes, structure, technology and marketing of the well-established Mortgage House brand for a fraction of the upfront cost of a franchise model business. As a Branch you have a unique opportunity to access over 100 years of combined experience in the mortgage space from management heads. This guidance coupled with your innate ambition, relationship building skills and open-mindedness, will give you the confidence you need to soar.

Industry leading mentoring:

- ✓ Unlimited, direct access to highly experienced management heads
- ✓ Regular communication and relationship building within the network
- ✓ Comprehensive induction and training to get you set up for success

Market leading innovation:

- ✓ Dynamic and wide-reaching national digital marketing campaigns for brand awareness building
- ✓ Online application process for maximum efficiency and unlimited parallel processing
- ✓ State-of-the-art inbuilt technologies including loan origination platform and lead generation software

Award-winning loan solutions for borrowers

- ✓ Realistic qualifying criteria and tailored solutions to satisfy all types of borrowers
- ✓ Calculator tools and resources at your fingertips to deliver quick, positive outcomes
- ✓ Hundreds of low-rate loan products to attract new customers and satisfy existing ones
- ✓ An array of solution-based products to assist customers from all stages of their life

Tailored loan solutions for your customers

As a Mortgage House Branch, you will have multiple loan series at your fingertips for case-by-case lending flexibility.

✓ Prime loans

✓ Near prime loans

✓ Non-conforming loans

✓ Lo and alt doc loans

✓ Tax-efficient considerations for higher borrowing capacity

✓ Hostage loans

✓ Policy considerations for flexible solutions

✓ Working capital

✓ ATO refinance

✓ Business loans

✓ Equity release

**Terms and conditions apply.*

► **Learn More:** <https://www.mortgagehouse.com.au/for-branches/>



Success for today and tomorrow as a Mortgage House Branch Manager

Set short term & long term goals with rewarding commission structure

As a Mortgage House Branch Manager, you will generally earn two types of commission when a loan is settled. The upfront commission paid upon settlement of your customer's loan will be a percentage of the loan with the amount varying according to the product type.

You will also be paid a trail commission which provides unlimited earning potential, especially for those who have the ability to build excellent customer relationships and seek long-term success. This is a percentage of the loan balance that is an 'ongoing' payment for the life of your customers loan and is paid monthly.

Unlimited earning potential

- ✓ Mortgage House Branches can place 20% of loans with other 3rd party lenders each month via our strategic partnership with an industry leading aggregator.
- ✓ Offer your customers tailored case-by-case solutions with multiple loan product series at your fingertips.
- ✓ Maximise customer engagement and relationship building opportunities with Branch-specific social media profiles.
- ✓ Attract all types of borrowers with varied and feature-packed loan solutions.
- ✓ Mortgage Houses provides a guaranteed buy back of the Branch trail income for demonstrable Branch-value.

Loans for every borrower



Refinancers

Benefits for you:

- Provide solutions for your customer's changing circumstances
- Impressive, competitive refinance solutions for all loan purposes

Benefits for your customer:

- Dollar-for-dollar refinance available, even with high LVR considerations
- Available for multiple loan purposes including investment, personal and car loans



Construction

Benefits for you:

- Gain new customers by servicing those looking to build multiple dwellings
- We keep you in the loop at each stage of the construction, so that you can deliver exceptional customer service

Benefits for your customer:

- Multiple dwellings per title available
- Draw-down payments will help protect customers from being taken advantage of



Renovators

Benefits for you:

- Provide renovation solutions with flexible property size considerations
- Offer smart repayment solutions for your customers to help them achieve their renovation dreams

Benefits for your customer:

- Bespoke LVR considerations when refinancing for renovation purposes
- Offset accounts available so your customer can offset funds they have not yet used for renovation purposes towards interest payable



First Home Buyers

Benefits for you:

- Confidence that you will always find a solution
- Provide smarter options with pre-tax income considerations

Benefits for your customer:

- Low deposit & smart loan options available
- Pre-tax income considerations for clever buying capacities



Second Home Buyers

Benefits for you:

- Faster approvals with competitive prime loans
- Less work for you with online applications and document uploads documents through our system

Benefits for your customer:

- Award-winning super-low rates with faster approvals for experienced borrowers
- Innovative online application to help make owning a second home a smooth process



Investors

Benefits for you:

- Clever solutions for investment gearing
- Offer greater borrowing capacity and portfolio building investment loans

Benefits for your customer:

- Greater rental considerations for increased serviceability
- Portfolio-friendly considerations and larger borrowing capacity

Loans for every borrower



Relocators

Benefits for you:

- Provide unique solutions for your customer's individual circumstances
- Offer greater borrowing capacity for savvy investors

Benefits for your customer:

- Deferred interest payable solutions available and flexible features
- Streamlined access to funding via online applications



Self Employed

Benefits for you:

- Prime loan considerations for experienced business owners
- Provide clever tax-efficient considerations for greater borrowing capacity
- Competitive Full Doc, Alt Doc and Low Doc options

Benefits for your customer:

- Competitive rates with greater borrowing capacity
- Flexible considerations for those with a lower credit score



SMSF Investors

Benefits for you:

- Be one of Australia's only SMSF home loan lenders
- Extend the lifespan of your customer relationships

Benefits for your customer:

- Superannuation portfolio diversification
- Best advice and loan solutions for SMSF property investment



Car Loans

Benefits for you:

- Expand your customer-base by offering other loans types
- Provide home loan and car loan debt consolidation

Benefits for your customer:

- Super-low rate car loans from a reputable lender
- Save on interest by choosing to consolidate home loan and car loan



Personal Loans

Benefits for you:

- Offer home owners and home buyers extra help when they need it
- Reach more people by offering diverse loan types

Benefits for your customer:

- Cash loan when it is needed most: weddings, renovations, medical emergencies, travel etc.
- Low-rate debt consolidation option for streamlined monthly payments



Non Resident Loans

Benefits for you:

- Expand lending opportunities with unique non-resident loans.
- Access a larger pool of potential non-resident borrowers.
- Increase revenue by serving a niche market.

Benefits for your customer:

- Simplify loan applications for non-resident customers.
- Enable financing and home purchase for non-residents.
- Provide specialised loans for well-qualified foreign borrowers moving to Australia.



Work your way as a Mortgage House Branch

Flexible options for running a successful Mortgage House Branch Anywhere in Australia



Full Retail Branch

Set yourself up for complete branded success with a retail front as a Mortgage House Branch. If you want to build a local presence in a vibrant part of Australia, there are no limits.



Self-Managed Branch

If the idea of working from home appeals to you, there is nothing to stop you from soaring as a self-managed Mortgage House Branch. Autonomy, discipline and drive will fuel your success.



Corporate Branch / Office Share Arrangement

Run your business from a shared corporate office space. Benefit from a dedicated work environment without the full accountability of a single lease.



Minimal investment, maximum gain

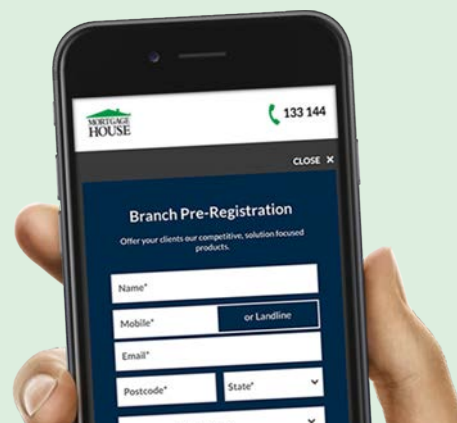
The biggest investment will be your commitment and passion. Mortgage House is not a franchise and therefore no franchise or licensing fees will be payable.

Set up costs will depend on the style and type of operation you plan to run. Electing to become a non-retail Branch is an excellent model if you are wanting to begin in the industry on a small budget. **Free** training, mentoring, software set up and brand marketing is all included for new Branches to ensure you feel ready, supported and confident to be the best lending specialist you can be.

Fast-track your financial success

Pre-register your interest online to streamline the process of becoming an authorised credit representative of Mortgage House.

PRE-REGISTER NOW



FAQs

01. How long will it take to be set up as a Mortgage House Branch?

Once you decide to submit your application and business plan, the set up stage can be completed in as little as one month. Speak to us about your exact goals today.

02. Do I need to be a Full Member of the MFAA?

Yes. To be a Mortgage House Branch, you will need to be a full member of the Mortgage and Finance Association of Australia. We can guide you through this process.

03. Will I have access to other banks and lenders?

Absolutely. As a Mortgage House Branch you will have access to our award-winning loan products, as well as the tools and flexibility to place loans with other banks and lenders.

04. Will I need to pay for marketing?

Mortgage House will cover all the costs for the initial digital marketing set up of your Branch web landing page, Social Profiles including FB, Insta, LinkedIn and GMB. You can choose to engage our marketing agency for ongoing Branch marketing or DIY.

05. Do I need to be a Pty Ltd company?

Yes. This can be arranged easily online with the help of your accountant or advisor.

06. What hours will I be expected to work?

Most Mortgage House Branches are generally open between 9am-5:30pm Monday to Friday, and Saturday by appointment.

07. When will I start getting paid?

You are likely to start earning within a week or two of your first loan settlement. We recommend you prepare enough funds to support yourself for the first three to six months as with any new business.

08. Will I need to pay Mortgage House an annual fee?

No. Mortgage House is not a franchise model so no licensing fees exist. You can keep 100% of your earnings and grow a profitable business on your terms.

09. Can I sell my business at any time?

You are free to sell whenever you wish. Obviously, Mortgage House would need to approve and qualify the new purchaser.

10. Are there regular Branch meetings and where?

Yes, bi-monthly meetings are held for all Branches at the Mortgage House HQ in Sydney. If you are not in close proximity, you can join these meetings via video conference.

11. How many staff do I need to get started?

You are more than enough! Start your Branch solo and we can assist you in helping develop a team if that is your goal. The options are endless.

12. Can I become a Mortgage House Branch if I want to work from home?

Yes. As long as you qualify and have your business plan approved, you may be able to operate a fully remote WFH lending business with Mortgage House.



Top Tip

Setting goals as a finance or mortgage broker is key to success. Whether you are keen to open a Branch of your own in the next 3 months or 6 months or 12 months, it is worthwhile creating a step by step plan for yourself and proactively taking charge of the process.

What are you waiting for?

Next steps to success as a Mortgage House Branch

If we tick all of your boxes as the right next step in your career, we would love to get to know you better.

1

Express Your Interest

Express your interest by pre-registering online at <https://www.mortgagehouse.com.au/for-branches/>

2

Complete Application Forms

Help us get to know you by providing relevant details about your experience and qualifications.

3

Launch Into Lending

Begin offering your customers award-winning loan products, faster approvals and 5-star service.



Award Winning

We're one of Australia's most awarded non-bank lenders



Experienced

We've helped Aussies achieve homeownership since 1986



Approachable

Expert lenders who'll get you there without the mortgage jargon



Innovative

Our innovative online services will save you time & effort



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Become A Branch Today

PRE-REGISTER NOW

www.mortgagehouse.com.au

