



WELCOMING YOU  
**TO THE TEAM**  
YOUR HANDBOOK

connective 

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# WELCOME

*Congratulations on your decision to join Connective. Connective is the most innovative aggregator in the industry, and is the preferred choice for Brokers. In joining Connective, not only are you with the company that has revolutionised the mortgage aggregation model, you're with the people who know aggregation inside out, and understand the challenges facing Brokers every day.*

As the Head of Sales at Connective I would like to offer you a warm welcome to our group of over 2,300 leading Brokers. We are delighted to have you on board.

We guarantee to provide you with the highest quality service, and we are constantly looking for new and better ways to improve our offering and service to you.

Connective provides you with:

- Access to our large panel of Lenders,
- Our Mercury software – designed by Brokers for Brokers,
- Attendance at all of our professional development and networking events,
- Industry leading compliance support, and
- A Broker Support Manager to assist in your everyday needs as a Broker.

At Connective, we believe in doing things because we want to, not because we have to. We want your time with us to be enjoyable and rewarding for you and your business. We want to provide you with the tools and services you need to get on with what you do best – dealing with your clients. Our expert Broker Support Managers will be with you every step of the way to ensure you receive the support you require.

This handbook will provide you with all the information you need as a new client of Connective. If there is anything missing, please tell us, or if you have any questions please contact us on **1300 65 66 37**.

All the best, and we look forward to working with you.

With Warm Regards,



**Murray Lees**

Director

Connective

# YOUR CONTACTS

*At Connective, we believe in what we do. Far from being run of the mill, we approach our business with a strong set of values. The team at Connective are passionate about their work and believe in assisting you to improve your bottom line.*

## BROKER SUPPORT MANAGERS

Our Broker Support Managers are there to ensure you are fully embedded within our group and understand all the support services that are available to you. We encourage you to rely on your Broker Support Manager. They are here to support you and your business, and to help you to grow!

The team can be contacted on 1300 65 66 37.

<b>Aaron Hase (QLD)</b>	ahase@connective.com.au	0408 784 018
<b>Chris Feltham (QLD)</b>	cfeltham@connective.com.au	0448 014 667
<b>Tracey Najjar (NSW/ACT)</b>	tracey@connective.com.au	0408 476 927
<b>Mark McColl (VIC)</b>	mark@connective.com.au	1300 65 66 37
<b>Aaron Cody (VIC)</b>	aaron@connective.com.au	0448 103 249
<b>Justine Hockley (SA)</b>	justine@connective.com.au	0448 103 249
<b>Wendy Goddard (WA)</b>	wendy@connective.com.au	0408 688 700

## BROKER RELATIONSHIP MANAGERS

At Connective, we have a dedicated team of Broker Relationship Managers who are here to support you. Our Broker Relationship Managers provide support that you can rely on, and are always available if you are unable to contact your Broker Support Manager.

<b>Ciara Brown</b>	ciara@connective.com.au	1300 65 66 37
<b>Bonnie Dalziel</b>	bonnie@connective.com.au	1300 65 66 37
<b>Samantha Dalikouras</b>	samantha@connective.com.au	1300 65 66 37
<b>Michelle Delalande</b>	michelle@connective.com.au	1300 65 66 37
<b>Shaun Uphill</b>	shaun@connective.com.au	1300 65 66 37
<b>Rahul Yadav</b>	rahul@connective.com.au	1300 65 66 37

## ACCREDITATIONS

For all your new, or transfer of existing Accreditations. Generally, we ask you and your brokers to select six lenders as a priority to get those done first, and then we work on the rest.

<b>Peter Cox</b>	peter@connective.com.au	1300 65 66 37
<b>Laura Thomas</b>	accreditations@connective.com.au	1300 65 66 37
<b>Siobhan Donovan</b>	accreditations@connective.com.au	1300 65 66 37

## COMPLIANCE SUPPORT MANAGERS

We have a team of Compliance Support Managers who are here to educate and support you around the compliance of regulatory acts, and monitoring of controls. To learn more click [here](#).

<b>Denice Martin</b>	compliance@connective.com.au	1300 65 66 37
<b>Monique Hope-Pearson</b>	compliance@connective.com.au	1300 65 66 37
<b>Sheree Gill</b>	compliance@connective.com.au	1300 65 66 37
<b>Kirsti Dyson</b>	compliance@connective.com.au	1300 65 66 37

## ACCOUNTS

Our Finance & Commission department looks after the company accounts, including accounts payable and accounts receivable, and also records all commission fees received from Lenders and then on-pays these to Brokers, answering queries from both parties.

<b>Niel Page</b>	accounts@connective.com.au	1300 65 66 37
<b>Sally Newnham</b>	accounts@connective.com.au	1300 65 66 37

## COMMISSIONS

You will receive your monthly Aggregation fee invoice via email. You are also able to locate this on Mercury, under the Commissions tab, then select Invoices.

<b>Sabrina Basic</b>	commenquiries@connective.com.au	1300 65 66 37
<b>Jessica Andrews</b>	commenquiries@connective.com.au	1300 65 66 37

## EVENTS

We believe in providing our Brokers with real professional development opportunities, and information that you will value. To register for an event, simply click on the Connective Learning Tab on your Mercury Dashboard.

To learn more about our Events, click [here](#).

<b>Chantelle Doulis</b>	events@connective.com.au	1300 65 66 37
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## MARKETING

If you have any queries about My Marketing or other Marketing areas, please contact our Marketing Team.

My Marketing service gives you access to affordable marketing materials and automated campaigns.

All material provided is customisable, and designed to generate demand for your business.

To learn more about My Marketing, please email [mymarketing@connective.com.au](mailto:mymarketing@connective.com.au), speak to your Broker Support Manager or call 1300 65 66 37.

## MERCURY AND APPLY ONLINE SUPPORT

Our award winning Mercury software allows you to manage your entire business from a single online platform – from the management of contacts, lodging and tracking deals, through to automating marketing campaigns. Importantly, the platform is a critical tool in assisting brokers in remaining compliant under their NCCP obligations, with our built in one-click compliance.

To contact the team, please submit a request via the Online Helpdesk on Mercury found in the top right hand corner. From there you can also live chat with the team.

## OFFICE LOCATIONS

### Head Office

**Phone:** 1300 65 66 37      **Fax:** (03) 8888 9989

Level 16, 530 Collins St, Melbourne VIC 3000.

### Other office locations.

<b>NSW</b>	Suite 303, Level 3, 15 Lime Street, Sydney NSW 2000
<b>QLD</b>	Unit 4, 151 Caxton Street, Paddington QLD 4064
<b>WA</b>	Ground Floor Office 46, 1008 Wellington Street, West Perth WA 6005
<b>SA</b>	Office 5/227-235 Unley Road, Malvern SA 5061

# OUR PROMISE TO YOU...

*Understandably you are looking to get your business up and running with Connective as soon as possible and we are here to help. We have a strong relationship with our lender partners to make the move as seamless as possible.*

We have embedded over 2,300 brokers into our business so we believe we have our systems right. We have outlined what you need to do and how we can help you.

Your Connective Transition Management Plan is below:

1. Training plan of our Mercury platform for all members of your business
2. Accreditations – transfer of existing and any new requests (ie Commonwealth Bank)
3. CRM Data transfer
4. Management of loans in flight during transition
5. On-going Compliance requirements
6. On-going training and follow up



# TRANSITION MANAGEMENT PLAN

*Your Broker Support Manager will come and sit down with you and put a plan together that has a time frame to suit your requirements of your business.*

## **TRAINING PLAN (1.5 HOURS X 3 MINIMUM)**

Generally, our brokers require three sessions of 1.5 hours in order to be comfortable lodging loans and navigating the system. We will provide training for all levels of the business from administration through to the Directors of the business. This will ensure that all members of the business know how to, and feel comfortable, navigating around Mercury to obtain the information they need, i.e. commissions, loan information, compliance documents, lender updates, etc.

We can hold these sessions in your office at a time that suits you and the members of your team. Prior to your training we will send some links to Webinars, it is imperative that you watch these as they will assist with some general information and give your team some familiarity with Mercury.

## **ACCREDITATIONS (7- 10 BUSINESS DAYS)**

Once your signed agreements have been received in our head office (we can accept a softcopy to activate your loan writers), your loan writers can then commence the request for transfer of their accreditations. We have included a step by step guide on how to do this via Mercury. We will liaise with the lenders on your behalf. Generally, we ask you and your brokers to select six lenders as a priority to get those done first, and then we work on the rest. Most lenders can take up 72 hours to process a request; we do enlist the assistance of the lender BDM's to ensure transfers are processed as soon as possible for those that are urgent.

## **CRM DATA TRANSFER (5 BUSINESS DAYS)**

If you require a comprehensive CRM data transfer, our IT department can prepare a quote for you, generally within a week or two. In the meantime, we are able to assist you with importing your basic client database. (Name, email, phone number etc). The timeframe of the comprehensive data transfer will be determined by our IT department. This work will go on in the background while you continue to transition your business.

## **MANAGEMENT OF LOANS IN FLIGHT**

When we sit down with you to put your transition plan together, we will also look at what loans you have in the system to ensure time frames with those files are met. This is assessed on a case by case basis and, if needed, we enlist the help of the lender BDM's to ensure they keep you and any of your brokers updated on the progress of any applications, especially if access to any on line systems is restricted due to the transition. Each lender is different.

## **COMPLIANCE REQUIREMENTS**

As part of our Mercury training, we will assist with uploading your Compliance documents and ensure that all of your brokers are comfortable with the compliance components. We will be guided by you as to how you would like to incorporate what you may already do, to ensure Mercury is working for you in this important area of your business.

## **ONGOING TRAINING AND FOLLOW UP**

Once the transition is complete, ongoing training is available as often as you require it. In an ideal world we would like to have follow up training once a month for the first three to four months to ensure all components of Mercury are understood and fully utilised to suit your business. However, we will be guided by you.

Your Local Broker Support Manager will be in contact with you to arrange a time to start your transition.

# YOUR BROKER SUPPORT MANAGERS (BSM)

*Your Broker Support Manager is here to ensure you are fully embedded within our group and understand all the support services that are available to you. Our aim is to:*

## PROVIDE YOU WITH SOFTWARE TRAINING

- Yes, we will sit down with you at a computer and show you all the capabilities of our Mercury system
- Yes, you will talk to a real person and not a computer
- No, we won't bore you with tech-talk – we will show you how to do more than simple loan calculations and scenarios – we'll give you the tools to manage all of your business needs.

## PROVIDE YOU INFORMATION ABOUT DIVERSIFICATION AND OTHER REVENUE OPPORTUNITIES

- Introduce you to Connective Home Loans
- Introduce you to Connective's Plant & Equipment and Insurance offers, and demonstrate how you can incorporate these into your current service offerings
- Allow you to grow your business through Connective's My Marketing.

## BROKER SUPPORT MANAGERS

We encourage you to rely on your Broker Support Manager. They are here to support you and your business, and to help you to grow!



**Aaron Hase**  
BSM (QLD)  
0408 784 018



**Chris Feltham**  
BSM (QLD)  
0448 014 667



**Tracey Najjar**  
BSM (NSW/ACT)  
0408 476 927



**Justine Hockley**  
BSM (SA/NT)  
0448 103 249



**Wendy Goddard**  
BSM (WA)  
0408 688 700



**Aaron Cody**  
BSM (VIC/TAS)  
0448 094 512



**Mark McColl**  
BSM (VIC/TAS)  
0408 688 055

*We encourage you to rely on your Broker Support Manager. They are here to support you and your business, and to help you to grow!*



# YOUR BUSINESS SUPPORT

*At Connective, we provide the industry's most comprehensive range of back up and support. Our industry leading support services are designed to assist in improving your bottom line.*

## CONNECTIVE MERCURY

Our award winning Mercury software allows you to manage your entire business from a single online platform – from the management of contacts, lodging and tracking deals, through to automating marketing campaigns. Importantly, the platform is a critical tool in assisting brokers in remaining compliant under their NCCP obligations, with our built in one-click compliance. Click [here](#) to learn more.



## CONNECTIVE MY MARKETING

Our marketing service gives you access to affordable marketing materials and automated campaigns. All material provided is customisable, and designed to generate demand for your business. With complete flexibility you can turn your marketing off and on, and choose which clients receive which communications from you. Plus, we can provide total accountability, as every contact with your clients is recorded directly into your Mercury software, so you can keep an eye on how your marketing is tracking. Click [here](#) to learn more.



## CONNECTIVE LEARNING

Awarded Best Training and Education in the industry, Connective Learning provides you with the tools and know-how to grow your business. Covering everything from compliance and lender updates, through to workshop debates on key industry issues, we have worked hard to develop a PD Calendar that caters to the varying needs of brokers today. Click [here](#) to learn more.



## CONNECTIVE HOME LOANS

Connective Home Loans is our white label mortgage product. Connective Home Loans delivers a real alternative to the major banks by offering you flexibility and control over product, pricing and service. Allowing you confidence in your income, we provide our members with unique and exclusive features and services available through no other aggregator. Click [here](#) to learn more.



## CONNECTIVE PLANT & EQUIPMENT

Connective Plant & Equipment offers you immediate and fully accredited access to finance for vehicle, plant and equipment. This offering provides a great opportunity to diversify your income into this growing area of financing. Click [here](#) to learn more.



# YOUR COMPLIANCE SUPPORT

*Connective is committed to regulated compliance behaviours. We have a team of dedicated Compliance Support Managers who are here to educate and support our Brokers around the compliance of regulatory acts, and*

The commitment of the team is to effectively manage Compliance for the organisation, with our Compliance Policy based around the guidelines of ASIC.

Our Compliance requirements are identified and assessed with clearly articulated and assigned responsibilities outlined to each Connective member. Specifically, these are based around the regulatory guidelines of the National Consumer Credit Protection Act (NCCP) and Responsible Lending.

We encourage behaviours that support this compliance framework to industry standards. We offer full and ongoing compliance support and coaching to each of our Brokers, and are always available to discuss any aspect of compliance to assist your business. We also have the resources to develop, implement, maintain and improve your Compliance program on an ongoing basis.

Should you require assistance in regards to Compliance please contact our Compliance Support Managers at **[compliance@connective.com.au](mailto:compliance@connective.com.au)**.

# LOAN SCENARIOS & CONVERSIONS

*At Connective we believe that your success is our success. That is why we have a dedicated Credit Services Manager who is here to assist you with your loan scenarios and conversion rates. With expert knowledge in our entire Lender Panel's policy and products, our Credit Services Manager is a free resource to Connective brokers, to help you improve your conversions, and get that tricky deal across the line.*

## LOAN SCENARIOS

Your client is still on probation? They may have a number debts to refinance? Or there is adverse credit history?

There will be times when you come across a loan application that is outside the Lenders guidelines, and outside your understanding or knowledge of the loan products.

Don't panic. We may have a Lender on our panel that can assist you and your client, one that you haven't thought of, or had overlooked.

Simply email the scenario through to us at **[scenario@connective.com.au](mailto:scenario@connective.com.au)** and we will do our best to find a Lender that will consider your application.

## CONVERSIONS

We want to work with you to ensure that every loan you write is approved and settled.

Our Credit Services Manager will work with you to ensure that as many loans as possible submitted to a Lender are approved and settled. Connective would like to achieve a conversion rate above 80%, and by helping you to improve your conversions, you win, and the group as a whole also benefits.

# YOUR RESOURCES

*Connective has gone to great lengths to ensure you are kept informed of changes in the industry and the latest from the lender. With the weekly Connective TV, monthly mags, and business growth gems in Connective Insights, you can feel confident and stay on top and in touch!*

## CONNECTIVE TV

At Connective we understand the competing demands on brokers time, that is why Connective TV was designed purely and simply to make your lives easier! Keep up to date with industry news and changes at your own convenience. Check out the latest episodes [here](#).

[www.youtube.com/user/Connectiveaus](http://www.youtube.com/user/Connectiveaus)

## CONNECTIVE MAG

Connective Mag is your one stop info hub to help you stay on top and in touch.

Updated monthly and featuring all the latest news and insights for mortgage brokers, our aim is to continue to develop the site to incorporate interactive enhancements, such as video streams and to provide a more user-oriented experience.

[mag.connective.com.au](http://mag.connective.com.au)

## CONNECTIVE WIKI

The Connective Wiki site contains information on all things Connective. Our new Wiki site is designed to make your lives easier – allowing you to have the answers to any Connective related questions at your fingertips all the time!

On our Wiki site you can find everything you need to know about Mercury, ApplyOnline, Compliance, Sales and Training, Products, Marketing and Commissions. Anything you need to know, a simple search will provide a quick answer.

[wiki.connective.com.au](http://wiki.connective.com.au)

## CONNECTIVE NEWS

Compiled by our experienced Products Team, our Connective News website has all the latest information from the lenders.

[news.connective.com.au](http://news.connective.com.au)

## EVENTS & LEARNING

We believe in providing our brokers with real professional development opportunities, and information that they will value. We offer events including:

### Professional Development Days

Industry related information sessions for Connective members, programmed four times within the calendar year.

### Lender Expo

Previously known as our Get Connected Seminars, Lender Expos bring together brokers and lenders for a valuable half day of networking and industry discussion.

### Networking Breakfasts

Monthly breakfast/morning tea sessions.

### Connective Round Table

The Connective Round Table is an intimate lunch with leading brokers, Connective principals and our Platinum sponsors.

### Our Annual Conference

Connective's main event for the year, set amongst the back drop of a tropical location within Australia.



# YOUR MERCURY OVERVIEW

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# GET ACCREDITATIONS

Mercury allows you to transfer, apply for and track Accreditations.

## Get Accreditations

- In Mercury, Go to the **Services** tab.
- Go to the **Accreditations** section.
- Select the **Lender** that you require Accreditation for.
- Select whether the Accreditation is **New** or a **Transfer**.
- Click **Get Lender Form**.

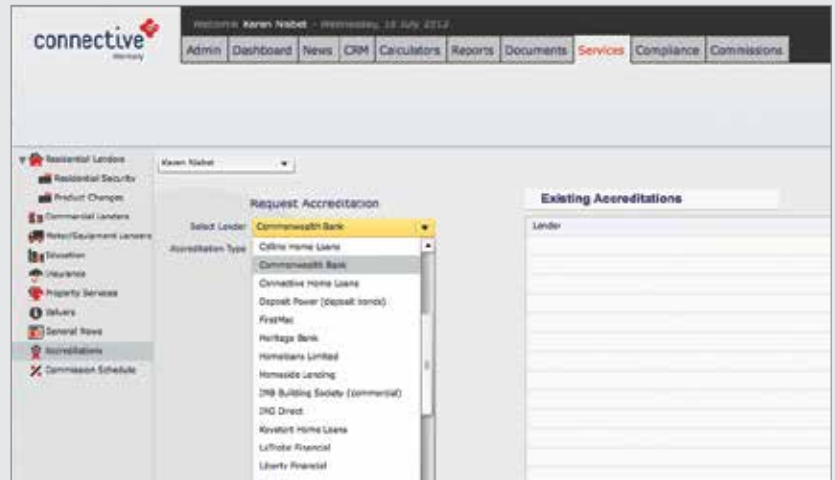


Figure 1

- Fill in any details - most Lenders require no more information at this stage.
- Select "Submit".

You will now receive an email containing forms which must be filled out and submitted to [accreditations@connective.com.au](mailto:accreditations@connective.com.au).

**Note:** In most cases the Lenders will not contact Connective; they will liaise directly with you.



Figure 2

**Please note:** we do not require you to submit your supporting documents again (e.g. PI, CIO, ID, police report), as we hold these on file already. There may be additional documentation required by specific lenders, however our accreditation team will advise you if this is the case.

Once all forms required by the Lender are received, they will be sent to the Accreditations team of the relevant Lender.

## Tracking Your Accreditations

- To track the status of your Accreditations, go to the **Accreditations** tab under **Services** in Mercury.
- Should you have any further queries, please contact our **Accreditations Team**.

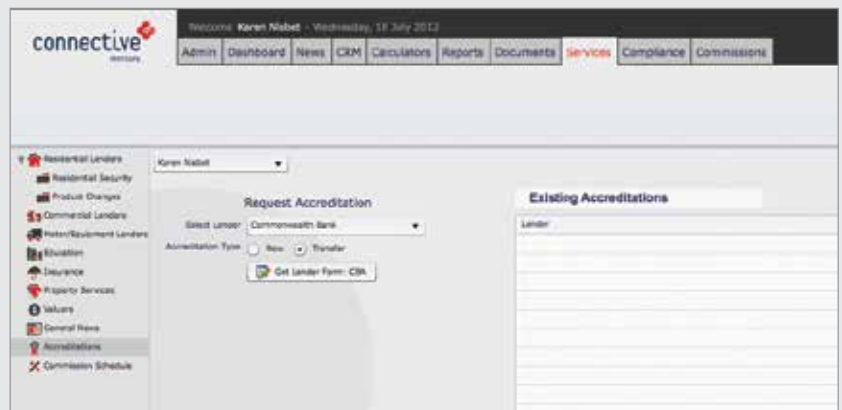


Figure 3

# LODGE A COMMISSION ENQUIRY

*Commission enquiries are used if your commissions have not arrived, or are incorrect. These enquiries go directly to our Commissions Team, who will investigate them for you.*

All commission enquiries operate through our Commissions Helpdesk to ensure you're getting the very best service and we are attending to your enquiries promptly. The Commissions Helpdesk is operated by our Commissions Team, so it's the same friendly crew answering your questions.

You can either choose to lodge your enquiries directly from a lodgement or loan account ([click here to learn how](#)), but you can also do so directly through our new Help Centre by clicking on the 'Commissions' Support tile and completing the short online form. See the next page for details on how to access our Help Centre.

Please note, you cannot email the Commissions Team directly to submit an enquiry.

# ENROL IN A WEBINAR

*Our Wiki has webinars tutorials on all things Mercury.*

From the Homepage of our Wiki, select 'Webinars'. From there, there are the links to webinar recordings which will teach you how to use every aspect of Mercury. To gain a basic understanding of Mercury, we recommend that ALL users view the [Intro](#), [CRM](#), [Apply Online](#) and [Calculators](#) webinar

The screenshot shows the 'connective wiki' interface. The main content area is titled 'Mercury Webinar Recordings' and includes a large play button icon. Below the icon, there is a paragraph of text: 'Below are the links to webinar recordings which will teach you how to use every aspect of Mercury. To gain a basic understanding of Mercury, we recommend that ALL users view the Intro, CRM, Apply Online and Calculators webinar.' Below this text is a table titled 'Main Webinars' with the following content:

Webinar	Description
Intro to Mercury Webinar	A Brief intro to Mercury Dashboard, the basic layout of Mercury, and where to go for help.
CRM - Opportunities and People Webinar	These webinars should be viewed by <u>all Mercury users</u> and will teach you how to enter Client and Loan details, and basic ways to use the CRM system.
Commissions Webinar	How to use Commissions to track the spending, communications, and results of a marketing campaign.



# INTRODUCING YOUR HELP CENTRE

- *Lodging a commission enquiry?*
- *Want to enrol in a webinar?*
- *Need to submit a Helpdesk ticket?*
- *Got a question about anything to do with Connective and want a quick answer?*

To save you time, most issues, tutorials, and answers to questions can be found in the Connective Wiki just by searching for a few key words. Simply go to [wiki.connective.com.au](http://wiki.connective.com.au) and type in your query in the search field.

If you need to speak to a team at Connective you can submit a ticket, and also view all previous tickets via the Help Centre.

Connective Help Centre is your knowledge base, community, and helpdesk - all in one. You can come here to live chat with a member of our Mercury Helpdesk, or most importantly, lodge a support request for any of these departments:

- Mercury
- Marketing
- Compliance, and
- Commissions.

Our Help Centre streamlines your support requests as we can share tickets between departments, allow us to better analyse and improve on how we provide our support to you, and improve our response times to your requests.

## How to access the Help Centre

It's easy. Simply click on the 'Help' button in Mercury in the top right hand corner. This will take you to our Help Centre where you can choose to search Wiki articles if you want to self-serve, or click on the department where you need assistance and lodge a ticket with that team. In the Help Centre you can also meet the team, check out new training webinars or current issues, or start a live chat for immediate support on Mercury queries (office hours only).

Click the ?Help button in the top right of Mercury as shown here:

Then, click on the area you need assistance with and fill out the ticket details.

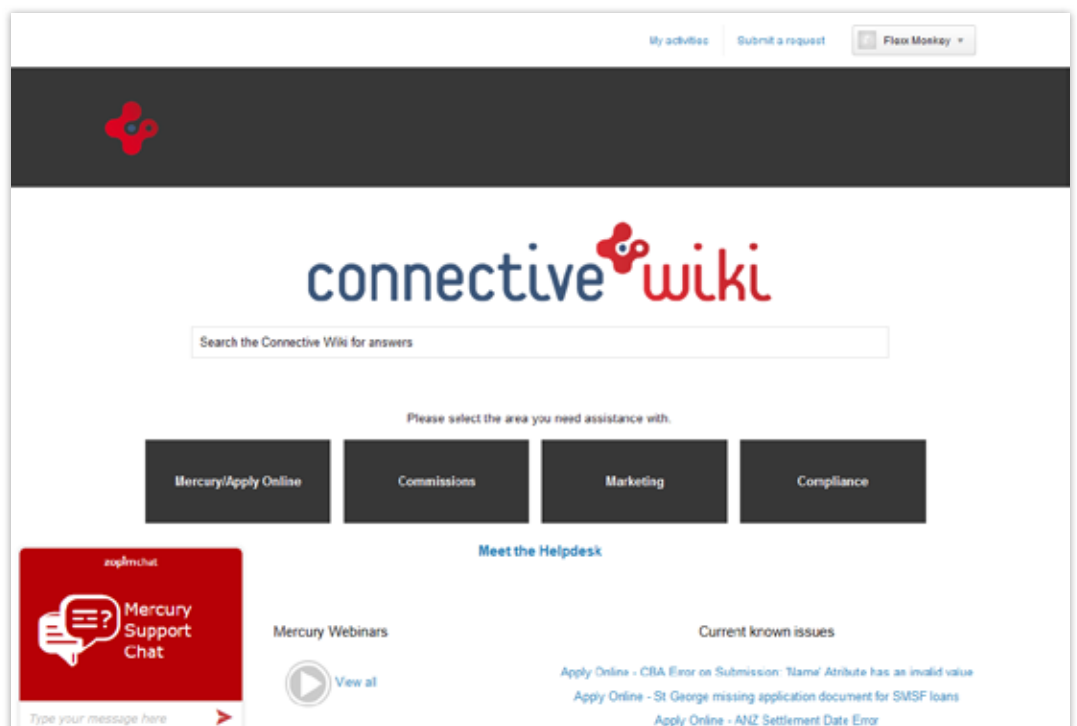
You can also click on My Activities to view a history of your tickets.



Plus you can use the CHAT feature to get Mercury Support instantly!

This is the preferred method of contact.

Here is what you will see:



1300 65 66 37

[learnmore@connective.com.au](mailto:learnmore@connective.com.au)

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

[@Connective\\_AU](https://www.instagram.com/Connective_AU)

[ConnectiveAggregation](https://www.facebook.com/ConnectiveAggregation)

[www.youtube.com/user/Connectiveaus](https://www.youtube.com/user/Connectiveaus)

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Melbourne VIC 3000

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