NLG

NLG × REFERRAL PARTNERS

A Referral Partnership Built On Trust

Introducing the National Lending Group referral program for accountants, real estate agents and property professionals — matched brokers, managed relationships, and revenue share built for your business.

Presented by Rose Mitrovski | National Lending Group | partnerships@nlg.com.au

ABOUT NLG

20+ Years Partnering With Referrers Across Australia

National Lending Group (NLG) is a mortgage aggregator and brokerage built around a simple promise: to be a genuine extension of your business — working with integrity, transparency, and consistency, on every single referral.

We've spent two decades specialising in referral partnerships with accountants, real estate agencies and property professionals across Australia, helping them add a trusted revenue stream without adding workload or risk.

> *"We don't make your business fit us."*

- **Australian Credit Licence**
  ACL 412778 — regulated, compliant, accountable.
- **Boutique in size, unbounded in resources**
  Individualised attention with full-scale compliance and technology support.
- **National footprint**
  Trusted by referral partners across Australia.
- **Referral Partner Portal**
  Real-time referral tracking and transparent commission statements, updated monthly.

OUR COMMITMENT TO YOU

Our Four Golden Rules

1

Follow Your Instructions

We respect your client relationships by working in line with your guidance and processes — always.

2

Keep You Updated

You'll receive clear, regular updates at every stage of the loan process. No chasing, ever.

3

Pay Commissions Accurately & On Time

Referral commissions are tracked and paid monthly, with full reporting transparency.

4

Reciprocate & Add Value

We actively refer business back to your business whenever the opportunity arises.

THE PROCESS

We Match You. You Work Directly.

One personal match sets up a direct working relationship — with NLG managing the broker in the background.

1

Rose Matches You

Rose personally pairs your business with the right accredited NLG broker, based on your client base and specialty.

2

You Work Directly Together

From there, you and your broker deal with each other directly on every referral — fast and personal, no middleman.

3

NLG Manages the Broker

Behind the scenes, we manage and oversee that broker relationship on your behalf, so standards and compliance stay locked in.

4

You Stay Informed

Full visibility any time through the Referral Partner Portal, even while working directly with your broker.

HOW COMMISSIONS WORK

Revenue Share, Upfront and Trail

INDICATIVE ONLY

30%
of Upfront Commission

30%
of Trail Commission

- Rates shown are indicative and may vary by lender, product and individual arrangement — paid monthly, with full reporting transparency on every deal.
- Trail income is yours to keep for the life of the loan.
- Zero cost or added fee to your client — ever.

WORKED EXAMPLE — INDICATIVE

A $500,000 Loan: What You Could Earn

Upfront commission — 0.65% of loan amount

$3,250

Total commission to NLG

Your 30% share (upfront)

$975

Indicative referral payment

Trail commission — 0.15% p.a. / Your 30% share

$750/yr → $225/yr

Total to NLG → your share

$2,100 Indicative total to you over 5 years
$975 upfront + $1,125 trail (5 yrs × $225/yr)

Indicative example only, based on a $500,000 loan at 0.65% upfront / 0.15% p.a. trail. Actual commission rates, structures and payments may vary by lender and product. Trail is calculated on the outstanding loan balance, which reduces over time as the loan is repaid — actual trail income will vary accordingly.

BUILT ON SAFETY

Why You Can Trust This Partnership

✓

20+ Years, Proven

Two decades specialising in referral partnerships with Australian accountants, real estate agents and property professionals.

✓

Licensed & Regulated

NLG holds Australian Credit Licence 412778 — accountable and compliant.

✓

Zero Added Risk

You never provide credit assistance. Your client relationship stays protected.

✓

Broker Fully Managed

We manage the broker relationship for you, start to finish.

✓

Full Transparency

Track every referral and commission, any time, in the Referral Partner Portal.

✓

Paid On Time, Every Time

Commissions tracked and paid monthly, with full reporting.

NEXT STEPS

Let's Build This Together

We're ready to bring your business into the NLG Referral Partner Portal and start matching your clients with the right broker.

Rose Mitrovski
Partnership Manager
National Lending Group
0404 333 501
partnerships@nlg.com.au
www.nlg.com.au

BOOK A CALL →