



HAI MONEY

**GET ON BOARD
WITH THE FUTURE**

AGGREGATION POWERHOUSE



GET TO KNOW US

Hai Money is an aggregation powerhouse made for brokers and serves as a 'safety harbour', fostering a trusted community where brokers can flourish. With over 20 years of combined financial experience and knowledge, we assist brokers in building their own brand and help them navigate through challenges within the finance industry. Our extensive support teams in Sydney and China work closely together with lenders and industry professionals to ensure the success & growth of our brokers.

At Hai Money, we envision your success as not just a destination but a journey. Our vision,

'To set you up, build your brand, and sail you to success,'

is a testament to our commitment to your unique identity in the financial landscape. As the powerhouse behind your business dream, Hai Money can simplify your path to success. Our core value proposition revolves around setting brokers up for success and facilitating the exclusive growth of their brands. We eliminate conflicts of interest by not owning in-house brokers or conducting internal transactions. Every resource we provide is dedicated to supporting the growth of our brokers' businesses, ensuring a seamless and prosperous journey towards success.



WHAT SETS US APART?

At Hai Money, it is our absolute pleasure to extend an invitation for you to join our organization. What sets Hai Money apart is not just the opportunity to become a part of our community but the chance to dive into success as a business owner. Our dedicated broker support services are crafted to fuel your aspirations, providing the necessary tools and resources to make waves in the competitive business world.

With Hai Money, you don't just join a network, you embark on a journey where expert guidance and unwavering support pave the way for your triumphs as a thriving business owner.



HAI MONEY PLATFORM AND SERVICES

At Hai Money, we empower our members with an extensive array of lender products, enabling them to deliver unparalleled value to clients by securing the most advantageous loans tailored to their needs. Our members have access to a wide range of residential, commercial and asset finance lender products, enabling them to deliver the most relevant and competitive financing options for their clients. Our comprehensive panel has a wide range of lenders, including major institutions, second and third tier lenders, credit unions, and mutuals.



Diverse Loan Product Showcase

Explore our extensive loan product portfolio, including asset, personal, and commercial lending for a diversified income stream. Referral platforms are available to suit brokers needs. From fixed-rate mortgages to adjustable-rate mortgages, and jumbo loans to specialty loan products, we have a solution for every borrower's situation and goals.



Lender Partnerships

We have established strong partnerships with reputable lenders, ensuring access to a wide network of financial institutions. These partnerships enable us to offer borrowers a comprehensive selection of loan products from trusted lenders, giving them confidence in their financing choices.



Comprehensive Digital Platform

Our Hai Broker Portal is the ultimate digital hub for brokers, allowing them to seamlessly manage client relationships through integrated communication channels, drive sales growth through elevated marketing, boost skills through training and development, and generate compliance documents efficiently.



Key Features and Benefits

Our lender products come with competitive interest rates, flexible terms, and attractive loan-to-value ratios. We focus on providing benefits that cater to borrowers' needs, such as personalised customer service, convenient digital tools, and fast turnaround times. Together, these streamlined services foster efficiency and accessibility for brokers to maximise performance.



BUSINESS MANAGEMENT PLATFORM



Hai Money employs its advanced online business management platform and broker portal with Infynity access. Hai Money's Broker Portal offers a comprehensive suite of features designed to elevate broker operations at every stage of their journey:

Broker Tools

Elevate your brokerage with Hai Money Broker Tools - **an all-in-one solution**. From credit repair to lead generation, we offer a comprehensive suite of services, including admin support and graphic brand design landing page. Simplify your operations, boost efficiency, and excel in the mortgage broking industry.

Compliance Support

Our diligent team ensures you stay informed about any changes or updates, providing regular training sessions to help you navigate compliance measures effectively. The portal is your gateway to staying compliant and confidently managing your obligations as an Australian Credit Licensee or Credit Representative.

Training & Education

Hai Money Broker Portal goes beyond transactional support by offering robust Training & Education features. Access comprehensive training sessions designed to equip you with the knowledge needed to thrive in the mortgage broking industry. Stay informed about the latest industry trends, hone your skills, and foster continuous growth in your professional journey.

Scenario Discussion Forum

Engage in collaborative conversations within the Scenario Discussion Forum - a unique feature of the Hai Money Broker Portal. Connect with fellow brokers to discuss real-world scenarios, share insights, and seek guidance from the community. This interactive platform fosters a supportive environment where collective experiences contribute to the overall growth and success of brokers.



OUR LENDERS

Hai Money's lender panel encompasses an array of Australia's major lenders, top non-bank lending institutions, specialised commercial lenders and more.



COMMISSIONS

HIGH SEAS

The “High Seas” flat fee model offers our members a fixed fee plus software and compliance fee. This model provides the maximum percentage of commission received by Hai Money, and our members can enjoy a higher profit margin for Hai Money’s self-diversified lending product.

BOSUN

The “Bosun” commission split model offers our members a split commission rate ranging from 90% to 95% based on their settlement volume. So as your business grows, so will your rewards. This model comes with low monthly fixed costs, including software and compliance fees, ensuring our members receive a fair commission rate.

HAI STAR

“Hai Star” represents an exclusive **Transactional Model** specifically tailored for new individuals entering into the broking industry. This unique model offers members the advantage of minimal fees, covering essential aspects such as software and compliance. The Transactional Model allows individuals to minimise costs while maximising commission potential, and provides an optimal entry point for those seeking a cost-efficient yet rewarding start to their brokerage career.



PRICING STRUCTURE

What truly sets us apart is the freedom we offer our brokers.

With Hai Money, you have the autonomy to choose the commission model that aligns with your vision for success. Moreover, you are free to switch to another commission structure at any time, without incurring penalties. These affordable and flexible commission and pricing structures are crafted to support brokers at every stage of the business life-cycle, ensuring that your journey with Hai Money is tailored to your evolving needs and aspirations.

COMMISSION MODEL AND FEES OF CHARGE

Commission Models	BOSUN (Percentage Model)	90/90 < \$2M per month 95/95 > \$2M per month
	HAI STAR (Transactional Model)	\$180 upfront per settled loan \$5.50 trail per settled loan
	HIGH SEA (Flat Fee Model)	\$700 business flat fee per month \$60 per month, per broker
Software Fee Broker Access	\$150 per month, per broker	
Compliance Fee	Applicable to Credit Representative & Independent Licensee	\$200 per month, per broker

ADDITIONAL OPTIONS (EXCL. GST)

Software Fee Admin Access	\$55 per administrative staff access, per month
SMS Subscription	\$9 for up to 100 SMS messages per month (Additional SMS in the month charges at \$0.08 per message)
Payment Process Fee	\$5 per month for total monthly fees below \$5,000



UNDERSTANDING COMMISSIONS

Commission Lender List

Upon receiving the email with your attached RCTI, you will observe a list of lenders categorized into those currently undergoing processing in the latest Commission Run and those not included in the latest Commission Run.

How To Process Your Commissions

Comprehending the commission processing timeline is essential for effective payment planning. The diagram presented below provides a precise depiction of a standard processing timeline:



Commission Queries

For general inquiries, such as missing payments or incorrect fees in your RCTI, please kindly reach out to the Hai Money commissions team at admin@haimoney.com.au and they will promptly assist you.



HAI MONEY ADVISOR MENTOR SCHOOL

What is Hai Money Advisor Mentor School?

The Hai Money Advisor Mentor School is a meticulously curated training program designed specifically to equip aspiring mortgage brokers in Australia with essential industry expertise. Our comprehensive program includes mentoring, business guidance, practical support, scholarship opportunities, and an extensive array of resources.

Why Is A Mentor Important?

Mentorship holds immense importance due to compliance standards and the industry's commitment to upholding high educational and professional standards. Beyond credit understanding and compliance, new mortgage brokers need to master salesmanship, lead generation, networking, pipeline management, and overall business acumen. A robust mentoring program, such as ours at Hai Money, is crucial in providing vital support. New brokers often encounter daily rejections, making guidance from experienced mentors pivotal in achieving medium and long-term goals.

Who Is Eligible?

Eligibility for the Hai Money Advisor Mentor School extends to:

- Individuals new to the mortgage industry.
- Current brokers with less than two years of experience.
- Established professionals aiming to enhance their services or financial ventures.

Scholarship opportunities are available for eligible candidates.

What Can Brokers Expect To Learn From Our Mentor School?

Our mentor school adopts a comprehensive approach to broker learning, emphasising top-quality, practical, and engaging content while excluding unnecessary materials.





HAI MONEY ADVISOR MENTOR SCHOOL

Throughout the program, brokers will gain expertise in:

- Crafting a comprehensive mortgage broking business plan.
- Effectively setting and prioritising goals.
- Implementing efficient time management strategies.
- Utilising effective marketing and advertising tactics.
- Establishing enduring client relationships for referrals and repeat business.
- Mastering cross-selling techniques.
- Crafting successful loan applications.
- Complimentary data entry service for first 8 deals.

Standard Entry Fees	
Mentor Fee	\$300 + GST per month until completion.
Compliance Fee	\$200 + GST per month until completion.
CRM Software Fee	\$150 + GST per month until completion.

HAI SCHOLARSHIP

Hai Scholarship presents an exclusive opportunity for exceptional talents, often referred to as the “**Young Gun of Mortgage Professional**”. This distinguished scholarship serves as a unique pathway for talented individuals not only to thrive in their burgeoning careers but also to contribute actively to the cultivation of future leaders within the mortgage broking industry.

Tailored explicitly for high-potential mentees demonstrating excellence during the two-year mentorship, this prestigious scholarship opens doors to a waiver on mentoring fees for two years, coupled with **initial 12-month** support for Software and Compliance fees—an overall saving of **\$11,400** (exclusive of GST).

TERMS AND CONDITIONS APPLY





BROKER SUPPORT SERVICE

Pre-submission Package Data Entry Service

Verify that the information sent by the broker is complete before handing it over to the data entry team. Review the lodgement prepared by the data entry team to ensure there are no errors before submission. Once data entry is complete, the package team will send the checklist to the broker and ensure all the correct documents are uploaded. After a loan has been approved or settled, HMPS continues to provide support. This may include tasks such as preparing discharge forms, loan purpose change forms, cash rebate forms for external refinance and loan product change forms.

Package and Data Entry Service Fee

\$150 - \$200

Post-submission Package Customer Care Service

At Hai Money, our Post Submission Package is meticulously crafted to enhance your experience with exceptional customer care and administrative services. With the added advantage of a no-lock-in contract, our comprehensive package, priced at \$400 per month, is designed to streamline your operations efficiently. We prioritise efficiency by committing to address requests within a swift 4-hour window, enabling brokers to save 40-50% of their valuable time.

Admin Support Including:

Valuation Request | Discharge Request | Loan Structure Change Request
Loan Purpose/Type Change Request | Existing Loan Pricing Request
New Loan Pricing Request | First Home Owner Grant Request





COMPLIANCE SUPPORT

Compliant

Through collaboration and support, Hai Money empowers members with the knowledge and tools they need to operate their business compliantly, putting compliance first and allowing growth to follow.

Inform

Hai Money has a dedicated compliance team that supports its members in staying compliant with ever-changing industry requirements.

Support

Hai Money offers compliance training sessions and support to help members understand and manage their compliance obligations as licensees or representatives.

Guidance

Our dedicated team collaborates closely with members, addressing concerns and offering expert guidance on industry-leading compliance practices.

Safety

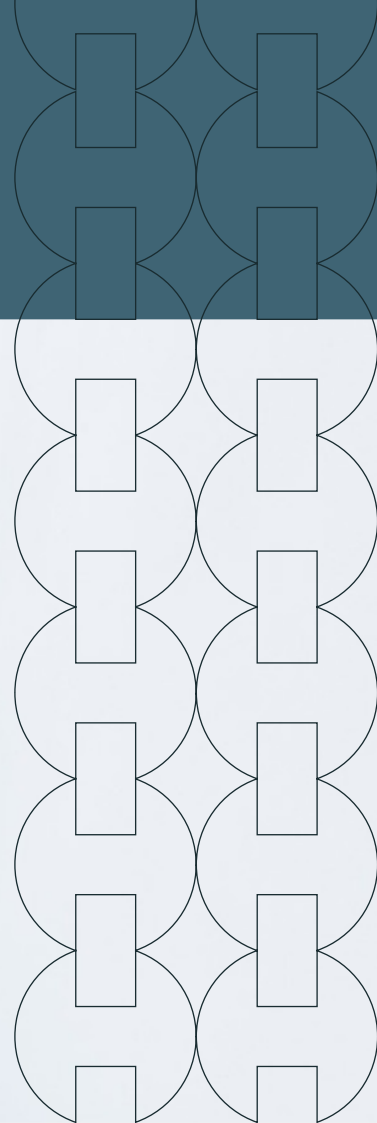
Trustworthiness and reliability are at the core of Hai Money's values. We are dedicated to creating an environment of trust where members can rely on our resources, services and guidance.

Empower

Partnering with Hai Money allows members to stay informed about compliance-related risks, enabling them to focus on serving clients and growing their businesses without fear of breaching regulations or facing penalties.



MARKETING PACKAGE



Hai Money's marketing support service is tailored to elevate your brand visibility and reach, employing strategic campaigns and tailored solutions. We specialise in providing comprehensive assistance, ensuring the marketing efforts resonate effectively with your target audience to drive tangible results.

Key elements of our marketing packages include:



Exceptional Brand Design

Our marketing packages include expertly crafted business card and logo designs, ensuring a distinctive and memorable representation of your brokerage.



Professional Web Design

We provide comprehensive web design services, creating a dynamic website with up to 14 pages of compelling content. Our professional touch ensures an aesthetically pleasing and user-friendly online presence.



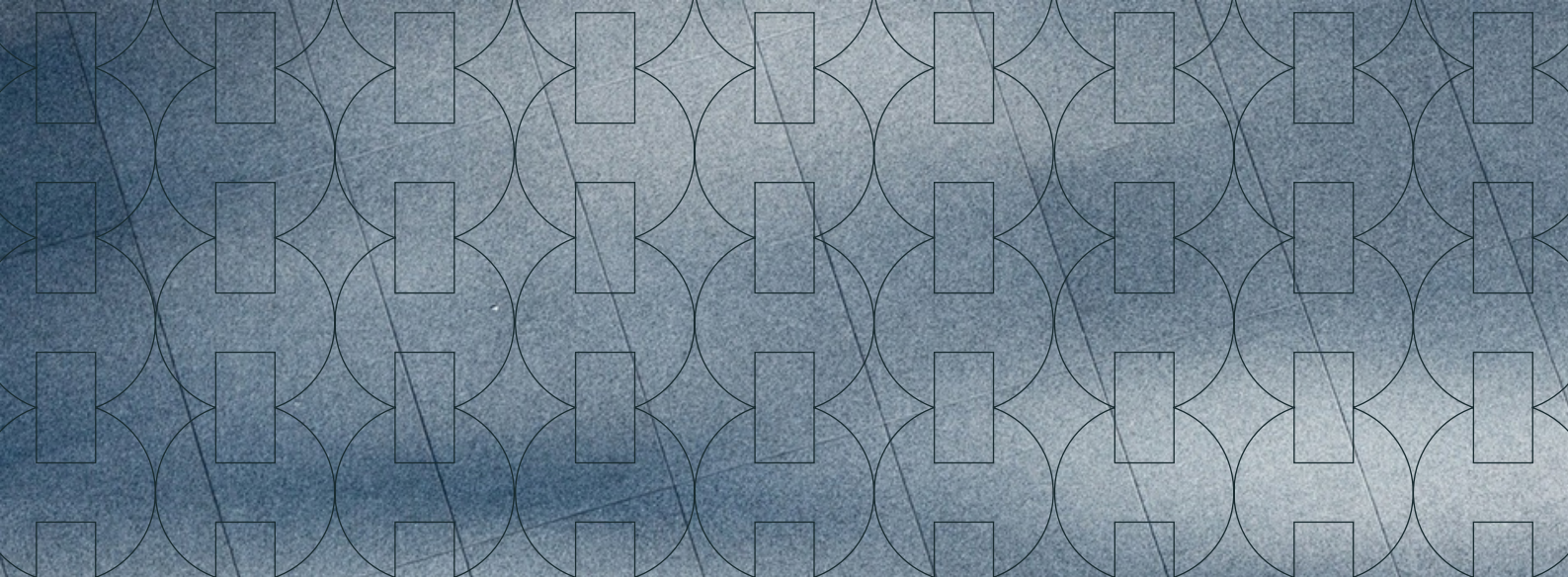
Comprehensive SEO

Our marketing packages feature comprehensive SEO strategies, optimising your website to enhance Google search ranking. We employ proven techniques to boost your brokerage's online prominence, making it easier for potential clients to discover your services.

Hai Money prides itself in its ability to offer competitive pricing.

Kindly speak to us to learn more.





BUSINESS SUPPORT

Our dedicated team is equipped with the necessary expertise to provide extensive business growth support.

Lender Relationship Support

We are committed to fostering enduring partnerships between brokers and lenders, ensuring that brokers have the necessary resources and guidance to navigate the dynamic landscape of lender relationships effectively.

Hai Money BDM Support

Our BDM serves as the broker's primary point of contact, offering tailored guidance, insights, and solutions to address specific needs and challenges, thereby fostering a seamless and productive partnership.

Lead Generation Support

We will provide a robust lead generation strategy, enhancing the broker's ability to expand their client base and increase business opportunities.





HAI MONEY

GET ON BOARD AND STAY
AHEAD OF THE CURVE!

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