



SUB-ORIGINATOR PARTNERSHIP OVERVIEW

Build your finance business. Powered by Finsterl.

Finsterl provides the infrastructure, lender access, technology, compliance framework and experienced broker support to help partners establish and develop their own finance capability. You bring the relationships, the opportunities and the ambition — we help provide the ecosystem behind it.

65+

Lenders & funding providers

Banks, non-banks, fintech, specialist, rental, leasing and private funders

Consumer finance

Motor vehicle finance

Recreational asset finance

Commercial vehicle finance

Equipment & machinery

Business lending

Working capital

Invoice finance

Specialist funding

Private funding

Rental & leasing

Finsterl Finance is a retail consumer and commercial finance brokerage providing tailored finance solutions across a broad range of personal, asset and business lending requirements. We have taken the infrastructure and experience behind our own broking operation and developed a supported sub-origination model for partners who want to write finance themselves.

**What if you could build the finance business
without having to build all the infrastructure first?**

WHAT FINSTERL PUTS BEHIND YOU

The infrastructure is already here.

Establishing a finance brokerage independently can require licensing arrangements, lender relationships, compliance infrastructure, technology, data services, training and operational processes. Finsterl brings these components together within one supported sub-origination ecosystem.



Lender access

Access to a broad panel of 65+ lenders and funding providers across consumer and commercial finance.



CRM & technology

Dedicated broker CRM, application processing, workflows, lender matching, reporting and automation capability.



Compliance

Structured compliance systems, documentation, processes and ongoing support.



Credit & data

Access to professional credit reporting and bank statement analysis tools, including relevant Equifax and Illion functionality.



Broker support

Experienced brokers available to assist with lender policy, deal structuring, application packaging and complex scenarios.



Training

Practical support covering lender policy, broking processes, systems, compliance and transaction development.



Referral partner technology

Partner portal functionality allowing referral sources to submit opportunities and monitor application progress.



Business development

Support around referral partner development, marketing, websites, digital presence, workflows and automation.

ONE PARTNERSHIP. AN ENTIRE BROKING ECOSYSTEM.

TWO WAYS TO OPERATE

Finsterl Finance branded

Operate under the established Finsterl Finance brand and focus on building relationships and writing business.



Build your own brand

Establish your own business identity and operate within the applicable Finsterl authorised credit representative / sub-origination structure, subject to relevant requirements and approvals.

What could you build with it?



Standalone finance brokerage

Establish and grow your own dedicated finance business.



Dealership or merchant finance

Bring finance capability closer to the point of sale for customers purchasing vehicles, equipment, machinery or other eligible goods and services.



Finance division for an existing business

Add finance capability to an existing customer proposition.



Additional business vertical

Develop finance broking alongside an existing business or professional activity, subject to applicable requirements.



Multi-broker operation

Build an operation capable of supporting multiple loan writers and referral relationships.

SIMPLE REMUNERATION

Sub-originator income is generally calculated as an agreed percentage share of applicable upfront commissions generated from successfully settled transactions, subject to the individual commercial arrangement and Sub-Originator Agreement. Individual commission and income details can be provided separately by Finsterl Finance.

SIMPLE TO GET STARTED

CHOOSE YOUR MODEL →

PROVIDE YOUR DETAILS →

COMPLETE REQUIREMENTS →

EXECUTE AGREEMENT →

SYSTEM SETUP →

TRAINING & ACCESS →

START ORIGINATING

~1 week*

Where documentation and external requirements can be completed promptly, Finsterl can potentially establish the core broker environment in approximately one week.

*Indicative only. Actual timing depends on documentation, third-party processing, applicable appointments, insurance, memberships, accreditations and individual circumstances.

Curious what this could look like for your business?

Whether you're considering a standalone brokerage, adding finance to an existing business or creating an in-house finance capability, Finsterl can discuss how the model could be structured around your objectives.

LET'S TALK ABOUT WHAT YOU WANT TO BUILD.

GENERAL ENQUIRIES

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