



CBA Connect

CCS 004 – Certified Case Study

August 2014

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Certification

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Agenda



Section	Component	Description
1	Overview	<ul style="list-style-type: none">CBA Third Party Mortgage Broking - What is it?
2	Context	<ul style="list-style-type: none">Broking market analysis
3	Detailed Description	<ul style="list-style-type: none">CBA – broker value proposition
3	Relevant Media	<ul style="list-style-type: none">Media coverage and relevant quotesCase studies and detailed interviews
4	Marketing Collateral and Brochure ware	<ul style="list-style-type: none">Marketing CampaignCollateralsVideosSocial Media
5	Appendix	<ul style="list-style-type: none">Other ICG sources of insight

CBA runs one of Australia's leading mortgage broker programs



HOW DOES IT WORK

Product Strength	Rank
Residential and commercial loan range	3
Policy flexibility	3
SMSF loans	2 ¹
Co-brand / White-labelling	2 ²

1. No loan offset capability within SMSF loans

2. No external relationships (beyond AHL)

Distribution	Rank
National BDM coverage	4
Comprehensive aggregator coverage	4

LEGEND	Strong attribute of value proposition	4
	Weak attribute of value proposition	0

Broker Support	Rank
Tiered support services	4
Recognises loan value (ie margin) in tiering	0
Subsidised training (eg Kaizen)	4
Online switching	4 ³
Line to credit assessor	4 ⁴

3. Eg fixed to variable

4. For all broker tiering levels

Economics	Rank
Attractive commission rates	3 ⁴
Payments for referrals	4 ⁵

4. 0.715% upfront / 0.22% ongoing (nil trail in year 1)

5. The only bank to pay brokers for cross-sold product sales to clients referred into branches

KEY INSIGHTS

- Largest broker-originated loan book in Australia
- The only bank to offer referral payments to brokers for clients they send to branches who take on other products
- Beginning to take advantage of its strength in IT (online switching of repayment amounts / fixed to variable etc)
- Increasing policy flexibility (eg "day 1" loans to employees still within probation period with new employer)
- Regular PD days with dedicated broker training

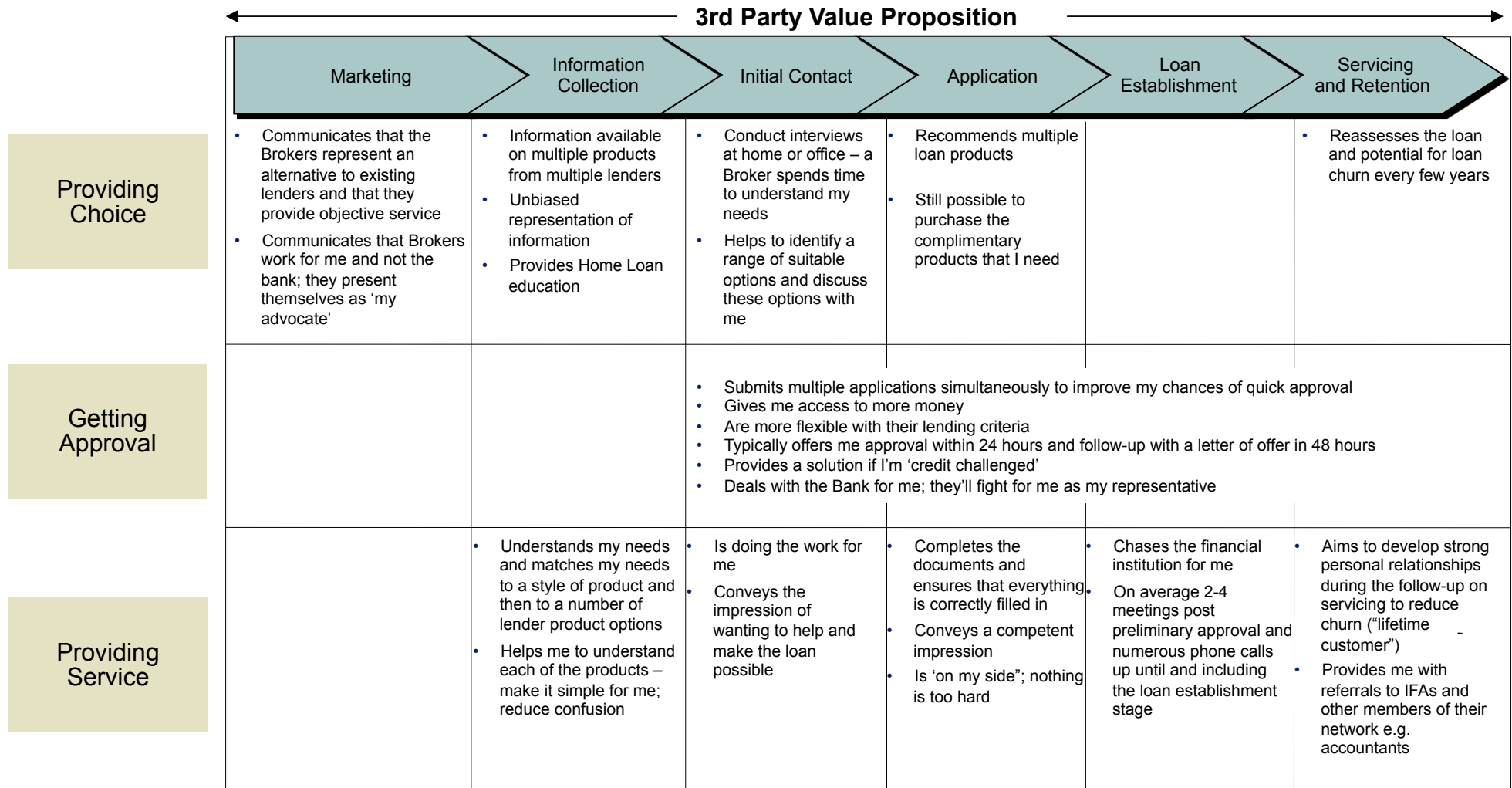
Source: primary ICG research interviews

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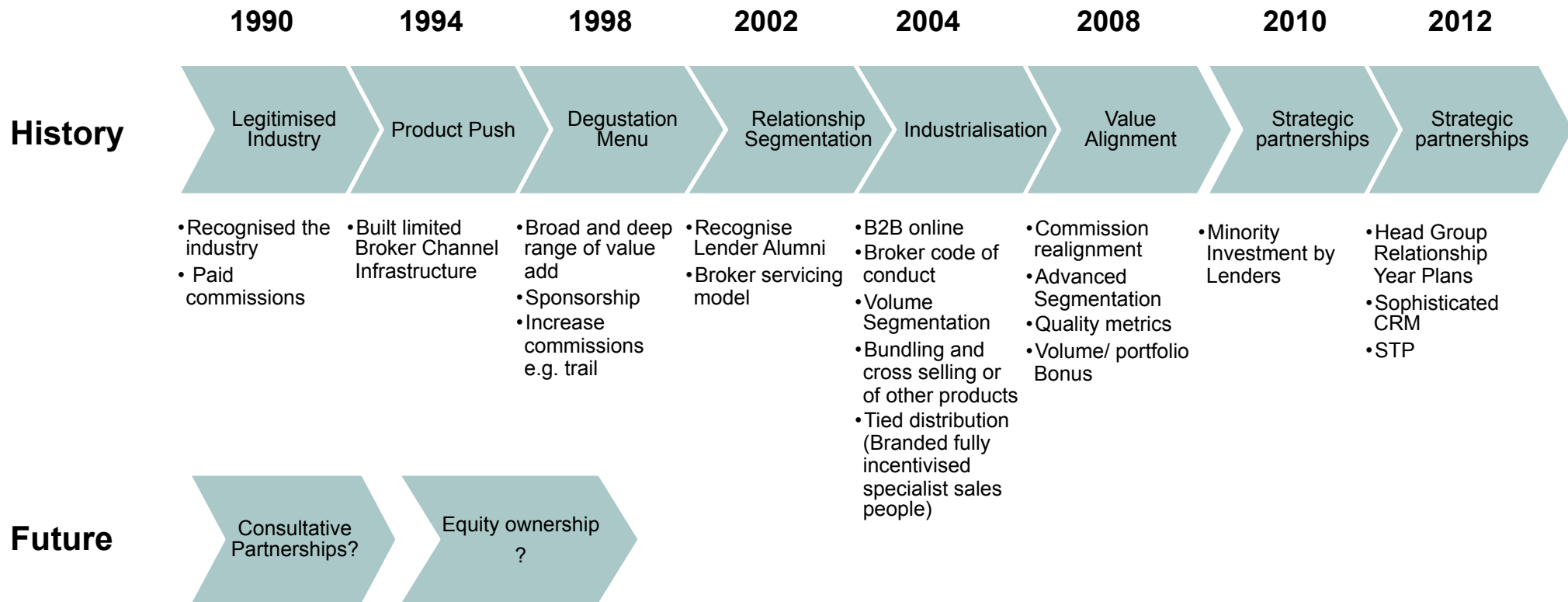
Mortgage brokers have created a compelling value proposition for customers



Source: secondary research, ICG, broker interviews

Intermediated distribution has continued to evolve

STANDARDISED MORTGAGE BROKER EVOLUTION*



Note *: Dates indicative of Australian Industry

Source: secondary research, ICG, broker interviews

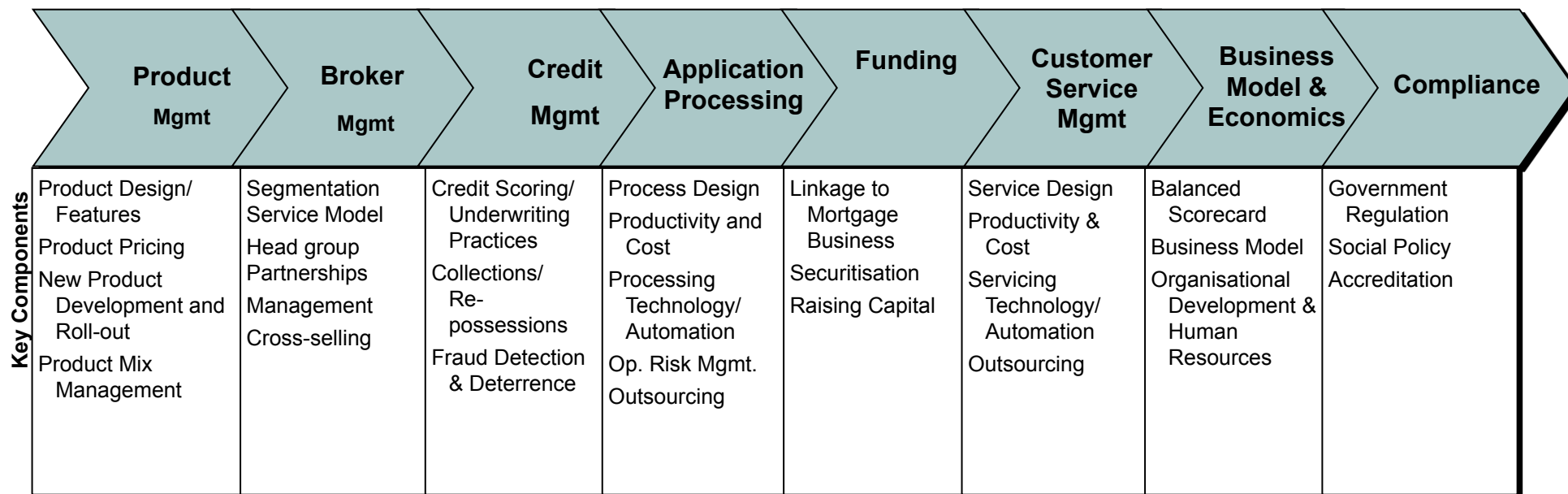
Reintegration is a clear evolutionary trend across geographies



Manufacturer in-house distribution	Intermediation of advice	Technological intermediation	Reintegration and polarisation
<ul style="list-style-type: none">• Integrated manufacturer/ distributors dominate the market• Tied sales force sells own product• Limited independent advice• Often low salesforce productivity and inefficient economics	<ul style="list-style-type: none">• Customer demand, adviser preference and regulatory pressures move market towards independent advice• Mass sales forces disappear and are replaced by fragmented independent networks• Tied advisers diversify away from manufacturer's products	<ul style="list-style-type: none">• Open architecture technology increases broker and customer choice• Proliferation of platforms further intermediate manufacturer from end customer	<ul style="list-style-type: none">• Reintegration of value chain as large players acquire distribution• Polarisation of business models between integrated scale players and smaller specialist manufacturers and distributors

Source: secondary research, ICG, broker interviews

Third Party Mortgages comprise a broad range of activities – some with potential for disruption



Source: secondary research, ICG, broker interviews

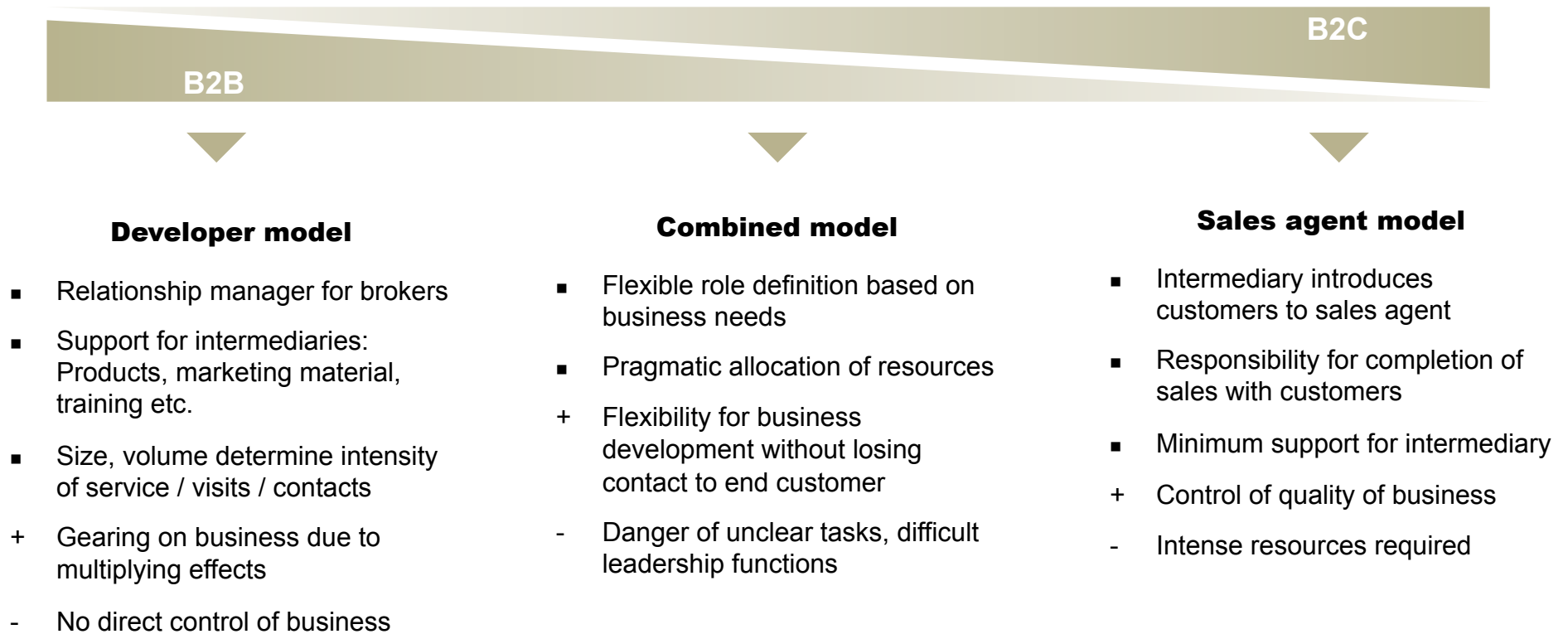
At the highest level the business model comprises the following components

Distribution Coverage <ul style="list-style-type: none">Types of umbrella groups (e.g. aggregators, franchises)<ul style="list-style-type: none">Types of brokers<ul style="list-style-type: none">Pure BrokersIFAsOthers (e.g. Lawyers, Accountants, Real Estate Agents)Online brokingValue chain coverage-wholesale & retail distributors	3rd Party Support – Front End (Pre Settlement) <ul style="list-style-type: none">Segmentation approach (High Volume/High Value to mass market)3rd Party Support System<ul style="list-style-type: none">Differentiated Relationship Management Model based on economic segmentation of groups and brokersGroup Strategic relationship plans & broker Relationship analysisBusiness development and training support e.g., PD days, dedicated training supportIT Platform<ul style="list-style-type: none">Online submissionOnline communicationsCRM – Salesforce or similarSocial mediaCredit<ul style="list-style-type: none">Decisioning & accessibilityPolicy flexibility	3rd Party Product Offering <ul style="list-style-type: none">Product differentiation<ul style="list-style-type: none">Brand (Co-brand, white labelling)PriceFeatureRisk appetiteService levelCross Sell program<ul style="list-style-type: none">RetailCommercialWealthInsurance
3rd Party Support – Back End (Post Settlement) <ul style="list-style-type: none">Compliance – Strong broker governance Model, rigorous accreditation & re-accreditation standardsIT platform<ul style="list-style-type: none">Online B2COnline B2BTelephone supportStrong engagement model with internal stakeholders (Direct, gated)	Governance – Channel congruence <ul style="list-style-type: none">Remuneration<ul style="list-style-type: none">Upfront – quality metrics and volumeTrail- flat impacted by arrearsPortfolio scale Bonus – Portfolio growthQuality metrics (Rework, relodgement, time pressure)Non-cash based value added partnering (e.g. conference sponsorship, business development workshops etc)Campaign specialsSticks - commission claw-back, trail withheld on portfolio arrearsChannel optimisation<ul style="list-style-type: none">Economics - volume v profit, portfolio investmentCross-channel protocols (esp. customer referral)Equity/ alliance M&A optionsSpecial partnerships	

Source: secondary research, ICG, broker interviews

Lenders have adopted vastly differing levels of broker coverage and support to develop business

COVERAGE MODELS FOR LENDERS IN THE INTERMEDIARY MARKET



Source: secondary research, ICG, broker interviews

Intermediaries select lenders based on a series of filters, dependent on the primary customer constraint

LENDER SELECTION PROCESS

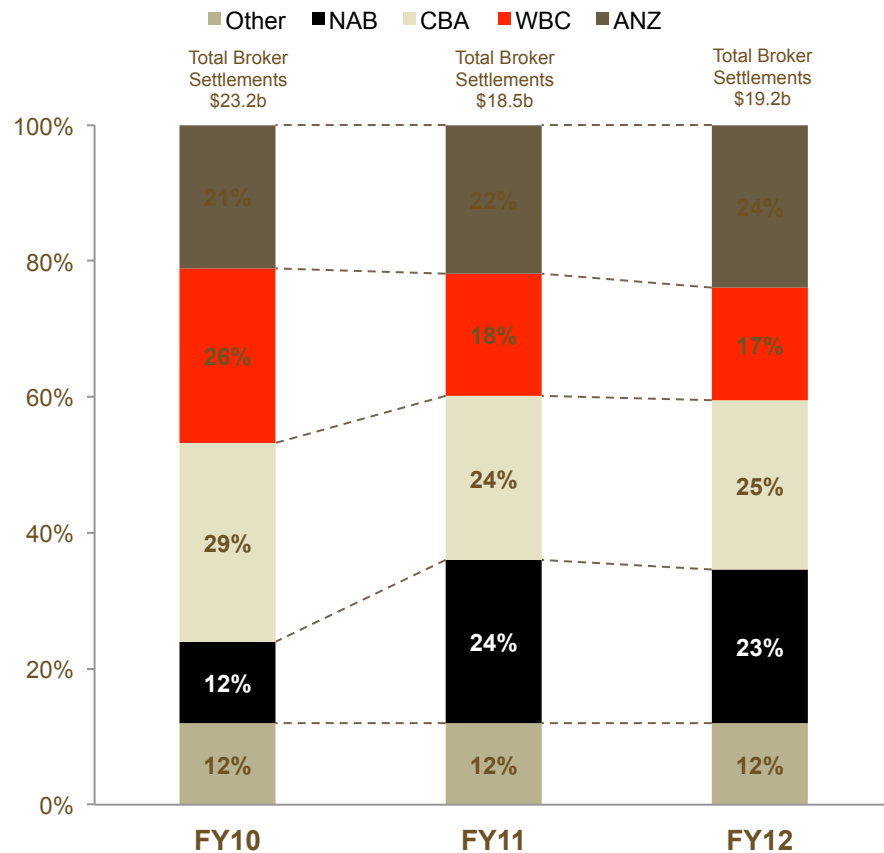
Constraint	Description	Typical selection process (in order of priority)	Differentiators
Price	<ul style="list-style-type: none"> Customer looking for lowest possible lowest rate Eligible for products from a wide range of providers 	<ul style="list-style-type: none"> Identify top 3-4 lenders based on price¹ (unless one lender is a clear leader) Select lender deemed most likely to deliver a fast approval 	<ul style="list-style-type: none"> Market leading headline rates Fee structure to remain competitive on blended basis
Time	<ul style="list-style-type: none"> Customer seeking a quick offer and/or completion Relatively insensitive to price 	<ul style="list-style-type: none"> Identify lenders with fast-track process/reputation for quick turnaround Select lender with lowest price 	<ul style="list-style-type: none"> Automation of credit decision Priority processing Reputation for consistent service delivery
Criteria	<ul style="list-style-type: none"> Non-standard customer falling outside mainstream lending criteria (e.g. high LTV, stretched income multiple, self employed) 	<ul style="list-style-type: none"> Identify lenders where customer fits published policy Narrow selection based on price Select lender deemed most likely to deliver a fast approval 	<ul style="list-style-type: none"> Wide envelope of credit criteria Clear communication of credit policies Reputation for accommodating out-of-policy applications

¹Price comparison typically based on all-in cost (interest plus fees) over the period for which a redemption penalty is applicable; however, in some cases the headline rate is the primary driver (e.g. customer looking to minimise monthly repayments)

Source: secondary research, ICG, broker interviews

Lender share of broker market volume

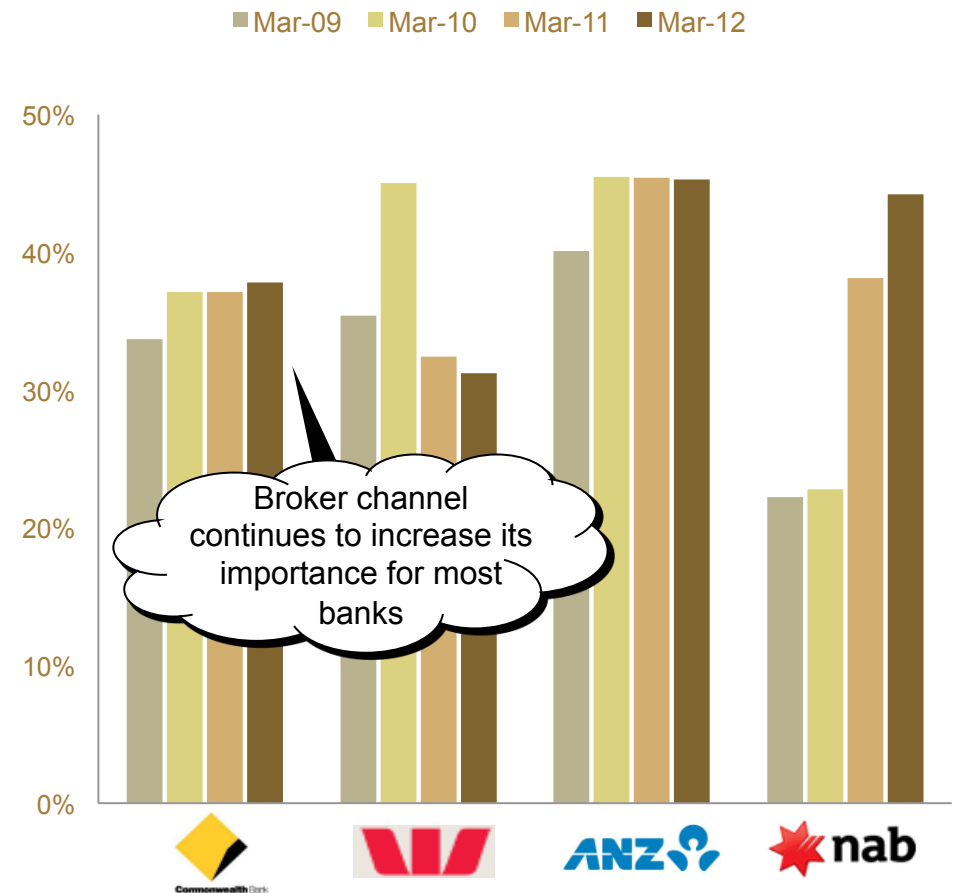
BROKER SETTLEMENT AS % OF MARKET, FY10-12



Sources:

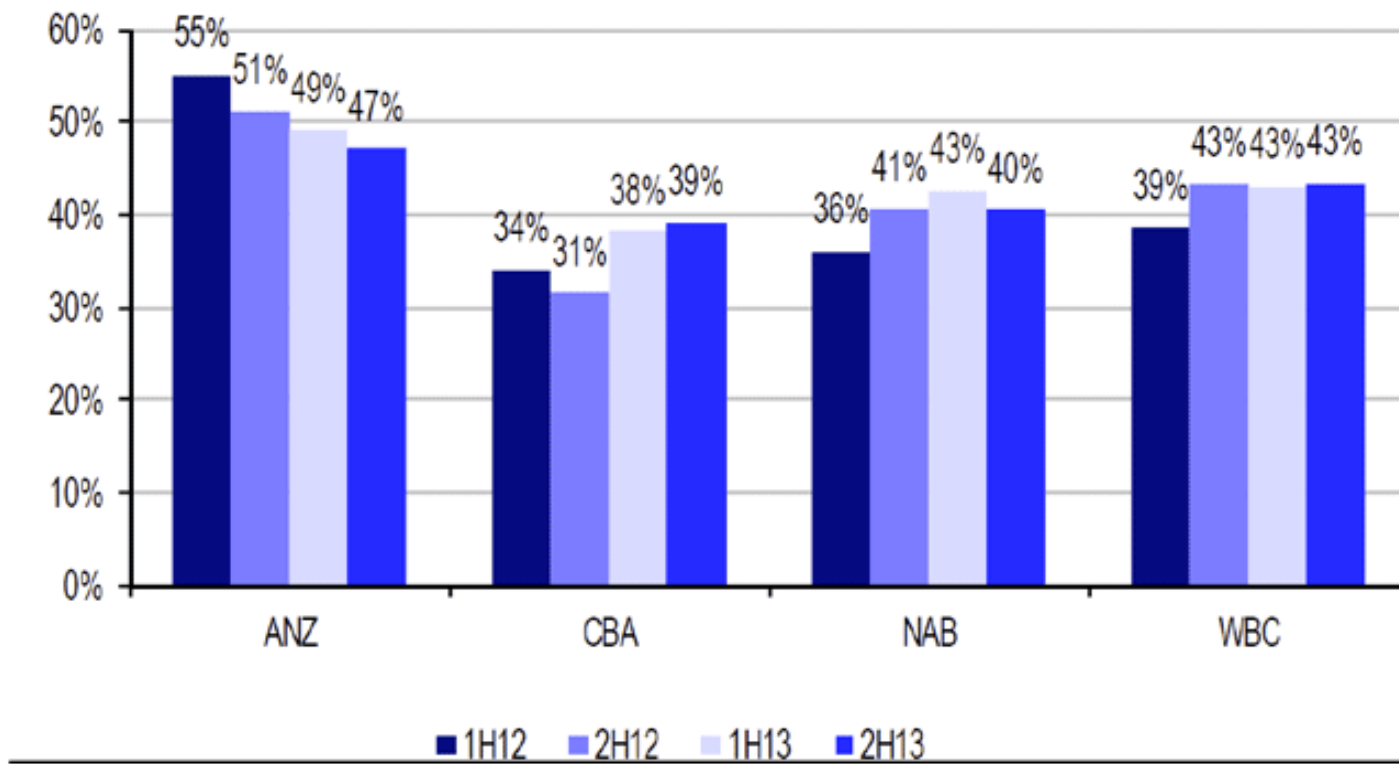
1. JP Morgan Fujitsu Mar 2012
2. Comparator Home Loan Benchmarking, December 2012
3. FAST new funding data, 2011
4. APRA Approvals, May 2012

BROKER SETTLEMENT AS % OF LOANS BY MAJOR, FY09-12



Broker usage as percentage of Home Loan market

BROKER USAGE, FY12-13



Source: UBS Investment Research – Australian Banking Sector Update Nov13

Source: <http://www.digitalfinanceanalytics.com/blog/update-on-mortgage-broker-commissions/>

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CBA broker program delivers significant broker support... but still has room for improvement

AREAS OF BROKER SUPPORT

		Rank	Comments
Application Processing	Client ability to pre-populate data	0	Aggregators stepping in to meet this need now
	Predictive credit categories	0	Need not met but would improve application efficiency
	Electronic application submission	4	Many other banks (although not all) also offer this service
	Line to credit assessor	4	Service offered to all broker levels
	Electronic document delivery to clients	4	The only bank to offer this – and even then only to Diamonds ¹
	Electronic document signing	4	Most banks now offer this
	Rapid turn times (for mass market brokers with hi value loans)	1	No formal policy
Value-Adds	Highest broker status based on value or volume only	0	Volume only
	Product specific incentives to reward higher margin loans	0	For example no changes to commission rate
	Broker practice benchmarking	3	Program offered
	Flexible commission structures	0	NAB coming soon, CBA recently announced plans
	Risk-based commissions	0	No value-sharing if broker works to bring on higher risk client
	Incentives for cross-sell	4	Although not significant (eg \$16.50 for a credit card)
	Discounting flexibility	3	Ability to lower broker margin to get lower rate to client
Post Settlement	Online switching	4	Eg changing from fixed to variable / payment amount, etc
	Newsletter service	0	Need for branded newsletters being met by aggregators
	Bank-initiated programs to initiate top-up opps for brokers	0	Need met by aggregators

Source: primary ICG research interviews

1. Diamond status is awarded to CBA top brokers

CBA Connect commission rates

STANDARD RESIDENTIAL LENDING COMMISSION RATES		
LENDER	UPFRONT	TRAIL
CBA – Connect Referral Program Refer to Agreement for further products	Personal Loans	\$32.00
	Cast Investment A/c	Up to \$100.00
	Business Transaction A/c	\$55 Quality**
	Business Online Saver	Up to \$100.00
	NetBank Saver A/c	Up to \$100.00
	Products	Gross Connect Commission GSTinc
	Loan Protection	\$110.00
	General Insurance	\$38.50
	Risk Insurance	Up to 17.5% of the first years premium for Personal Risk Products
	Award Saver A/c	Up to \$100.00
	CommSec Margin Loans	Loan Limit up to \$500,000 = \$150 Loan Limit greater than \$500,000 = \$250
	Funds under Mgmt	0.1% of the total amount invested
	Term Deposit	Min Term – 3 mths \$50,000 to \$249,999 = \$50 \$250,000 to \$999,999 = \$100 \$1,000,000+ = \$200
CBA - Connect Cash Fulfillment Product Suit		
	• Bankcard, Visa, MasterCard	\$16.50
	• Smart Access/Complete Access & Overdraft & Debit Mastercard	\$55.00
		Nil Nil

Source: secondary research, ICG, broker interviews

CBA broker accreditation process

Step Number	By Who	Action
1	Broker	Notify your Aggregator that you wish to become accredited.
	Aggregator	Initiates the Broker online application. This will generate an email to Broker containing log in and password to the Broker online accreditation system.
2	Broker	<ul style="list-style-type: none"> Receives first email with log in and password to the Broker online accreditation system. <p>Please do not log in until you receive the second email confirming the application is ready for completion.</p> <ul style="list-style-type: none"> Completes the Online eLearning <p>Please ensure that you keep your email notification containing the reference number confirming successful completion. You will be required to upload this confirmation in the online application.</p> <p>For instructions on how to complete the Online eLearning please refer to the itrain enrolment process</p>
3	Aggregator	Completes the required fields in the online Broker application and generates an email to Broker to complete the remaining questions in the application
	Broker	Receives the second email notification stating that the application is ready for completion
4	Broker	<p>Logs into the Broker Online accreditation system and uploads the following documents:</p> <ul style="list-style-type: none"> Online E-Learning successful completion email Photo Identification Other documents as required <p>Then complete the application online</p> <p>For instructions on how to log in and complete your application please refer to the Broker User Guide.</p> <p>If you do not upload the documents before commencing the application you will not have the opportunity to upload at a later stage. This will mean only the aggregator can upload the documents prior to submitting the application to the Bank.</p>
5	Aggregator	<p>Receives notification the Broker has completed the application and then logs into the system to complete the declaration.</p> <p>Prior to submitting application to CBA, application and supporting documents must be reviewed.</p> <p>Any supporting documents the broker has not uploaded will be required to be uploaded by the Aggregator</p>
6	CBA	Commences processing the application.

Source: <https://www.commbroker.com.au/Net/Documentum/accreditation/new-accreditation-process.aspx>

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Quotes from the Press (1/2)

QUOTES

“...will allow us to be able to provide much more flexible commission structures to brokers, some of whom would like to be paid more up front, less up front or more in a trail.”

Ms Cobley, CBA

“That process used to be 30 days and we consider that to be a great improvement in efficiency” – related to CBA new online accreditation system that enables brokers to be accredited in a mere 48 hours

Ms Cobley, CBA

“In analysing the results, it appears Homeside’s ramped trail structure is what led the bank to its win, after the lender defeated CBA convincingly in terms of commission remuneration and structure”

The Advisor, 22nd May 2013

Source: secondary research

Quotes from the Press (2/2)

QUOTES

“Our CONNECT Referral Program is an easy process for brokers to build on their income stream - brokers embrace CONNECT because of the referral fee and because it helps them meet their customers’ total banking needs.”

Kathy Cummings, CBA

“We offer additional revenue on the referral of products through the CONNECT Referral Program. We also support those brokers who want to diversify into commercial lending products and encourage commercial referrals through our Commercial Connect referral program.”

Kathy Cummings, CBA

“We can help brokers free up their time so that they can concentrate on things such as networking and building up their referral base through programs like Kaizen - a program supported by CBA designed to allow brokers to improve their office structure and processes.”

Sam Boer, CBA

“Brokers that want to ensure all their customers are ‘clients for life’ need to diversify their core offering away from residential mortgages. They can do this in-house, or outsource through something such as CBA’s CONNECT referral program.”

Kathy Cummings, CBA

Source: secondary research

Media Bibliography (1/3)

Source	Date	Link
Brokernews	June 2014	http://www.brokernews.com.au/news/breaking-news/comment-of-the-week-goes-to---188451.aspx?keyword=connective
The Adviser	June 2014	http://www.theadviser.com.au/breaking-news/30370-australian-broking-awards-finalists-announced
Brokernews	February 2014	http://www.brokernews.com.au/news/breaking-news/trail-portability-would-lead-to-commission-cuts-aggregator-183916.aspx
The Adviser	February 2014	http://www.theadviser.com.au/breaking-news/29761-cba-stars-at-australian-lending-awards
The Adviser	March 2014	http://www.theadviser.com.au/breaking-news/6818-stop-blaming-brokers-for-poor-conversions-connective
Broker Accreditation	August 2014	https://www.commbroker.com.au/Net/Documentum/accreditation/online-accreditation.aspx

Media Bibliography (2/3)

Source	Date	Link
The Adviser	May 2013	http://www.theadviser.com.au/features/rankings/28802-the-majors-reply
Brokernews	August 2013	http://www.brokernews.com.au/news/breaking-news/kathy-cummings-no-sign-of-cba-broker-commission-hike-despite-record-profit-178157.aspx
Mortgage & Finance Association	October 2012	http://www.mfaa.com.au/default.asp?artid=2832
Insurance Business Online	October 2012	http://www.insurancebusinessonline.com.au/news/insurance-brokers-outnumbered-against-emerging-threat-144747.aspx
The Australian	July 2013	http://www.theaustralian.com.au/business/financial-services/westpac-cba-woo-mortgage-brokers-with-better-incentives/story-fn91wd6x-1226674534296

Media Bibliography (3/3)

Source	Date	Link
The Adviser	May 2014	http://www.theadviser.com.au/breaking-news/30205-cba-confirms-new-broker-commission-structures#comment-9687
The Adviser	December 2012	http://www.theadviser.com.au/breaking-news/8091-efficiency-equals-profitability-cba
The Adviser	February 2012	http://www.theadviser.com.au/breaking-news/6756-cross-sell-crucial-to-client-retention
The Adviser	June 2012	http://www.theadviser.com.au/features/cover-stories/7229-cover-story-majors-reply
The Adviser	August 2013	http://www.theadviser.com.au/features/people/29228-beyond-the-image

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CONNECT

Welcome to the CONNECT Referral Program



Features and Benefits

- [Features and Benefits](#)
- [Referral Product Suite](#)
- [Fulfilment Product Suite](#)
- [Commercial Product Suite](#)



Commission Rates

- [Referral Product Suite](#)
- [Fulfilment Product Suite](#)
- [Commercial Product Suite](#)



Processes

- [No Advice Model](#)
- [Referral Product Suite Process](#)
- [Fulfilment Product Suite Process](#)



Commonwealth Bank's award winning Home & Contents Insurance

Our [Home Insurance product](#) has won Money Magazine's **2014 Best New Innovative Product for Home Insurance award**. This is another great reflection of the high-quality insurance product we have with easy to understand terms and conditions.

Each year Money Magazine compares numerous insurers across Australia to find the Best of the Best financial products, services and investments. Money Magazine said: "CommInsure has delivered a unique product that has set the benchmark for other insurers to follow."

Source: secondary research

[Home](#) [Products](#) [CONNECT](#) [Credit Policy](#) [Quality Pays](#) [Offline Applications](#) [Interest Rates & Fees](#) [Latest News](#)[Processes](#) [Forms](#) [Loan Tracking](#) [Marketing](#) [Accreditation](#) [Regulatory Requirements](#) [Industry Recognition](#) [In the community](#) [Contact Us](#)You are here: [CONNECT](#)

CONNECT

CONNECT Referral Program Features and Benefits

[Back to CONNECT](#)

CONNECT, a unique customer retention program for mortgage brokers, is designed to help build your business by rewarding successful referrals and sales of specific non-home loan products.

It also helps you protect your customers' assets and lifestyle by recommending them to specialist providers of financial, insurance and risk products.

There are two suites of products offered in the CONNECT Referral Program each with their own process:

- ▶ [CONNECT Cash Referral Product Suite](#)
- ▶ [CONNECT Cash Fulfillment Product Suite](#)

What Can You Earn?

CONNECT Cash payments vary by product. Refer to [Fulfilment products commission rates](#) or [Referral products commission rates](#)

CONNECT Sales Protocols

CONNECT sales protocols including ownership of the customer and the customer's choice of channel have been developed and communicated to our staff. These protocols have been formalised in the [CONNECT Commonwealth Bank Charter](#).

How do you enrol/sign up?

Source: secondary research

Website – majority of information behind a firewall



LOG ON

Welcome to CommBroker

Pricing Offers

5 Year Fixed Rate - **reduced from Wednesday 23 July 2014**

3 Year Fixed Rate - **special offer in package**

\$1,000 Rebate for First Home Buyers - **extended to Saturday 30 August 2014**

Online Access

User ID
(CAPS ID or Agency Number)

Password

[login](#)

[Forgotten your password?](#)

[Security & privacy](#) | [Site map](#) | [Important information](#) | [Other sites](#) | © Commonwealth Bank of Australia 2013 ABN 46 123 123 124

Source: secondary research

CBA – CONNECT referral program (1/2)



THE CONNECT REFERRAL PROGRAM.

This program is simple and easy to use. And here's why. All you need to do is uncover your customers' banking needs. Then refer them to the Commonwealth Bank. If successful, you'll receive a cash reward for making the referral.

There are two suites of products offered by the CONNECT Referral Program, each with their own process. All of which are covered in this handy brochure.

- CONNECT Cash Referral Product Suite (broker initiated, branch actioned)
- CONNECT Cash Fulfilment Product Suite (broker initiated, broker actioned)



CONNECT FULFILMENT PRODUCT SUITE.

BROKER INITIATED, BROKER ACTIONED REFERRALS

This will help you service your customers' broader banking needs.

The range of products available in the CONNECT Cash Fulfilment Product Suite are:

- Debit MasterCard Transaction Account
- Everyday Transaction Accounts
- Credit Cards

By offering customers Commonwealth Bank Everyday Accounts and Credit Cards you are helping them to have all their banking products with one provider, making it more convenient for customers and much more rewarding for you.

Again, you can check the products out at commbroker.com.au

THE PROCESS

For everyday transaction accounts and credit cards, just complete the 'Third Party Banking Home Loan Privacy Consent and Supplementary Products Application' (Form 002-829) and fax to the number on the form.

CONNECT CASH REFERRAL PRODUCT SUITE.

The range of products available in the CONNECT Cash Referral Product Suite are:

- Loan Protection
- Home Insurance
- Life Insurance
- Car Insurance
- Personal Loans
- Cash Investment Account
- GoSaver
- NetBank Saver Account
- Business Transaction Account
- Business Online Saver
- CommSec Margin Loan
- Term Deposits

You can find out more about these products at commbroker.com.au

BROKER INITIATED, BRANCH ACTIONED REFERRALS

We have three different processes to help you refer your clients to these non-mortgage products and services.

1. Automatic welcome call.

This is part of the Commonwealth Bank's policy to improve the customer experience, while enhancing your relationship with your client.

Your client will receive a welcome call from the Bank and be offered further assistance in any other financial matters with a needs analysis.

Simply pre-position your client that they will be receiving this call by a Commonwealth Bank Branch Officer.

You will also get feedback with every welcome call made to your clients. If any CONNECT Cash

Referral Products are sold during this process, you will be contacted and paid CONNECT Cash in the next commission run.

2. Customer Referral Form.

This is for you to complete and fax to the Referral Support team on **1300 735 924**. It does not require your customer's signature. Or, you can complete the online eForm on CommBroker. Our Referral Support team will create a referral to the Branch Specialist you nominate on the form. They will then contact the client on your behalf. From there on, it's the same as in process 1.

3. Direct Branch Referral.

Walk your client into one of our branches, or email/phone your local branch and they will happily assist you and your client.

We recommend that you already have a relationship with your local Commonwealth Bank branch for these types of referrals.

TOP TIPS TO BE SUCCESSFUL WITH CONNECT:

- Get to know your local Branch Manager and build a strong partnership to satisfy the customer.
- Pre-position customers that they will receive a Welcome call from their local Branch.

Source: secondary research

CBA – CONNECT referral program (1/2)

HOW YOU WILL BE REWARDED.

CONNECT Cash Referral Product Suite: (broker initiated, branch actioned)

The Branch Specialist provides feedback on the outcome and, when sales are successfully completed, CONNECT cash will be allocated to your Head Group in the following month. Distribution to brokers is at your Head Group's discretion. See table on next page.

CONNECT CASH REFERRAL PRODUCT SUITE

PRODUCT	UPFRONT CASH INCENTIVE (GST INCL)	METHOD
Loan Protection	\$110	Paid on converted referrals through CONNECT Referral Program
Home Insurance	\$38.50	
Life Insurance	Up to 17.5% of the first year's premium for personal products e.g. \$1,000 in annual premium = up to \$175	
Car Insurance	\$38.50	
Personal Loan	\$32	
GoalSaver	0.65% of average closing balance capped to \$100	
NetBank Saver Account	0.65% of average closing balance capped to \$100	
Cash Investment Accounts	0.65% of average closing balance capped to \$100	
Business Transaction Account	\$55 Quality* New Accounts only	
Business Online Saver	0.65% of average closing balance capped to \$100	
CommSec Margin loans	Loan limit up to and including \$500,000 = \$150 Loan limit greater than \$500,000 = \$250	
Funds Under Management	0.1% of the total amount invested e.g. \$1m investment = \$1,000	
Term Deposits	Minimum term – 3 months Deposit amount \$50,000 – \$249,999 = \$50 Deposit amount \$250,000 – \$999,999 = \$100 Deposit amount \$1,000,000 plus = \$200	

*Personal Loan excluded. *At end of calendar month. *Quality New Accounts is defined as \$500 total deposits in 28 days.

CONNECT Cash Fulfilment Product Suite: (broker initiated, broker actioned)

Once the deal is completed your cash payment will be allocated to your Head Group in the next commission payment. See table on this page.

CONNECT cash incentives can only be earned once you become an accredited broker with the Commonwealth Bank, Third Party Banking.

CONNECT CASH FULFILMENT PRODUCT SUITE

PRODUCT	UPFRONT CASH INCENTIVE (GST INCL)	METHOD
Debit MasterCard Transaction Account OR Everyday Transaction Account	\$55	Paid on completion of the 'Third Party Banking Home Loan Privacy Consent and Supplementary Products Application' 002-929 form and account opening if customer elects to have Home Loan repayments from this account
Credit card	\$16.50	Paid on completion of the 'Third Party Banking Home Loan Privacy Consent and Supplementary Products Application' 002-929 form and account opening



Source: secondary research

WHO CAN CONNECT YOU WITH MORE COMMISSIONS? COMMBANK CAN.

CONNECT is a unique and market-leading referral program that gives you an easy way to maximise your income. This is why we developed our **CONNECT Calculator**, designed to show you the additional revenue you can earn from your cross sell referrals.

To access the **CONNECT Calculator**, simply grab your smart phone or mobile device and go to:

- ♦ m.tpbconnect.com.au or
- ♦ Scan the QR code below

To find out how you can maximise your commissions while receiving the very best support, call your Relationship Manager today.



m.tpbconnect.com.au

Stay Connected:
commbank.com.au

Call:
Your Relationship
Manager



Commonwealth Bank of Australia ABN 48 123 123 124. Australian credit licence 234945

Source: secondary research

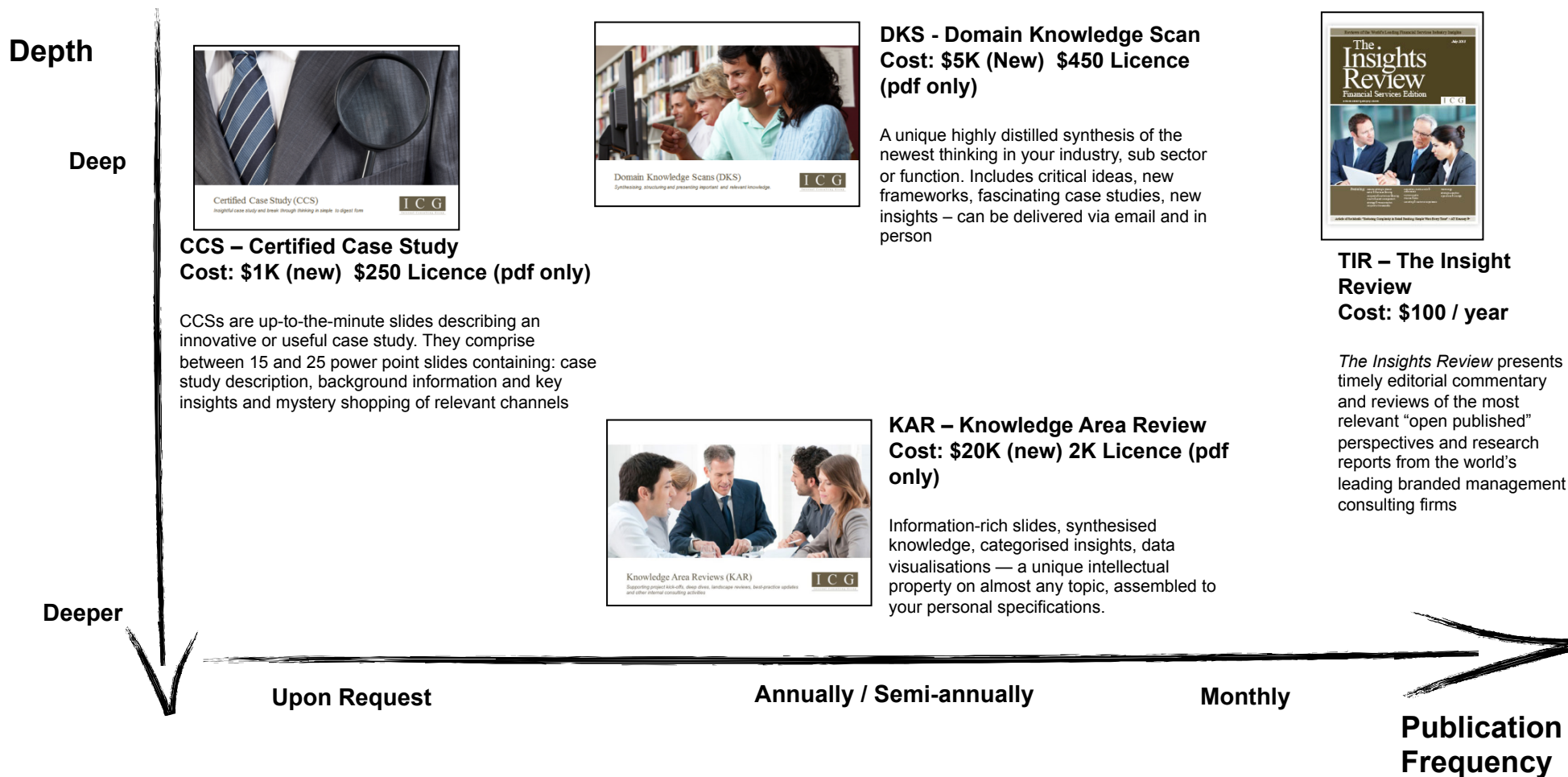
Agenda

Section	Component	Description
1	Overview	<ul style="list-style-type: none"> CBA Third Party Mortgage Broking - What is it?
2	Context	<ul style="list-style-type: none"> Broking market analysis
3	Detailed Description	<ul style="list-style-type: none"> CBA – broker value proposition
3	Relevant Media	<ul style="list-style-type: none"> Media coverage and relevant quotes Case studies and detailed interviews
4	Marketing Collateral and Brochure ware	<ul style="list-style-type: none"> Marketing Campaign Collaterals Videos Social Media
5	Appendix	<ul style="list-style-type: none"> Other ICG sources of insight



ICG IP products cover a range of depth and frequency

ICG IP PRODUCT TAXONOMY





Internal Consulting Group

Email enquiries@internalconsulting.com or
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