

**AFG**

# **AFG Quick Start Broker Guide**



# Partner with AFG

AFG is much more than just an aggregator. We understand your business and we work to help grow it in everything we do. If you want to focus on providing mortgage broking services to your clients, or if you want to diversify into business loans, we can help. Our brokers attend training, conferences, and professional development days tailored to discovering new ways to grow, new ways to innovate and increase your knowledge at every turn. Being an aggregator is just the start of what we can do for you. We can be your IT team, your marketing team, your compliance team, and your ongoing support.



Since starting as a mortgage broker aggregator 24 years ago, we have become one of the largest mortgage aggregators. Over that time our staff numbers have grown, with us now having over **200 staff** around Australia.

Our **2,900+** brokers around Australia have access to one of the most substantial lending panels available. A mortgage broker with AFG has access to over **3,800+** finance products from a range of lenders.

Each month our mortgage brokers will help around **10,000** Australian's get the right loan for their home. Doing this for as long as we have, we've seen our loan book size grow to around **\$140 billion dollars**.

# The AFG difference

AFG's ongoing business success continues to be the result of deliberate strategies to build on sustainable market leading principles, to recruit and retain the industry's best and to reinvest in cutting edge technology, systems and training.

The reasons we stand well apart from our peers includes:

- 01 We support your business**

With over 200+ staff, we have the capability to support your business across compliance, training, education, technology and support. The same team working with you when you join is the same team staying with you as you grow.
- 02 We're paving the way for brokers to diversify**

With over 200+ staff, we have the capability to support your business aggregation platform that breaks down the barriers to the commercial lending market. Industry wide, we've seen a 125% increase in residential brokers looking to offer business finance and an unprecedented uptake of AFG brokers now offering business finance.
- 03 We won't hold you back**

Our standard termination notice is 30 days. This means if your circumstances change you're free to explore your options. It also means we're confident you'll love the team, technology and support of an aggregator that goes the extra mile for you.
- 04 Our technology stack is made for brokers**

We've invested over \$70M in building the tools and technology our brokers need and we're continually improving and investing to keep our brokers ahead of the curve.
- 05 SMART marketing that grows your business**

The AFG SMART marketing suite is a fully automated marketing platform designed to drive business and enhance your customer care. Automating your marketing is the key, this means you save the time and resources and you automatically track your customers loans.



# Our lender panel

 AdelaideBank it's personal	 AFG HOME LOANS	 Allianz	 AMP	 ANZ
 AUSWIDE BANK	 Bank Australia RESPONSIBLE BANKING	 中國銀行 BANK OF CHINA	 Bank of Melbourne	 Bank of Sydney BOSbroker.com.au
 bankSA	 bankwest	 Beyond Bank AUSTRALIA	 Bluestone. mortgages	 BOQ
 citi	 CommonwealthBank	 cua Life rich banking	 DEPOSIT ASSURE	 DBA Deposit Bond Australia Pty Ltd
 DEPPRO DEPRECIATION PROFESSIONALS	 EQUIFAX	 Firefighters Mutual Bank Serving those who protect	 FLEXI COMMERCIAL	 Genworth
 GETCAPITAL	 Heritage Bank	 Homeloans	 HomeStart FINANCE	 imb BANK
 ING How banking can be	 judo CAPITAL	 KEYSTART Home Loans	 La Trobe financial	 Liberty
 MACQUARIE	 me	 mkmcapital	 Latitude Financial Services	 MyState
 nab	 NEWCASTLE PERMANENT	 NOW FINANCE	 pepper money	 p&mbank
 prospa	 QBANK	 QBE	 scottish pacific DEBTOR FINANCE	 Spotcap
 st.george	 SUNCORP	 TAL	 Teachers Mutual Bank We put you first	 Thinktank
 UniBank	 Virginia money	 Westpac	 wisr	

# Your team

You're at the centre of everything we do, when you succeed we succeed. That's why we've built our business to give you the support, training and expertise to drive your business forward.



**Dedicated Business Development Manager (BDM)**



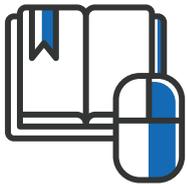
**Dedicated Relationship Manager (RM)**



**Dedicated Commercial Business Development Manager (CBDM)**



**Dedicated Business Relationship Manager (BRM)**



**Online CPD accredited training via AFG Learn**



**Compliance team access and support**



**FLEX aggregation platform support team**



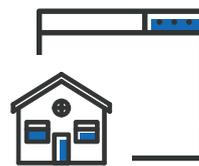
**SMART marketing team access to setup your business**



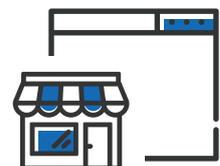
**Full state office support team**



**AFG exclusive white label product suite**



**AFG FLEX residential aggregation platform**



**AFG Business commercial aggregation platform**

# AFG Technology

Technology is a key strategic focus for AFG. It's the backbone of our business and the businesses of our 2,900+ brokers. Our technology offering is one of the key reasons for our collective success. Since inception, AFG has invested over \$70m in technology operations and development and we are continually enhancing this technical proposition.



## FLEX

Access our cloud-based residential aggregation platform from wherever you choose to work. FLEX acts as your CRM and your electronic lodgement platform, but that is just the start. It's also your single point of access for your customer data, leads, applications, product info, commissions and compliance process management.



## Dashboard

Your business portfolio and key updates in a quick access snapshot.



## Analytics

A real-time business and analytics engine that provides you with the reporting and data you need to drive business decisions.



## Learn

Our online learning management platform keeps you up-to-date with the latest broker education opportunities and lets you manage your CPD requirements in one place.



## Pipeline

Stay on top of your deal pipeline with our workflow management tool Pipeline that enables you to manage your priorities, automate tasks, setup activity plans and systemise your processes.



## Refer

Your custom build referral management tool allowing you to track your referral business and provide you and your referrers open visibility over the process. And of course, we have your compliance needs in-mind with inbuilt data storage and record keeping.

## Supporting Technology



### FLEX for iPad & Mobile

Access FLEX on the road or wherever you need it.



### Lenders

Your lender information search engine.



### My Broker App

Your app for your customers.



### Broker Fact Find

Speed up the application process and allow your clients to efficiently provide you with key information.



### Forms

Accelerate your administration with our digital update platform



### Help

Online support platform and knowledge-base

# Understanding AFG fees



## Working with AFG:

- ✓ Choose to have your own licence (ACL) or be a Credit Representative of AFG:
  - ✓ AFG Credit Rep & Professional Indemnity (PI) Insurance Fees per loan writer \$270 p.m
  - ✓ ACL Application Fee (based on annual lodgement value):
    - ▶ Minimum \$1798 for individuals.
    - ▶ Minimum \$2055 for other than individuals
  - ✓ ACL holders can request to be covered under the AFG Group PI Policy. It's important to compare PI policies and ensure that you and your business are covered to an appropriate level.
- ✓ **FLEX** — currently \$77.60 per month per user. Gives you access to our online training portal, FLEX lodgement and CRM platform, and all associated apps utilising online systems, hubs and smartphones, referral tools, and synchronised single entry data. Plus your own BDM and RM to help grow your business.



## The current industry requirements that you will need to meet before helping your clients:

- ✓ **Either MFAA or FBAA membership** – approx. \$450 per person. Visit industry body websites for more information.
- ✓ **AFCA Membership** - Visit AFCA website for more information.
- ✓ Police check < 12 months: from [www.cvcheck.com](http://www.cvcheck.com) approximately \$49.90, from AFP online approximately \$42.
- ✓ Credit checks < 3 months: Company approximately \$179.95 (24 hours). Personal - approximately \$79.95 (24 hours). In some cases you may be able to request a free personal credit check.



## AFG programs for added customer and lead engagement:

- ✓ **Residential SMART Marketing Program** — currently a one-off set up fee of \$300 + \$133.95 per month per loan writer + optional \$30 per quarter for a Haven newsletter
- ✓ **Commercial SMART** — currently a one-off set up fee of \$300 (waived if already on residential SMART program) + \$87.95 per month per loan writer (reduced to \$46.00 p.m. per loan writer if on residential SMART program).

Fees stated are current as at 16 August 2018 and subject to change. For confirmation of fees, visit the website of the applicable business or association.

# Get started today

Your first step is to give us a call or email so that our team can better understand you, your business, your goals and objectives and what you'd like out of your partnership with AFG.

In addition to your business goals, here are a few topics we'll be able to talk you through:

## Here are a few topics for us to discuss:

- 🗨 Identification requirements (certified copy of drivers licence or passport).
- 🗨 Credit check less than 3 months old (Company and Personal).
- 🗨 Police check less than 12 months old.
- 🗨 Certificate IV / Diploma in Finance and Mortgage Broking.
- 🗨 Anti Money Laundering / Counter Terrorism Finance certificate.
- 🗨 MFAA or FBAA membership.
- 🗨 Membership with the Australian Financial Complaints Authority (AFCA).
- 🗨 Professional Insurance.
- 🗨 Acquire your own Australian Credit Licence (ACL) from ASIC or become a Credit Representative of another licence (AFG).
- 🗨 Help sourcing an industry body approved mentor (if you are new to the industry).

## Contact us today

Call 1300 130 987



[www.afgonline.com.au](http://www.afgonline.com.au)

AFG Australian Credit Licence Number: 389087  
ABN: 11 066 385 822  
ACN: 066 385 822

