

**AFG**

Partner with AFG and  
**Accelerate**  
**your business**

Go far. Go together.

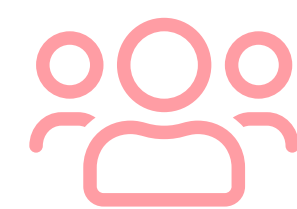


# Helping Australians find a fairer deal **for** **over 29 years**

Our founders saw an opportunity for mortgage brokers to provide a better solution for Australians' finance needs. So, 29 years ago, they founded AFG and helped to create an industry.

Today, we're just as passionate about brokers and the industry. We believe in our community of brokers, no matter how big or small. Australians trust their brokers with their biggest assets, and in turn, our brokers trust us with theirs.

When our brokers grow, we grow. Together, our brokers have built robust, secure, and successful businesses over the decades. We're proud of that legacy, and it's also a big part of why we're now one of Australia's most secure and prosperous mortgage aggregators.



**3,700+**  
**Brokers**



**7,000+**  
**Finance products**



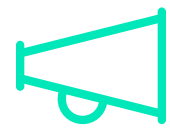
**70+**  
**Lenders**



**250+**  
**Staff**

# We've got **your back**

Your customers know that having your expertise in their corner, guiding, and helping them at every turn is priceless. We're here to surround your business with that same level of expertise.



## Your No. 1 supporter

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When you partner with us you have access to over 200 industry experts. That's 200 clever brains on call to help you grow your business or just put your mind at ease.



## Technology for tomorrow

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We've got an eye on the future, not just for our business but for yours. We're passionate about technology and innovation and we continually invest in the tools our brokers need to lead the industry.



## Outgrow your competition

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We're here to take the complexity out of growth. We'll help you apply the experience and learnings from working with thousands of brokers who are outgrowing their competition.



## Freedom for your business

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We're confident you'll love working with AFG. If you aren't happy with us, simply give us 30 days notice and you're free to go.





Since joining AFG in 2011, we've grown from a sole operator mortgage broking business to one of the largest and most successful mortgage broking businesses in SA. AFG's commitment to educating and upskilling its members has been incredibly valuable in our growth journey. From compliance, to leadership, to business development, AFG has provided world-class education to help us continually lift our business to the next level.

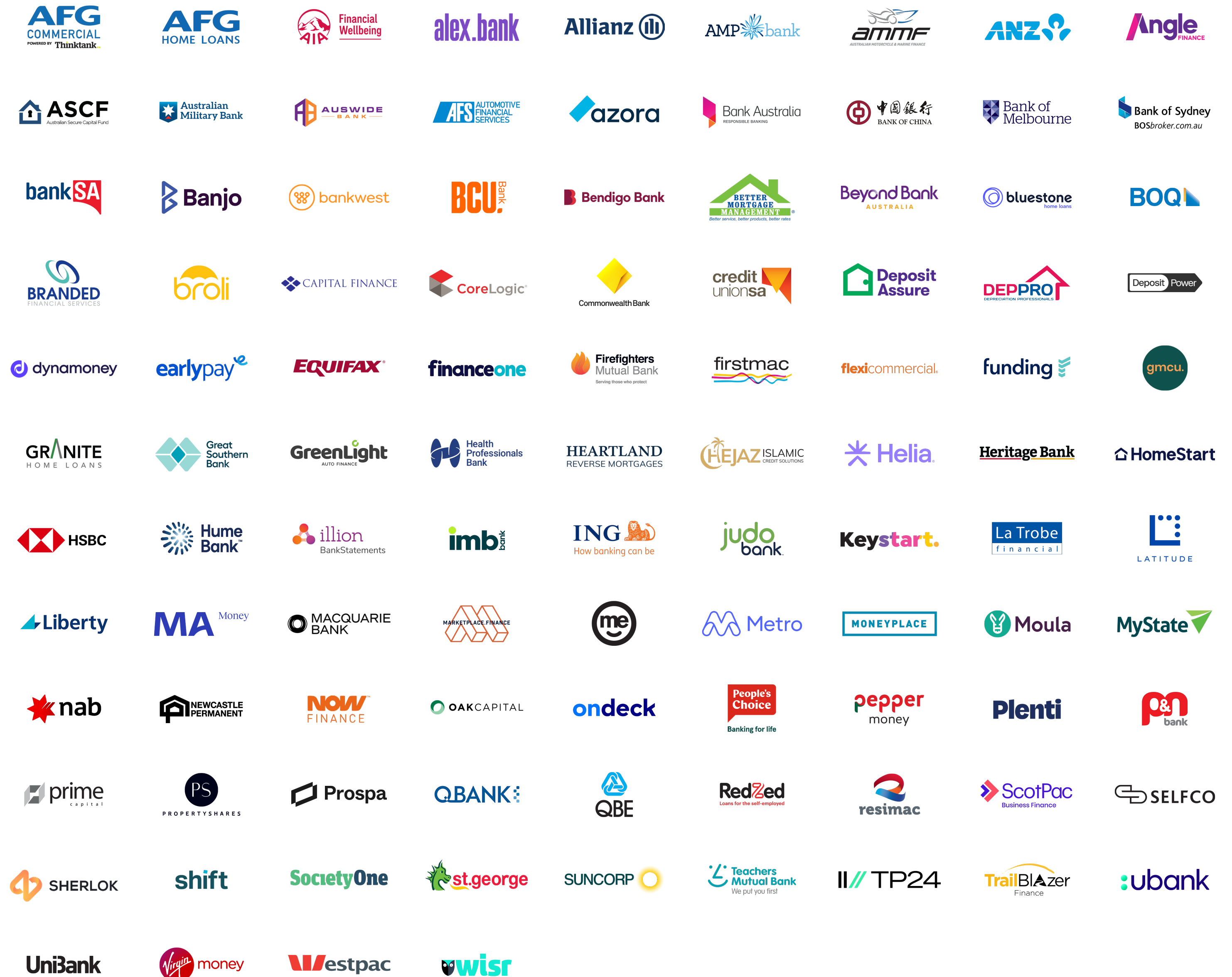
**Marissa Schulze**

**Director, Rise High Financial Solutions**



# Our lender and partner panel





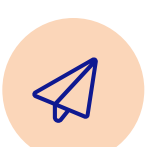
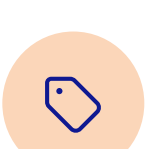
Our combined residential and commercial lender panel is the largest and most diverse of any Australian mortgage aggregator.



# Whole business support

-  Dedicated Partnership Manager
-  Personal commercial and business lending support team
-  National state-office support teams
-  Top rated member support team
-  Dedicated Home Loans Business Relationship Manager
-  Comprehensive compliance team support and systems



-  Complete broker technology toolkit with Suite360
-  All in one CRM for your customers, pipeline and lodgements
-  Asset finance, personal loans, commercial finance, and life and health insurance referral program, Partner Connect
-  Award winning Learning and Development platform and program
-  Access to award winning SMART marketing program
-  Exclusive white label residential and commercial loan products





# Do it all with Suite360

**Suite360 is your single stop for broker technology.**

We've packaged together our most powerful technology and tools into one integrated technology suite so that you can get more done, help more customers, understand your business and close more deals.

## Flex

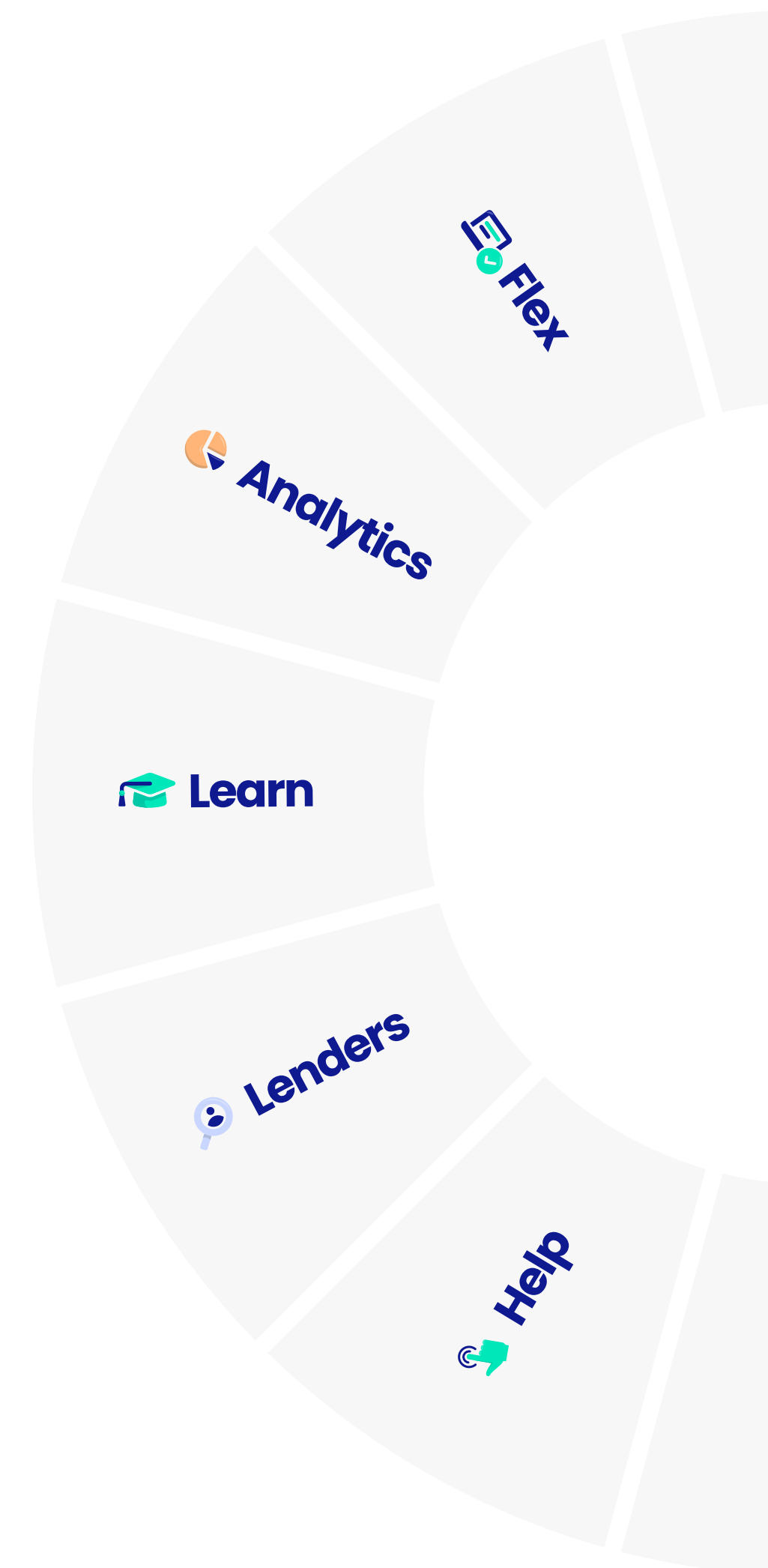
Your single access point for deal lodgement, customer data, and product selection. Supported by a dedicated internal Broker Support team.

## Learn

Your online learning management platform tracks and manages your CPD while providing access to an extensive library of on-demand courses and content to help you run your business, your team and stay ahead.

## Analytics

Our analytics platform puts your data to work so that you know what is working and what to do next. Powerful reporting helps you track settlements, lodgements and run detailed reports to understand your opportunities.





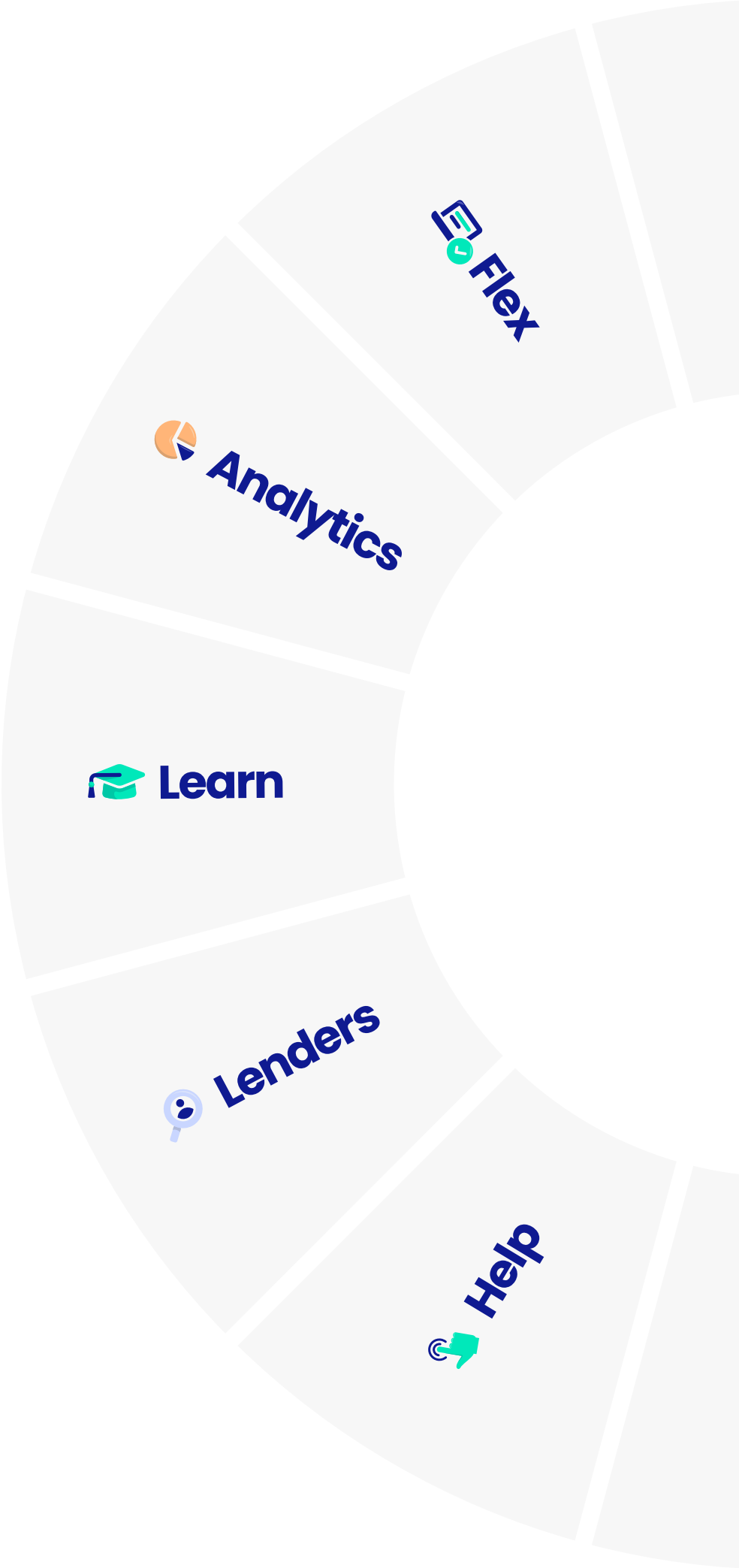


## Lenders

Your lender search engine for product specifications, policies, lenders contacts, lender calculators, commissions information, your lender matrix and marketing materials.

## Help

Help is your extensive knowledgebase of information covering everything brokers, lenders, technology and more.







**Flex**

# The engine room of your business

Your single access point for deal lodgement, customer data, and product selection.



Help with identification, discovery and analysis of historical, current and predictive views of your business data to give you better operational insight and more effective decision making.



Inbuilt serviceability calculator, allowing advanced scenario comparison functionality.



The ability to segment and report to help you understand and manage your day-to-day operation.



Full integration with our award-winning, industry-leading SMART marketing program.



Market-leading availability, security and IT support, including hierarchical access controls at the levels that suit you in terms of visibility, reporting and commissions.



The ability to integrate your website, business partner's systems and other third party systems.



Workflow management to ensure the deal, and your team, are on track.



Live deal tracking with automatic status updates directly from the lender.



Electronic lodgement including automated document generation.

# Diversification is key to **business growth**

Diversifying your business can attract a wider range of new customer opportunities and help to ensure your value proposition and product offering is broad enough to retain your existing customers.



## The largest lender panel

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We have the largest panel of business lenders of any Australian aggregator, covering commercial property, business, working capital and equipment and asset finance.



## Tailored learning and development opportunities

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You'll have all the training you need with specific learning pathways designed to help you on your commercial lending journey. Supported with weekly commercial webinars, you'll be kept up to date with the industry and our lender partners.



## Expert support on hand

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Diversify with confidence with dedicated support to help you work through any commercial or asset finance deal. If you've got a scenario to workshop or you're interested in exploring your options in this space, the AFG Commercial Scenario and Help Desk team is here for all your questions.



## Referral program

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The Partner Connect program can help you diversify your business by enabling you to assist your clients with commercial finance, asset finance, personal loans and health and life insurance scenarios.



# Diversify your business with Partner Connect

Diversification is an excellent way to grow your business and better meet your customer's needs. Through AFG's referral program Partner Connect, you can build new income streams and offer your clients more.



## Refer and earn

Maximise the revenue from every customer with access to our referral partners and their expert teams of in-house asset finance, personal loans, commercial finance, and life and health insurance brokers.

Partner Connect:  
Asset Finance &  
Personal Loans



Partner Connect:  
Commercial



Partner Connect:  
Insurance



## Grow your business

Attract new clients and become the go to destination for your clients' varied lending needs.

## Expand your income streams

Generate additional revenue by expanding your offering and cross-selling to your current clients.

## Increase your customer loyalty

Keep your clients coming back by providing a diverse offering to better meet their needs.



# Be the brand you've always wanted to be

Get assistance to drive more leads, referrals, and repeat business with AFG SMART; our award-winning program designed to automate your marketing, customer communications cycle and website.



## SMART Website

Hosted and managed by us, with the tools for you to customise.



## Machine Learning

Automated campaigns that trigger from your customers' data and behaviour that put you in the conversation and help to reduce customer churn.



## Business and Commercial SMART

Specialised SMART addons to accelerate your diversification.



## Social Media

Access guidance and resources to build your social presence.



## Automated Email Campaigns

20+ automated campaigns covering new business to loan-life tracking



## Newsletters

Quarterly printed and digital newsletters across residential, business and commercial.



## Customer Incentives

Reward your customers when they review your services and interact with your newsletters.



## Analytics Connected

Understand and optimise more with connection to Google Analytics and AFG Analytics engine.



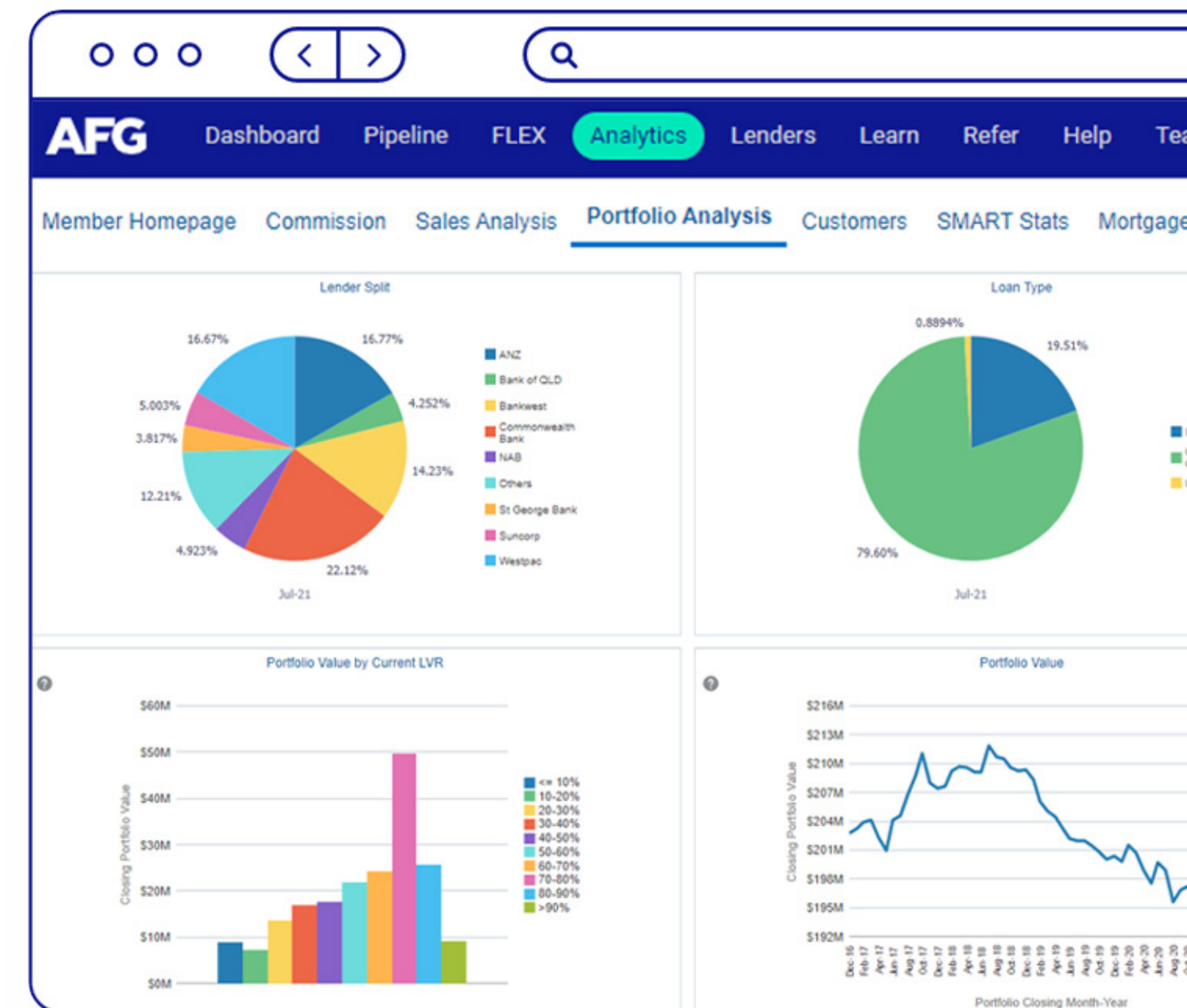


# Drive business results

View your entire business through the lens of our analytics engine.

## Make data informed decisions

- ✓ View full commission analytics at a glance
- ✓ Analyse your sales data by loan writers, pipeline stages and lodgement and settlements
- ✓ Gain a macro view of your whole portfolio across loan types, lenders, product usage and portfolio value
- ✓ Understand your customers by demographics, marketability, loan types, employment, LVR and more
- ✓ Put your finger on the pulse of your marketing to understand where your customers sit within your marketing funnels
- ✓ Measure yourself against the industry with national analytics from the AFG Mortgage Index





# Skill up and lead the pack

Grow your business, grow your team and grow yourself. Awarded the industry's best training and professional development platform, we've got the training, advanced courses and bespoke learning opportunities you need to push ahead of the competition.



## Learning made easy

Our Learning Management System, Learn, is our platform to digitally manage your Learning and Development needs. Learn is packed full of videos and learning materials designed cater to all types of brokers, regardless of where you are on your career journey.

- ✓ Compliance & BID
- ✓ Leadership & management
- ✓ Marketing
- ✓ Sales
- ✓ Technology & tools
- ✓ Commercial & asset finance
- ✓ Lender updates
- ✓ Industry updates



## Training locally

On top of our national training offering, our local Partnership Management teams support your onboarding and provide local training in your state.

- ✓ Lender updates from your Partnership Manager
- ✓ Coffee morning and networking events facilitated by AFG
- ✓ Lunch and Learn sessions with your state support team



## CPD-bulit in

Enjoy automated CPD tracking with points allocated from our courses, webinars and events. View your progress any time to make sure you're working towards completing your annual target. This is a game-changer.



AFG's learning and development programs have helped me see things from a different perspective. They have broadened my view and provided me with different insights and ways of tackling problems which I wouldn't have thought of otherwise.

These programs are a valuable experience and I have made several improvements to my business after attending them. The webinars and Learn courses are such an easy and engaging way of ensuring that my team and I are always up to date with the latest news in the industry.

**Joel Wyld**

**Director, Peasy**



# Safeguard your business and simplify your compliance

**We take great pride in protecting our members' businesses and reputation by ensuring best practice in all we do.**



## The choice of yours

We offer our brokers the choice to manage compliance under their own ACL or enjoy the benefits of becoming an AFG Credit Representative.

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## The tools and education you need

Whether you've got the resources and systems to manage your own Compliance and Professional Indemnity, or you're choosing to become an AFG Credit Representative we have the compliance framework to support your business. This includes supporting your processes and education with guidance for developing your compliance policies, ongoing webinars and education.

- ✓ On demand compliance education via our Learn platform
- ✓ Compliance process built into AFG technology and systems
- ✓ Compliance webinars to keep you abreast of changing requirements and guidance
- ✓ Up-to-date compliance documentation available via Help
- ✓ Compliance leadership and industry representation

# AFG Credit Representatives

When you choose to become an AFG Credit Representative, you're choosing a fully managed compliance service. AFG Credit Representatives enjoy the following benefits:



## Fully managed audit and compliance reviews

- Best practice audit process
- Live coaching sessions with the opportunity to ask questions and get immediate assistance
- Detailed audit reports
- Practical action plans



## Fully managed complaints and PI claim process

- Proven track record of navigating complaints and insurance process
- Dedicated complaints manager
- Insurer advocacy
- Expert guidance and advice



## Best in class training and education program

- Comprehensive training program
- Automated CPD tracking
- Prompt guidance and training as compliance changes happen
- CPD status updates throughout the year
- Access to our team of compliance experts





Brokers should embed compliance into their processes in such a way that it adds to the client experience, rather than making it clunky and painful.

**Shirley Elliot**

**AFG Head of Compliance and Legal Counsel &  
President MFAA National Compliance and Regulatory Forum**



# World-class events

**Our calendar is packed with events for you to network and grow from.**

Masterclasses, conferences, professional development days, access to higher learning via Harvard professors, lender training events, networking breakfasts, commercial courses, compliance and technology sessions, awards and celebrations.



## AFG Now

AFG Now is a day of professional development that takes place in a road show format around the country visiting Perth, Adelaide, Melbourne, Sydney and Brisbane. The agenda features a line-up of top-notch guest speakers, industry experts, lender partners and AFG representatives.



## AFG Next

AFG Next is our flagship national broker conference, bringing together AFG brokers, lenders and industry experts from across Australia. The annual event delivers exceptional learning opportunities, high quality keynote speakers and fabulous functions.







## AFG Academy

AFG Academy is an exclusive and intensive program of higher learning for a hand chosen group of AFG brokers. We bring Harvard Business School professors to Australia to deliver an exceptional education program that broadens attendees' professional capabilities and sharpens their strategic skills.



## Commercial and Asset Finance National Conference

With content specifically curated for brokers that operate in the commercial and asset finance space, this annual national conference brings this niche group together to upskill and network with their peers in the sector.



## And the award goes to

Each year, in each state, we congratulate the very best in our industry. From recognising the Best New Broker to the Champion Broker Group and the success of many other broker categories in between, celebrating our best and brightest is in the AFG DNA.



# Supporting our industry and community

We're committed to making a positive impact within our industry and the communities that we live and work.



## Helping to tackle youth homelessness

We're incredibly proud to be the Principal Partner of [Foyer Foundation](#), an independent charitable organization that works with young Australians at-risk of, or experiencing, homelessness.

The Foyer model is an evidence informed, international best practice in helping disadvantaged young people, aged 16-25 years who are homeless or in housing need, to achieve the transition to adult independence.

At AFG we work to support our brokers to build their success. We call it 'brokering a better future'. By helping Foyer Foundation to wrap the support needed around these young people, we hope to play a part in helping them build a better future also.





## Supporting our brokers' mental health

We know the stresses, pressure and day to day toll this job can take on the wellbeing of AFG brokers. It's for this reason, we have the [AFG Broker Assistance Program \(BAP\)](#).

The AFG Broker Assistance Program provides our brokers with funded access to a national network of professional mental health specialists facilitated in collaboration with a leading national mental health provider, [Mind&Matter](#).

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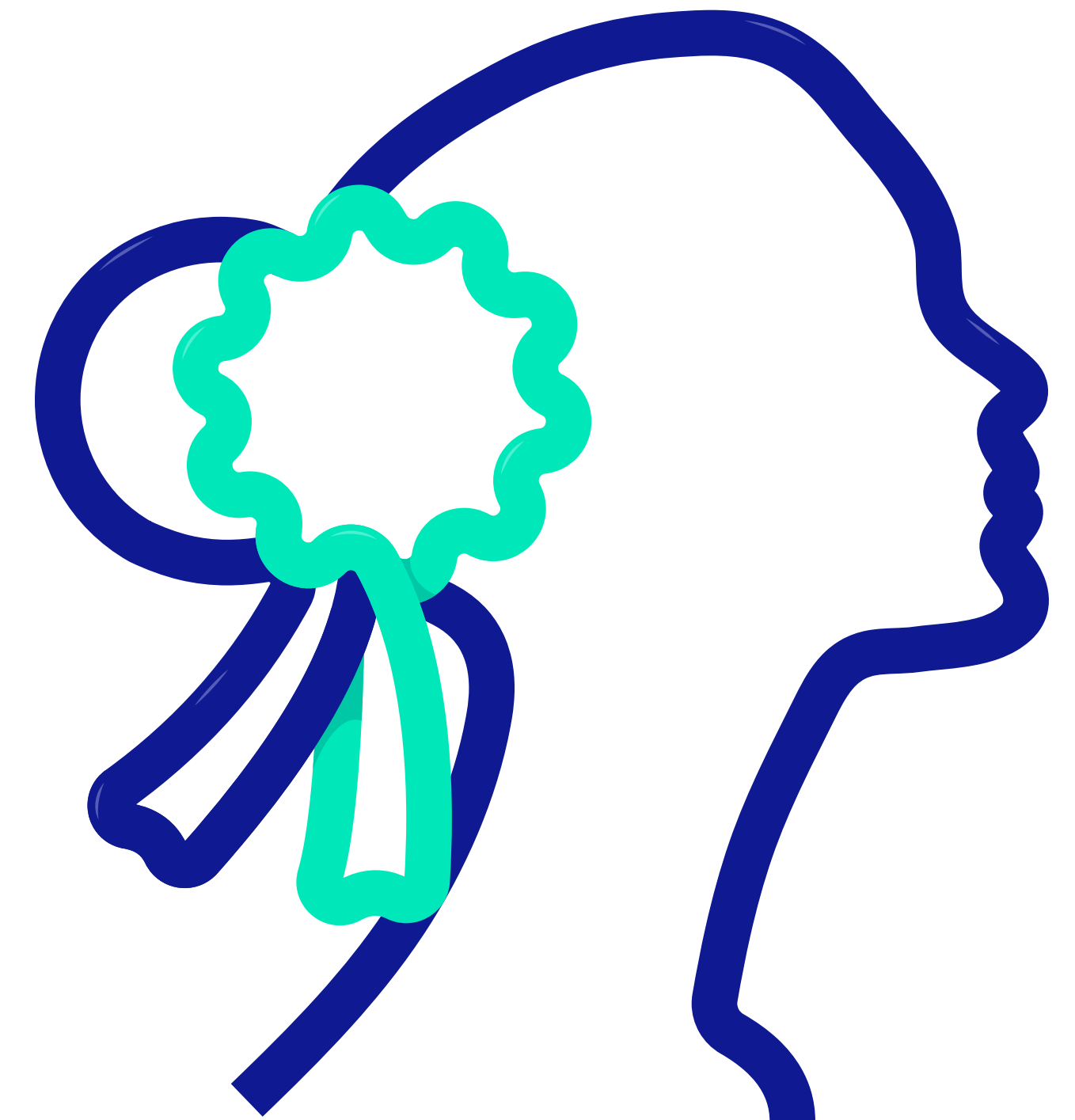


## Supporting Women in Finance

With over 3000 AFG brokers around the country, it's no surprise that we attract some of the top brokers in the country. One number we're particularly keen to grow is the number of female brokers in the industry and at AFG.

Our [Women on the Move program](#) is designed to support and advance women in finance broking and includes a range of initiatives such as:

- National calendar of networking events
- Scholarship based mentoring program
- Cross industry guest speakers
- Partnership with industry forums



# Access to AFG Home & Commercial Loans

When you become an AFG broker, you get access to the AFG Home & Commercial Loans suite of products. With the best-of-the-best home loans from five lenders all in one place, we can help you get your customers into their dream home.

## Channel dedicated

We're dedicated to offering our products via our AFG broker network. We respect that your customers are your customers and we won't operate in a way that undoes all your hard work.

## Experienced service and support teams that put your customer first

A team of locally based dedicated and passionate individuals who will devote the time needed to understand just what your customer needs are. A team that will work with you quickly, providing competitive solutions for your customer.

## Broad range of products

From the big banks to the small lenders. Whether your customer is self-employed or PAYG, an investor or owner occupier, we've curated and built a range of products to cater for a broad market.

## Nimble and safe

In the scheme of things, AFG Home Loans is a small player. And with that comes agility, the ability to move fast. But we're backed by some of the biggest players in the market – so you know you and your customers are in safe hands.

AFG Home & Commercial Loans are funded by:







## The AFG Securities advantage

Our Retro and Link products are backed and funded by AFG, built for AFG brokers. This means we're in control from start to finish, so when you need answers, we get them to you fast – so you can provide the great service your customers expect.

We also believe in picking up the phone and talking through credit decisions directly with you. When you submit a scenario or application to Retro or Link, you get answers direct from the decision makers.



# Go far. Go together.

Our commitment to you is this – we will put you and your business first; and if you’ve got a problem, we will help you solve it.

It is your business, your dream, and your future – but together with AFG, you can go further.



 08 9420 7888

 Level 4, 100 Havelock Street West Perth WA 6005

Australian Finance Group Ltd **Australian Credit Licence** 389087 **ABN** 11 066 385 822 **ACN** 066 385 822

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