

finstac.

PARTNER PACK



FOR ACCOUNTANTS, LAWYERS, CONVEYANCERS, AGENTS AND ADVISERS

The people you can send your clients to.

Why professionals refer their clients to Finstac, how an introduction is handled, and what a partnership with us adds to your practice.

Current as at
November 2026



A NOTE FROM OUR DIRECTOR

Your clients trust you.
You should be able to
trust who you send
them to.

When you recommend a broker, your name goes with the referral. If the file is handled badly, the client remembers who sent them. That is a real risk to a relationship you have spent years building, and it is the reason we built Finstac the way we did.

My career began inside the banks, including Westpac, ANZ and Macquarie, assessing loans from the other side of the desk. I have also owned and run a business for more than fifteen years. That combination is what we bring to every client you introduce: the judgement of a credit team and the practical sense of a business owner.

We will look after your clients as carefully as you do, keep you informed, and never go around you. I would welcome the chance to show you how.

Jonathon Radford

Director, Finstac

Finstac is a director led finance brokerage founded by former commercial bankers. We take the files other brokers find difficult, make them simple for your client, and protect the relationship you have built.

100+

Lenders we have access to, from the major banks to specialist and private lenders.

1 day

Every introduction is contacted within one business day, usually sooner.

100%

Director led. Your client never speaks to a call centre or a junior.

15+

Years across commercial banking, investments and wealth management.

We are not another broker on your list. We are an extension of the service you already give your clients.

01

WHY FINSTAC

Six reasons professionals refer to us.

Bankers on your client's side

We spent our careers assessing loans inside major banks. We know what a credit team looks for, so we present your client's file the way it will be read, and we know which lender will say yes before we apply.

A frictionless application

Our technology lets clients provide their information once, securely and digitally, and lets us compare lenders from a single application. Fewer forms, fewer follow ups, faster answers.

Compliance built in

Every file runs through a system with compliance built into each step, under the Australian Credit Licence of Elders Home Loans. Your reputation is protected by process, not good intentions.

The complex, made simple

Self employed income, trusts, companies, commercial property and business lending are where we do our best work. Your client gets a clear explanation and a clear plan, not jargon.

Real lender relationships

We have access to more than one hundred lenders and know the people behind the policies. When a file needs a conversation rather than a calculator, we can have it.

Your client stays yours

We arrange finance and nothing else. We do not give accounting, tax or legal advice, and we will never approach your client about anything outside the brief you sent them for.



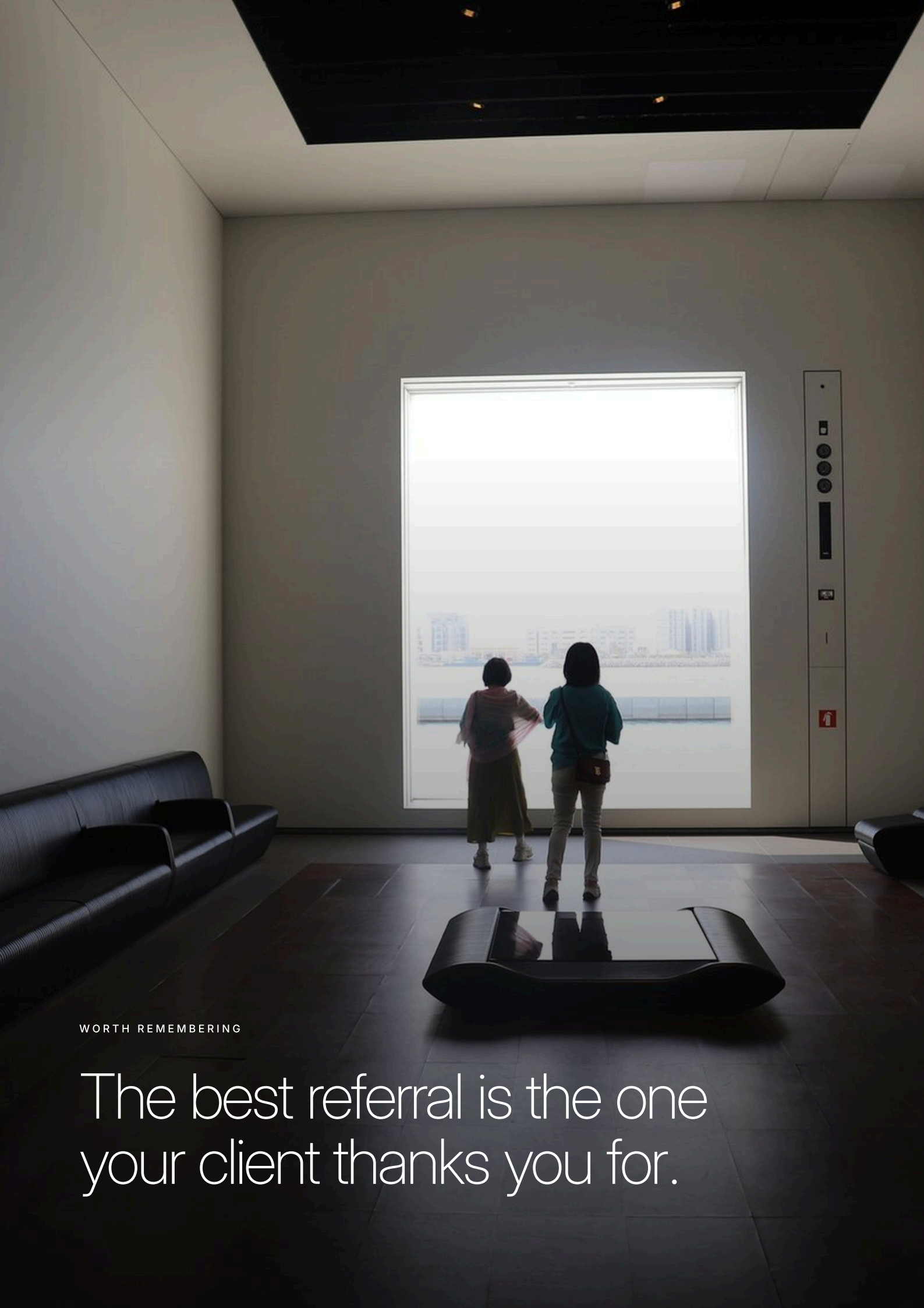
02

THE DIFFERENCE

Why partners move from their current broker.

Most brokers are good at straightforward home loans.
Your clients are rarely straightforward.

	WHAT PARTNERS OFTEN EXPERIENCE	WHAT FINSTAC DOES
Who handles the file	Passed between staff, with a new name at each stage.	A director, from first call to settlement.
Complex income	Handed back, or pushed to a low doc loan at a higher rate.	Assessed properly, with add backs identified and the right lender chosen.
Commercial and business	Outside the broker's experience.	Core work, led by former commercial bankers.
Keeping you informed	Silence until settlement, or never.	Updates at the milestones that matter, without flooding your inbox.
The client's experience	Paper forms and repeated document requests.	One secure digital process, information provided once.
After settlement	The broker moves on.	Regular reviews, so your client keeps the right loan as life changes.
Your referral fee	Standard, or an afterthought.	Above the industry standard, agreed with you in person.



WORTH REMEMBERING

The best referral is the one
your client thanks you for.

03

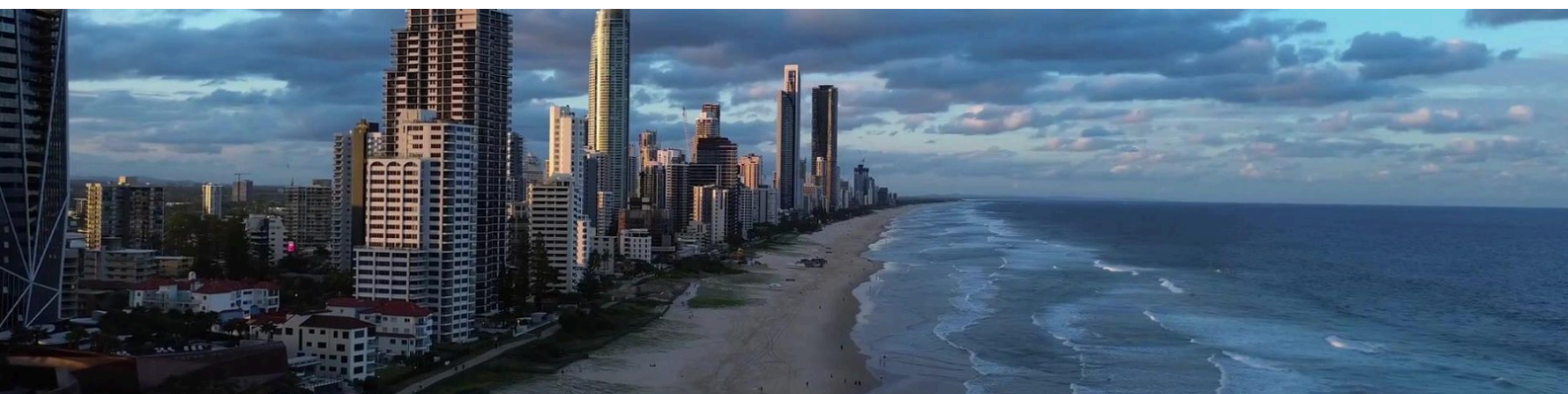
WHAT YOU CAN REFER

Every kind of finance your clients ask you about.

- | | |
|---|--|
| ☐ Home loans and first home buyers. Including government schemes and family guarantees. | ☐ Commercial property. Owner occupied premises and investment. |
| ☐ Refinancing and loan reviews. Rate, structure and debt consolidation done properly. | ☐ Business and practice lending. Working capital, acquisitions and practice purchases. |
| ☐ Investment property. Equity release, standalone structures and portfolio planning. | ☐ Asset and equipment finance. Vehicles, machinery and technology. |
| ☐ Complex and self employed income. Sole traders, companies, trusts and contractors. | ☐ SMSF commercial property. Working alongside the fund's accountant and adviser. |

NOT SURE IF IT FITS?

Call us before you refer. Our partner deal desk will sense check a scenario in confidence, so you only introduce clients when you know we can help.



04

HOW A REFERRAL WORKS

Simple for you. Effortless for your client.

01 You make the introduction

A quick email, a call or our online referral form. With your client's permission, that is all we need.

02 We contact your client within one business day

A director calls, listens and explains what happens next. We let you know contact has been made.

03 We do the hard work

We gather information digitally, assess the file the way a credit team would and compare the lenders that suit.

04 A clear recommendation

Your client receives our recommendation in writing, with the reasons, costs and alternatives set out plainly.

05 Through to settlement, and beyond

We manage the application to settlement, keep you informed at key milestones, and review the loan with your client over time.

If a client is not ready, we tell them honestly what needs to change and hand them back to you in better shape than they arrived.

05

WHAT YOU RECEIVE

A partnership that adds value to your practice.

Priority partner access

A named Finstac director as your contact, not a generic enquiry line. Your introductions are prioritised from the moment they arrive.

A weekly market text

A short message each week with where rates and lending sit, so you have a current answer when a client asks at an open home or across the desk.

Quarterly briefings

Thirty minutes in your boardroom with our directors, each quarter, on what is changing and what it means for your clients.

Updates at every milestone

You are told when contact is made and kept informed through approval and settlement, without us flooding your inbox or going around you.

A partner deal desk

Sense check a scenario in confidence before you refer, so you only introduce clients when you know we can help.

A monthly market brief

Rates, lending policy and lender movements in one considered read. No noise.

Resources under your name

Our five finance guides, nineteen calculators and market updates, ready to share with your database, branded with your practice or ours.

A rewarding arrangement

Referral fees above the industry standard, set for your profession and agreed with you in person.



06

WHO WE PARTNER WITH

Professionals whose clients need finance done properly.

Accountants, lawyers, conveyancers, buyers agents, real estate and property professionals, business advisers and financial services professionals.

QUESTIONS PROFESSIONALS ASK US

Will you sell my client other services?

No. We arrange finance. We will not approach your client about anything outside the lending brief you introduced them for.

How quickly is my client contacted?

Within one business day of the introduction, usually much sooner, and you will know when contact has been made.

What if my client is not ready?

We tell them honestly what needs to change and hand them back to you in better shape than they arrived.

Do I lose the client relationship?

No. The relationship stays yours. We keep you informed and we never go around you.

Is there a volume requirement?

None. Refer as often or as rarely as suits your clients. We would rather have a handful of well matched introductions than a quota.

How is the arrangement documented?

In writing, before any introduction, under our licensee's approved terms and the applicable disclosure requirements.



07

TECHNOLOGY AND COMPLIANCE

Institutional standards behind every file.

Built on Loan Market Group technology

Finstac runs on MyCRM, the platform used by one of Australia's largest broker networks. It gives us compliance built into every step, automated workflows that keep files moving, and the ability to assess one application across many lenders at once.

For your client, that means less paperwork, fewer repeated questions and faster answers. For you, it means every introduction is handled the same careful way, every time.

LICENSED AND ACCOUNTABLE

- Credit Representative of Elders Home Loans, Australian Credit Licence 384408.
- Member of the Australian Financial Complaints Authority, 125785.
- Member of the Finance Brokers Association of Australia, M-363763.
- Every client receives our Credit Guide before we assist them, including how referral fees are paid.



Experience your clients can feel.



Jonathon Radford

Director

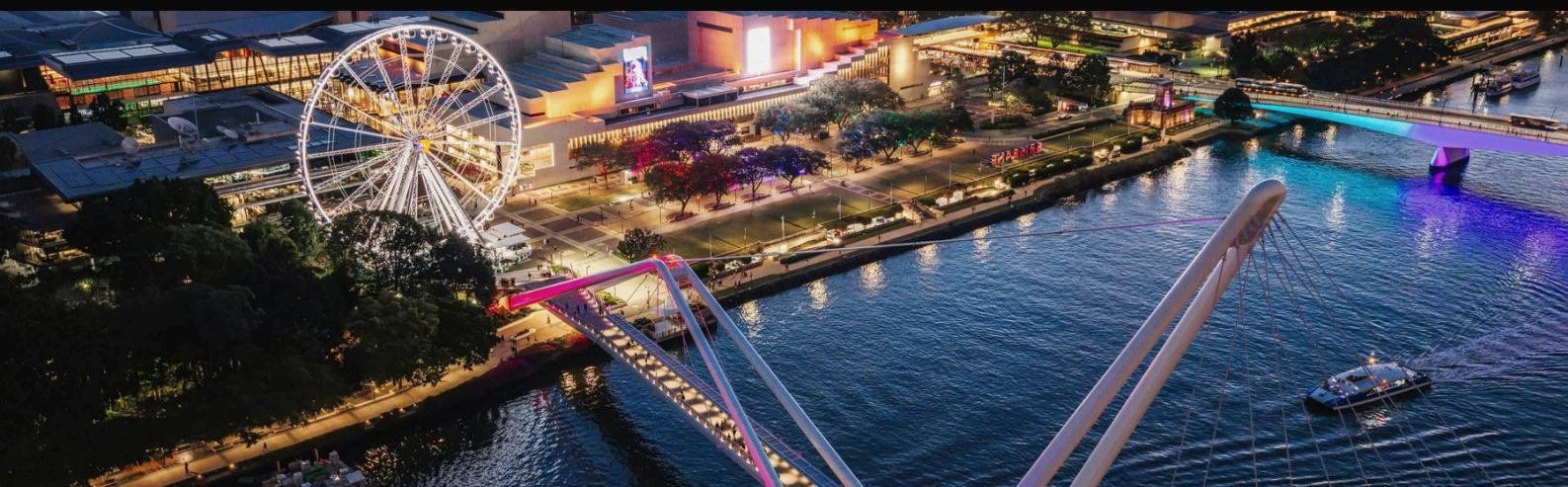
More than fifteen years across commercial banking, investments and wealth management, and more than fifteen years building and running an Australian business. Master of Applied Finance, Advanced Diploma of Financial Planning and Diploma of Finance and Mortgage Broking Management.



Stuart Forsyth

Advisory Chair

Four decades across law, tax and superannuation. Former Assistant Deputy Commissioner at the Australian Taxation Office, and Independent Chairman of SuperConcepts, AMP's SMSF administration business, for eight years. Bachelor of Laws.



Let's meet and talk about your clients.

Thirty minutes, at your office or ours. We will learn how your practice works, show you how we would look after your clients, and talk through a referral arrangement suited to your profession.

01 **Register your interest**

Scan the code or visit our partner page. It takes two minutes.

02 **Meet a director**

We discuss your clients, the work you see most often and how you like to be kept informed.

03 **Agree terms in writing**

Your referral fees, above the industry standard, are agreed in that meeting and documented before any introduction, in line with our licensee's requirements.



Scan to register, or visit

finstac.com.au/referral-partners



Jonathon Radford
Director



finstac.

Founded by former commercial bankers.
Access to more than one hundred lenders,
one considered recommendation.

finstac.com.au/referral-partners

hello@finstac.com.au

Brisbane, Gold Coast, Sunshine Coast, Toowoomba,
Cairns, Sydney, Melbourne, Perth, Canberra and
Launceston.

Finstac Pty Ltd ABN 75 680 177 806. Credit assistance is provided by Jonathon Radford, Credit Representative Number 582083, authorised under Elders Home Loans Pty Ltd ABN 22 118 064 654, Australian Credit Licence 384408.

This document is for professional referral partners and contains general information only. Referral arrangements are agreed in writing before any introduction and are subject to our licensee's approved terms. Referral fees are paid by Finstac and disclosed to clients in our Credit Guide. Information is current as at November 2026.