



# Your Franchise Journey Starts Here

# Unlock Your Potential

Joining Rate Money means more than just joining a company.

It's about being part of a movement that empowers the self-employed while giving you a competitive edge in niche markets and the chance to drive real change in the mortgage landscape.



# The Rate Money Story

## Our History

Rate Money was founded in July 2019 by a team of mortgage professionals who saw a gap in the industry. Self-employed borrowers were underserved and needed flexible solutions.

Since then, Rate Money has grown rapidly, now proudly supporting 41 independently owned franchises across New South Wales, Victoria, and Queensland, each led by a highly experienced Branch Principal. Our goal is to expand to more than 50 franchises in the next 12 months, continuing to create opportunity for ambitious professionals.

Behind the network, the Rate Money HQ team has also grown, bringing together experts across management, credit, compliance, marketing, and operations to support franchisees and drive meaningful change in the mortgage landscape.



**We back the ones who back themselves.**

From self-employed Australians to business owners, Rate Money empowers them to turn potential into reality, offering flexible home loan solutions that fuel ambition and unlock opportunity.

# The Rate Money Story

## Mission

Our mission is to make self-employed Australians feel like heroes. We back the ones who back themselves by providing home loans, service, and respect they truly deserve, helping them confidently turn potential into reality.

## Values

### Grit

We believe that resilience and tenacity drive extraordinary results. By embracing challenges and backing themselves, our customers and franchisees can overcome obstacles and achieve remarkable success.

### Evolve

Change is not just embraced, it is celebrated. We back those who back themselves by continuously innovating with smarter products, ideas, technologies, and processes, staying ahead and delivering real value.

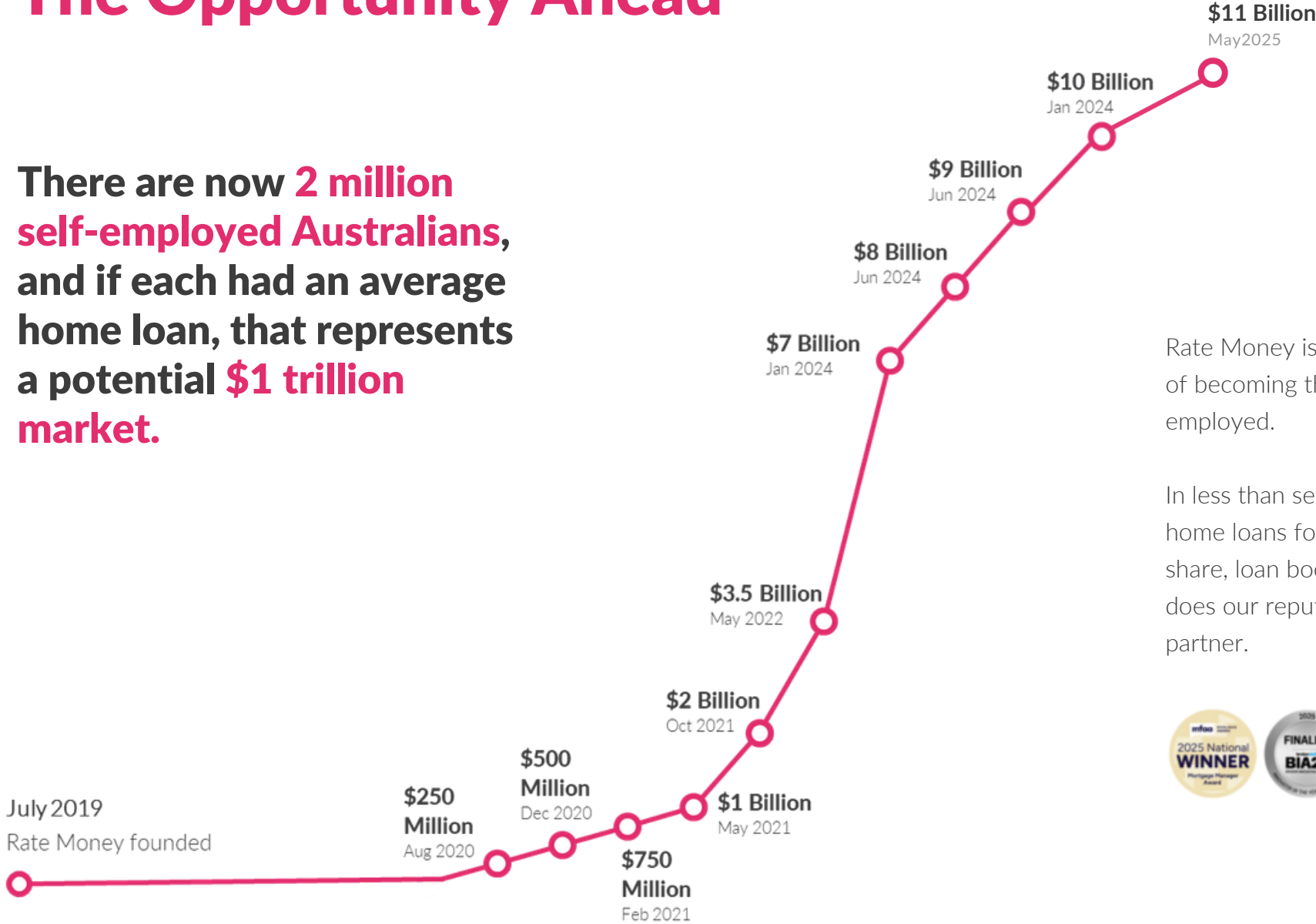
### One Team

Together we achieve greatness. Everyone at Rate Money plays a critical role in supporting franchisees and customers to succeed, creating a network where independence is empowered and ambition is backed.

**Do the right  
thing ... always!**

# The Opportunity Ahead

There are now **2 million self-employed Australians**, and if each had an average home loan, that represents a potential **\$1 trillion market**.



Rate Money is well on the way to achieving our vision of becoming the go-to mortgage partner for the self-employed.

In less than seven years, we have settled \$11 billion in home loans for Australia’s self-employed. Our market share, loan book, and team continue to grow, and so does our reputation as a trusted, purpose-driven partner.



# Our Growing Network

Rate Money's first branch opened in November 2019 in North-Western Sydney. Since then, we have grown to 41 independently owned franchises across New South Wales, Victoria, and Queensland.

Each franchise is operated by experienced professionals, and the majority of new business has historically come from referrals via trusted partners such as mortgage brokers, accountants, and financial planners.

Today, an increasing number of new loans are being delivered through direct-to-consumer initiatives, giving franchisees even more opportunity to grow their business while backing self-employed Australians to achieve their goals.



## New South Wales

- Concord
- Burwood
- Fairfield
- The Hills
- Hornsby
- Marrickville
- Cremorne
- Hurstville
- Southern
- Highlands
- Parramatta
- Petersham
- Ryde
- Sydney CBD
- Sydney South East
- Ultimo
- The Shire
- Randwick
- Chatswood



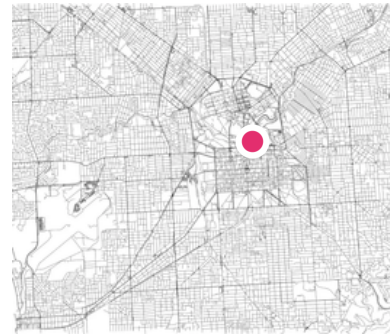
## Victoria

- Bundoora
- Caroline Springs
- Craigieburn
- Clayton
- Chelsea
- Doncaster East
- Dandenong
- Essendon Fields
- Geelong
- Bulleen
- Frankston
- Melton
- Narre Warren
- North Melbourne
- South Morang
- Truganina
- West Melbourne
- Thomastown



## Queensland

- Aspley
- Fortitude Valley
- Logan
- Strathpine



## South Australia

- Adelaide CBD

# The Rate Money Advantage

## For You



**Brand Strength** Affiliation with Rate Money boosts credibility due to our strong market presence.



**Comprehensive Support** All-round support in operations, marketing, compliance and training eases day-to-day business management.



**Innovative Products** Exclusive products and unique lending solutions, supported by 5 distinct funding lines, provide greater accessibility to the self-employed market.



**Competitive Advantage** Low doc loans, lower monthly business costs and higher commissions\* drive greater business efficiencies and profitability.



**Professional Growth** Unparalleled continuous learning and development opportunities, drive better business performance.



**Community** A supportive community and a large referral network foster collaboration, not competition.

## For Your Clients

Our products are tailored to perfectly match your clients' needs, boosting their satisfaction and your success.



**NO Risk Fees**



**NO Valuation Fees**



**NO Application Fees**



**NO 'one size fits all'**



**NO LMI**

\* According to MFAA, you'll earn commissions 60% above industry norms and keep 90% of them.

# The Rate Money Advantage

## Your Business in a Box

<b>01</b>	<b>Compliance</b> A robust and tailored compliance and risk framework, incorporating an internal QA audit program, extensive resource support, and proactive regulatory policy management	<b>05</b>	<b>Your Own BDM Expert</b> Each franchisee gets dedicated support from a BDM who knows your business inside out, offering tailored advice and solutions.
<b>02</b>	<b>Training &amp; Development</b> Training and support through a tailored induction program, credit quality coaching, CPD training, e-learning modules, PDdays, state meetings, and national conference	<b>06</b>	<b>CRM: Lodgic by Salestrekker</b> We offer personalised training on our CRM to enhance your operational effectiveness and streamline processes for success.
<b>03</b>	<b>Operations</b> Our expertise empowers branches to maximise productivity through a customised CRM featuring workflow automation, enhanced credit quality management, and dedicated technical support	<b>07</b>	<b>Direct Credit Support</b> Our Credit team ensures smooth, efficient credit processes. They prioritise speed and accuracy, simplifying financing for all involved.
<b>04</b>	<b>Marketing</b> Boost your visibility and attract clients with our suite of marketing tools, designed to make your brand shine in a competitive market.		

# The Rate Money Advantage

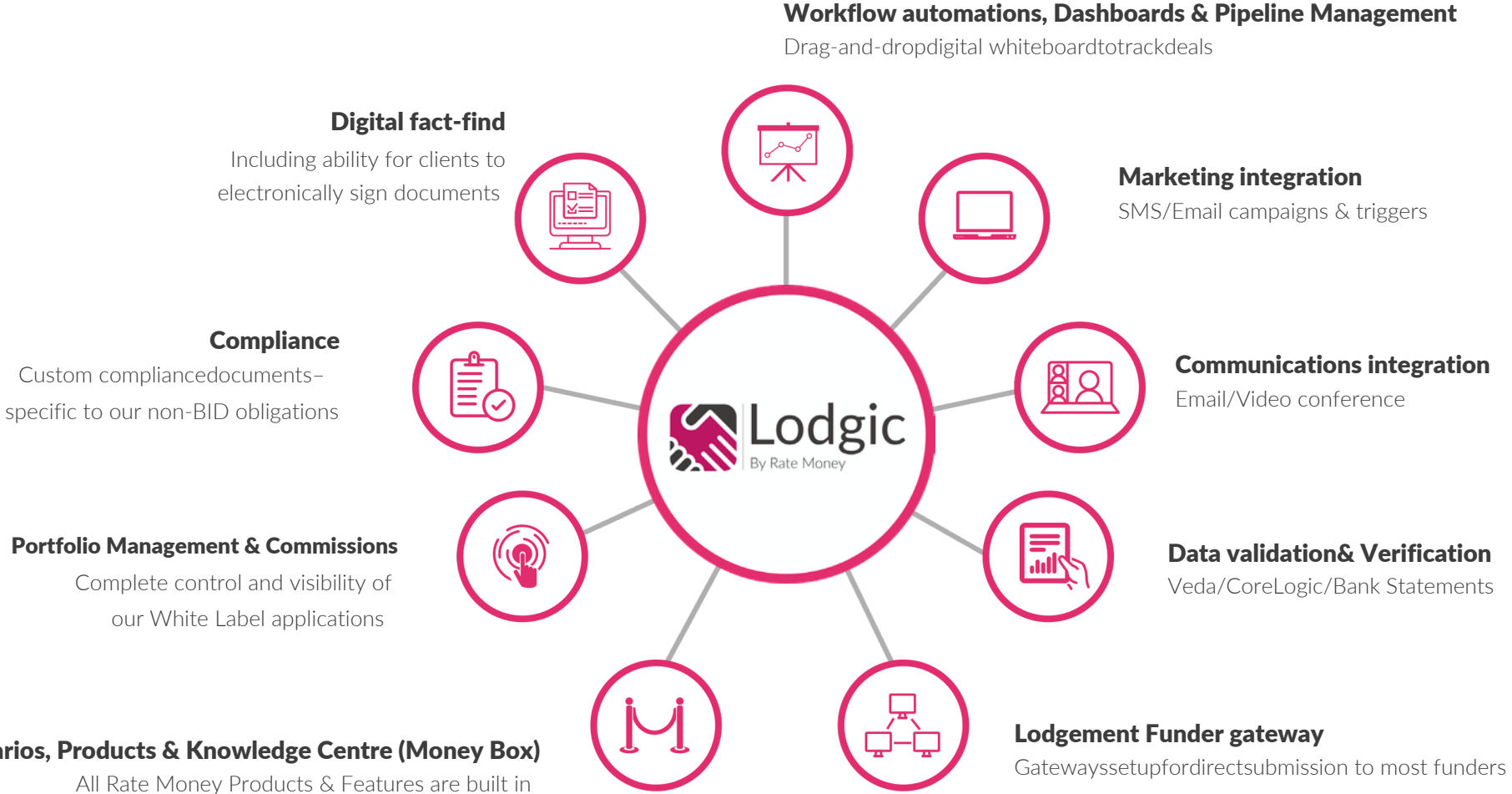
## Our Commitment to Training & Compliance



\*Kaplan Education Pty Ltd, an external Education and Training Service Provider, extending learning solutions to over 45,000 professionals annually. This includes major banks and leading financial services organisations in the country.

# The Rate Money Advantage

Market Leading CRM Solution: Lodgic



# Our Commitment to Promoting You



## Signage

From initial design to seamless installation, we handle every aspect. Once you've selected your site, we guide you effortlessly through the signage process, allowing you to concentrate on your core business activities.



## EDMs

Monthly, we send an Electronic Direct Mail (EDM) to your referrers, providing comprehensive updates on our latest offers and product solutions.



## Events

Interested in participating in local events, trade shows, and expos? Look no further. We provide comprehensive support, ensuring you stand out.



## Merchandise & Print Collateral

Acquire all your essential marketing materials from our convenient online merchandise store, promptly delivered to your doorstep. Ensure you never attend meetings empty-handed as we offer personalised referral flyers that leave a lasting impression.



## How we celebrate you

At Rate Money, celebrating success is key! We host exciting events like the National Conference, exclusive masters' Conference, and milestone parties to spotlight achievements.

# Past Triumphs

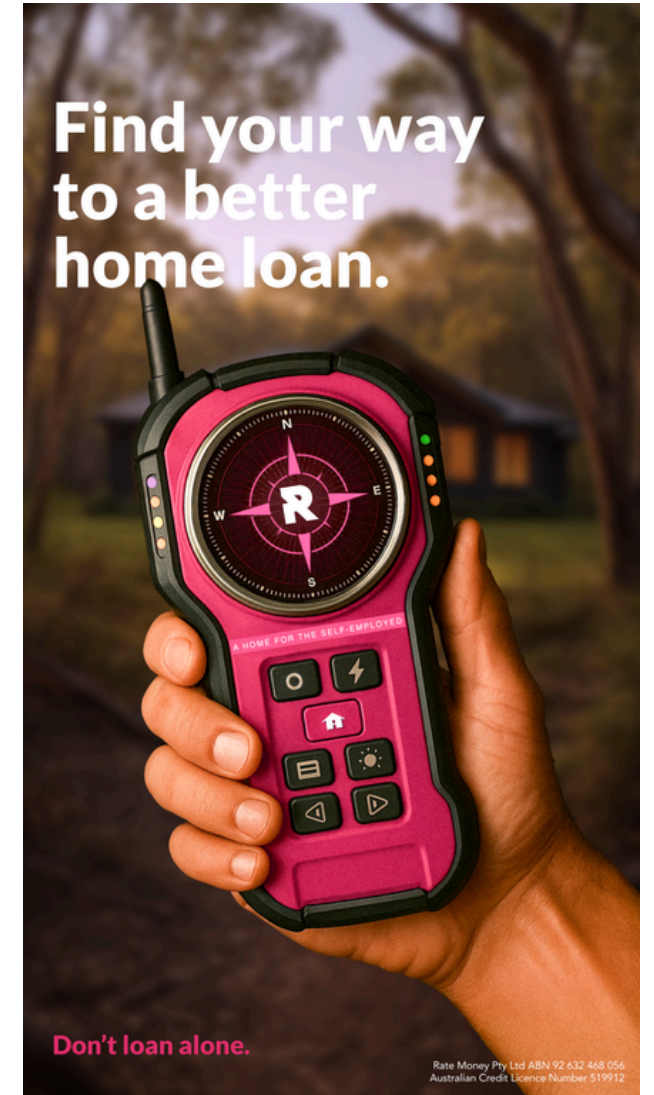
We're award winners for a reason:



We pride ourselves on market-leading product innovations across the portfolio including:

- Introduction of the Alt Doc Elevate Construction Loan
- Launched Rate Money Commercial
- Removing application fees, valuation fees and risk fees
- By year-end, our franchise network will expand to 50 branches
- Discover more of our achievements and how our endeavours have made a positive impact on the broader community.

**And we've only just begun!**



# Our Team Driving Growth

## Executive Directors



**Ryan Gair**

**Director/CEO**

20 years' experience within the mortgage industry including State Sales Manager at AFM, General Manager of a RAMS franchise for 6 years and RAMS franchisee for 3 years, as well as being one of the highest performing branches in the RAMS network.



**Glenn Maynard**

**Director**

29 years' experience as self-employed within the mortgage industry, owner of The Mortgage Store for 10 years, Founder and Non-Executive Director at Think Tank Group ongoing for the past 17 years, Director of Artisan Finance ongoing for the past 14 years as well as a RAMS franchisee for 5 years.



**Luke Sheales**

**Director**

28 years' experience in mortgage lending including roles as State Manager at Access Home Loans, State Manager of e-Choice, National Sales Manager at Mortgage House, Associate to the MFAA as well as a RAMS franchisee for 8 years.



**John Studdert**

**Chairman**

With over 30 years of experience working across diverse industries in the Asia-Pacific region, John is a seasoned investor and advisor. He is currently invested in 10 companies and actively collaborates with entrepreneurs to drive growth and innovation. Passionate about early-stage businesses, John specialises in nurturing startups, providing strategic guidance, and helping them scale successfully.



**Tim Long**

**Board Advisor**

Tim has over 20 years of experience in investment banking and private equity. Tim leads a wide range of transactions including mergers, acquisitions, divestments, capital raisings, and restructurings across various industries. Known for his strategic acumen, meticulous attention to detail, and exceptional interpersonal skills, Tim consistently delivers outstanding results, making him a trusted advisor in the financial sector.

# Our Team Driving Growth

## Executive & Management Teams



### **Gus Mendez | Chief Strategy & Operations Officer**

Gus brings over 25 years of experience in Financial Services. As CEO and founder of Loan Services Australia, a full-service mortgage manager specialising in Online home loan origination and management technology, and drove strategy and execution to take LSA from start-up to becoming one of Australia's largest mortgage managers.



### **Anthony Barr | Chief Financial Officer**

Anthony brings over 15 years of experience as a Chartered Accountant across private equity and financial services. Most recently with Bluestone Mortgages, he has built a strong reputation for combining commercial insight with operational excellence, with a strong focus on data-driven insights, system improvement and business transformation. Anthony was drawn to Rate Money by the company's vision and the opportunity to better support Australia's self-employed community.



### **Frank Knez | Chief Marketing Officer**

Frank brings extensive marketing and general management experience across lending, franchising, and property sectors across Australia. He has worked with organisations including Westpac, CoreLogic, Resimac, and Century 21, and has a strong track record of leading growth and delivering scalable business outcomes in complex, fast-moving environments. He joins the team with a focus on strengthening marketing capability and supporting the next stage of organisational growth, bringing both strategic insight and hands-on leadership experience.



### **Gabrielle Aoun | National Sales & Distribution Manager**

Gabrielle brings expertise in driving growth, building partnerships, and scaling non-bank distribution. She began her career as an Insolvency Accountant before moving into finance with Resimac and later joining ORDE's early distribution team. Most recently, she led strategic partnerships at MA Money, where she played a key role in expanding market reach, developing innovative solutions, and supporting self-employed borrowers through alt doc lending.



### **Robert Cannizzaro | Head of Risk & Compliance**

Robert has a strong background in risk and compliance, supported by over 10 years of experience across banking and financial services. He brings a practical and commercially focused approach to building risk frameworks, with experience uplifting compliance functions, strengthening governance, and embedding consistent risk culture across growing organisations.



### **Kerryn Millar | National Training Manager**

Kerryn is an experienced and results-driven individual with a demonstrated history of working in the Banking Industry and Franchising. Skilled in Business Planning, Change/Operations Management, Coaching and Leadership. We have brought Kerryn on board to implement training and development plans, that enhance the effectiveness of Rate Money.



### **Carly Tomas | Operations Manager**

Carly has over 12 years' worth of industry experience. The majority of those years have been spent at a managerial level. Carly prides herself on her ability to develop and manage a successful team.



### **Tony Ha | Business Analyst**

Tony is a seasoned Project Manager at Rate Money, drawing from extensive experience in business development and operations excellence. With a background that includes roles such as Home Loan Manager at RAMS and Lead in Operations Excellence at Link Group, Tony brings over a decade of expertise to his current position. His diverse skill set and proven track record make him an invaluable asset in delivering successful projects and driving organisational growth.



### **Fotini Solis | Customer Service Manager**

Fotini has a strong history in retail banking including working at St George for 18 years in various roles. Fotini was most recently awarded three national awards in 2020 including Service Champion of the Year.



### **Affie Mansouri | State Manager NSW/ACT**

Affie Mansouri is Rate Money's NSW State Manager, bringing deep experience across law and non-bank lending. She is passionate about supporting self-employed Australians and business owners, providing guidance and practical insights to help branches and customers achieve their goals.



### **Wayne Pieterse | State Manager VIC/TAS**

20 years' experience within the Westpac group including Franchise Field Manager -Victoria/Tasmania responsible for 10 Franchise Offices across those states and Relationship Manager -Westpac Commercial Banking.

# Thank You

## Future franchisee,

We are thrilled about your interest in exploring the dynamic world of finance and mortgages.

At Rate Money, we empower the self-employed with the fair go they deserve. By joining us, you're making a meaningful impact on Australians' financial futures –including transforming your own. It's a rapidly growing sector that's full of opportunity.

We're excited about bringing your talents to our team and embarking on this rewarding path together.

Sincerely,

**Ryan Gair CEO**



**Embark on your journey today**



## Rate Money Brand Mission

To make all self-employed Australians feel like heroes by levelling the playing field and bringing them the home loans, service and respect they truly deserve.