

Your Franchise Journey

Starts Here





Unlock Your Potential

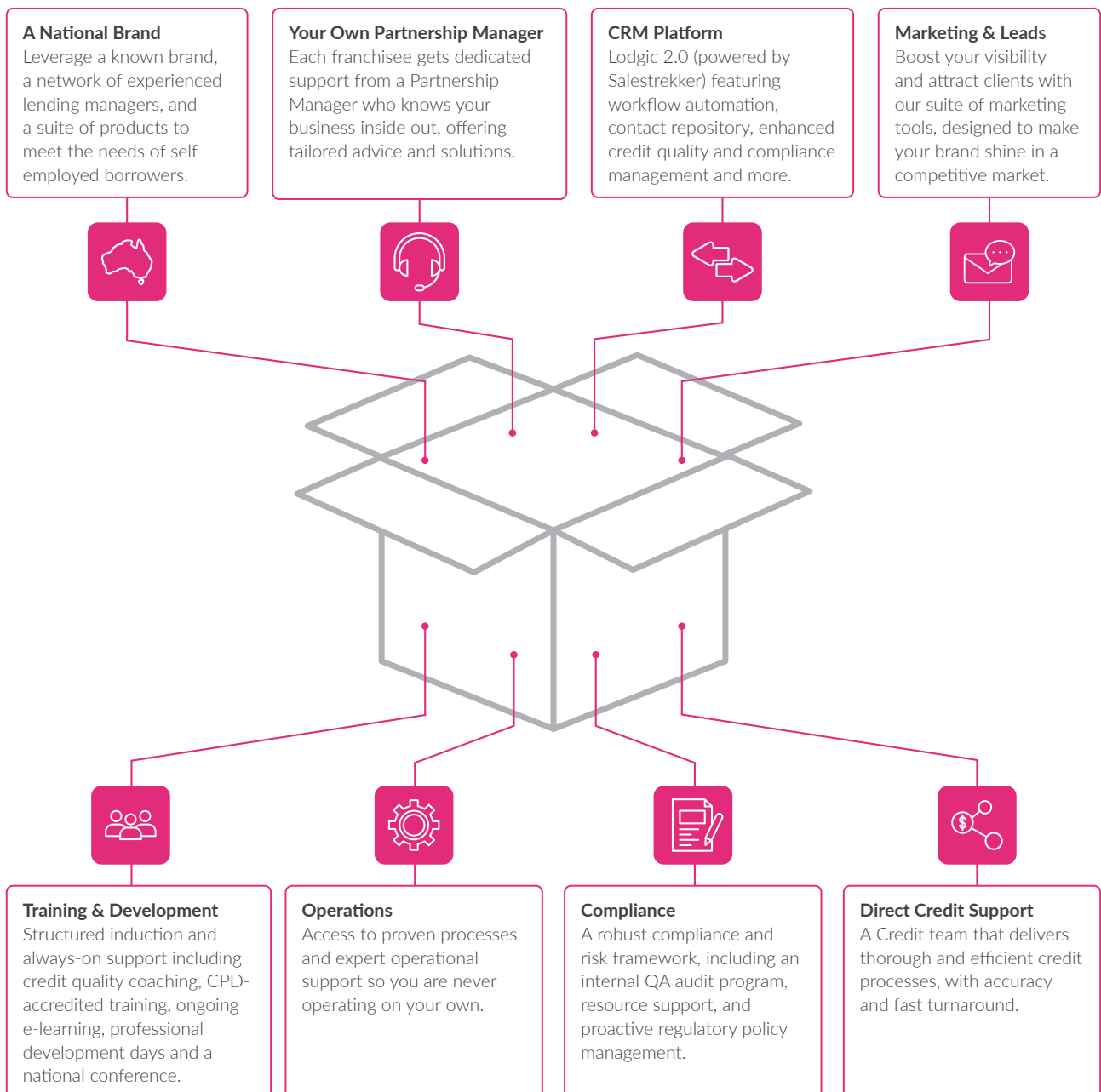
Joining **Rate Money** is about being part of a movement that empowers the self-employed while giving you a competitive edge in niche markets.



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Your Business in a Box



Product Differentiator



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

Products



Residential



Vacant Land



Construction



Commercial



SMSF

Rate Money Policy Niches

- Loan amounts up to \$5 million (Residential) and \$10 million (Commercial)
- Alt Doc loans requiring only one form of income verification
- No LMI and no risk fees on Prime Alt Doc loans up to 80% LVR
- Unlimited cash-out available
- Alt Doc solutions for vacant land and construction loans
- Business debt and ATO tax debt consolidation options
- Dollar-for-dollar refinancing for borrowers with a strong repayment history
- Extensive postcode coverage and a wide range of acceptable security types
- Loan terms of up to 40 years
- ABNs registered for as little as 90 days acceptable with prior industry experience

Benefits For Your Clients

NO Risk Fees

NO Application Fees

NO LMI

NO Valuation Fees

NO 'one size fits all'

Rate Money has a partnership with Specialist Finance Group to provide access to their lender panel so you can service existing borrowers or new clients requiring mainstream lending products.

GROW FASTER WITH RATE MONEY

Your Marketing Edge

Leverage the strong brand and market presence of **Rate Money** to boost credibility and help you win more business.



Local Area Marketing

Our team and wider network are here to support you in building recognition in your local area. From community engagement to local advertising and sponsorships, we're here to guide you through the process.



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 to attain an office your clients and staff will appreciate.



Digital Marketing

We don't just focus on our corporate social channels; we create content for you to grow your own brand online as well as set up and enhance your Google My Business page.



Events

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



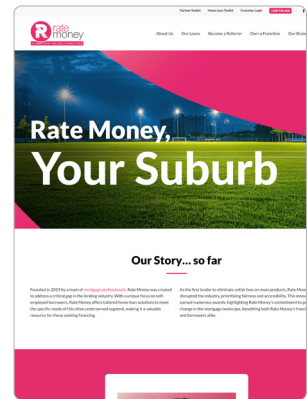
Merchandise & Print Collateral

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 collateral that leave a lasting impression.



EDMs

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



Website

We create a web page just for you on our main website to showcase you.

GROW FASTER WITH RATE MONEY

Our Commitment

To provide continuous, high-quality development that builds capability, strengthens performance, and helps you grow a successful, sustainable business.

Learning & Development

At **Rate Money**, your journey begins with a comprehensive induction, followed by a structured onboarding designed to get you up and running faster.

Coaching to Grow Your Business

- Phased onboarding (Foundations / Competence / Performance)
- Weekly check-ins and tailored coaching
- Hands-on training across sales, credit, compliance and systems
- 1:1 support to embed best-practice processes and optimise performance
- Support with pipeline management and productivity
- File reviews and credit coaching to improve quality and conversion

Continuous Learning & Network Support

- Regular induction for you and your team
- A consistent monthly CPD learning cadence
- Bi-annual Professional Development Days
- Quarterly State Meetings to share insights and business updates
- Annual Conference bringing the entire network together
- State-based events aligned to business growth priorities



Operational & Compliance Support

The Right People

- Screening process for all new franchisees.
- Background Checks, Police Records, Credit Reports, ASIC Reference Checks, Fit and Proper Person Declarations.

Induction Month

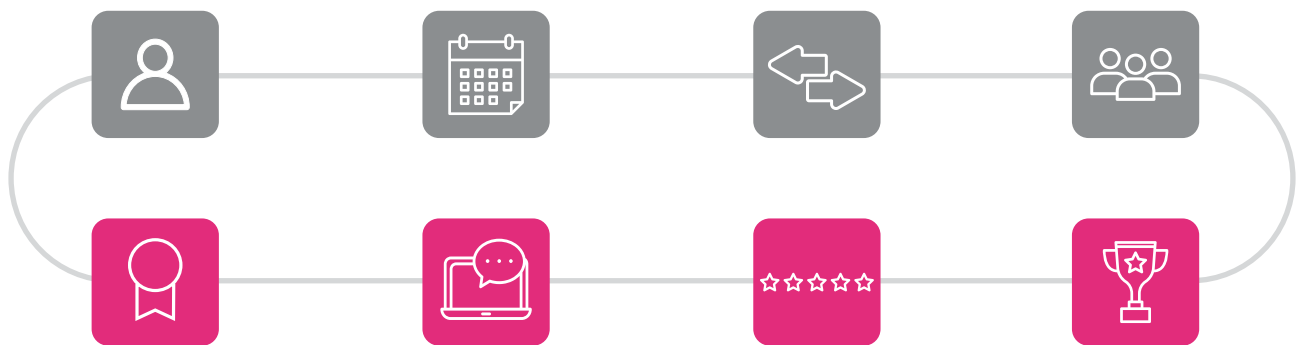
- Induction Training (Sales, Compliance, Credit, Operations)
- Includes Compliance Handbook, Kaplan Education*

Market Leading CRM

Our customised Client Relationship Management system Lodgic to support Compliance obligations.

Ongoing Training & Professional Development

- Loan Writer CPD training plans
- Compliance training
- On-the-job technical training
- Ongoing field visits



Credit Licence

Operate as a Credit Representative under **Rate Money's** Australian Credit Licence (ACL) so you don't need to maintain your own.

Ongoing Engagement

Ongoing engagement with external legal guidance and Member Associations, including FBAA, MFAA, FCA.

Performance Reviews (External)

Performed by external service providers and cover:

- **Cyber security controls**
- **Loan writer files.**

Performance Reviews (Internal)

Performed in house and covers:

- **Operations, Credit and Compliance policy settings**
- **Loan writer performance**
- **File reviews**

*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.

GROW FASTER WITH RATE MONEY





Technology to Drive Performance

Lodgic 2.0 – Our market leading CRM to help you achieve a new level of success.

- ✓ **Workflow automations, Dashboards & Pipeline Management**
Drag-and-drop digital whiteboard to track deals
- ✓ **Marketing integration**
SMS/Email campaigns & triggers
- ✓ **Communications integration**
Email/Video conference
- ✓ **Data validation & Verification**
Veda/Cotality/Bank Statements
- ✓ **Lodgement Funder gateway**
Gateways setup for direct submission to most funders
- ✓ **Scenarios, Products & Knowledge Centre (Money Box)**
All **Rate Money** Products & Features are built in
- ✓ **Portfolio Management & Commissions**
Complete control and visibility of our White Label applications
- ✓ **Compliance**
Custom compliance documents specific to our non-BID obligations
- ✓ **Digital fact-find**
Including ability for clients to electronically sign documents

GROW FASTER WITH RATE MONEY

Culture Matters

Our business is about people, and we take the time to acknowledge everyone's hard work, dedication, and achievements. Our pinnacle event is the **Rate Money Annual Convention** where the network comes together to build relationships, share ideas, and celebrate success.



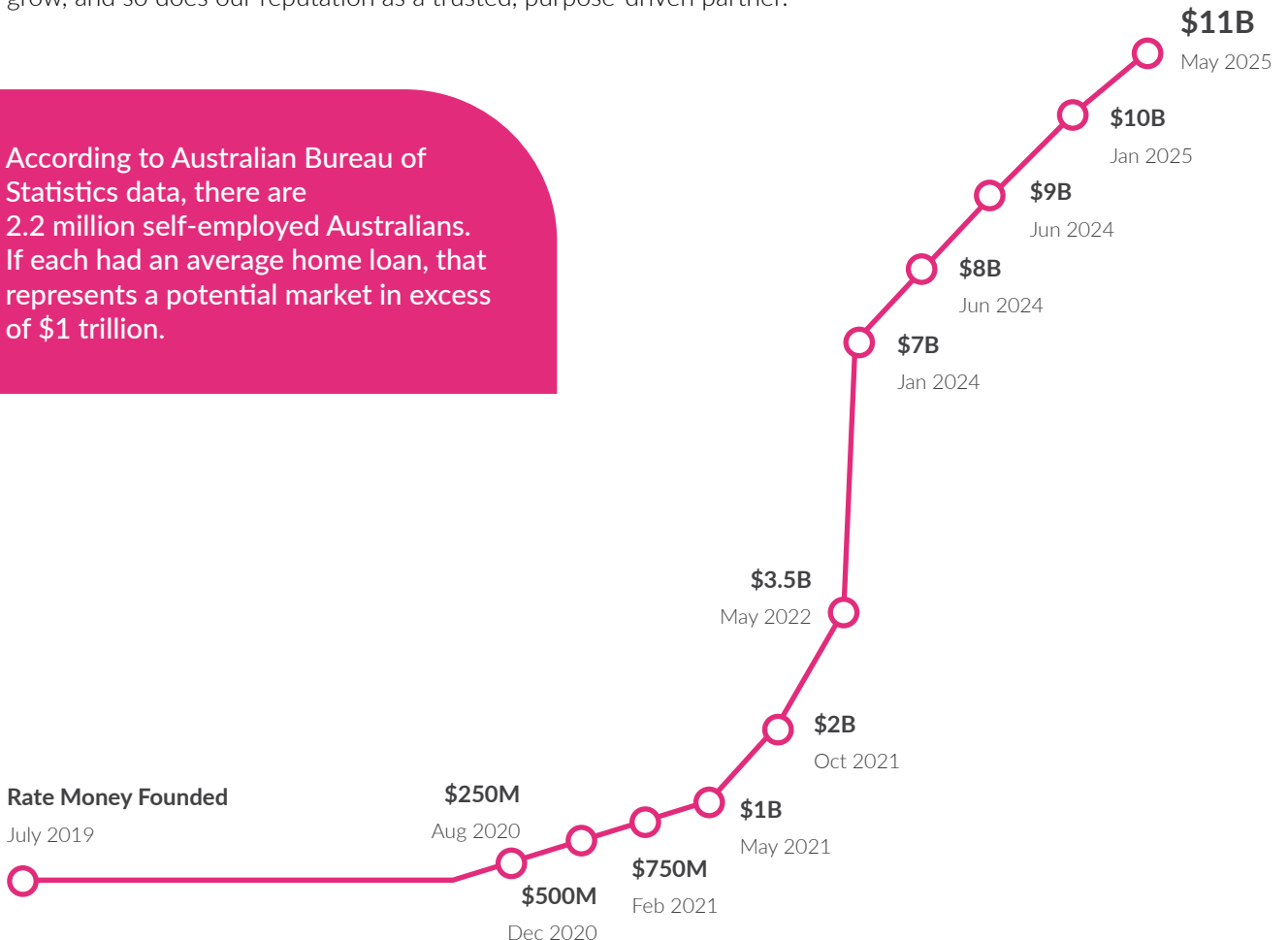


The Opportunity

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.

According to Australian Bureau of Statistics data, there are 2.2 million self-employed Australians. If each had an average home loan, that represents a potential market in excess of \$1 trillion.





Our History

The Rate Money Story

- **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, South Australia 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.

OWN YOUR OWN BUSINESS

A Business with Purpose

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 clients 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 clients to succeed, creating a network where independence is empowered and ambition is backed.

Do the right thing...always!



Ready to Join Us?

If you're want to start your own **Rate Money** franchise or want to learn a little more about us, let's chat.

Next Steps

1. Reach out to us on **1300 936 668** or visit <https://ratemoney.com.au/own-a-franchise>.
2. We will organise a casual meeting to discuss your career goals and how **Rate Money** can help you accomplish them.
3. We'll invite you to come and meet our team who can share the benefits of joining our network in more detail and answer any questions you have.
4. Sign your franchise agreement, officially join the **Rate Money** brand and start building your new business.

Contact Us Today

Phone **1300 936 668**

Email **franchise@ratemoney.com.au**

Web **<https://ratemoney.com.au/own-a-franchise>**

Thank you

If you're want to start your own **Rate Money** franchise or want to learn a little more about us, let's chat.

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
Chief Executive Officer

Embark on your
journey today



Ryan Gair
Chief Executive Officer
Rate Money



Contact Us

1300 936 668

franchise@ratemoney.com.au

ratemoney.com.au

