

Mortgage Broker

Guide Australian home loan clients from discovery to settlement, providing credit assistance under the required licence or representative authority.

Organisation	[Organisation name]
Location & work model	[Location; onsite, hybrid or remote]
Employment type & hours	[Employment type, weekly hours and time-zone overlap]
Remuneration	[Confirmed pay range, currency, superannuation and any incentive terms]
Reports to	[Named manager; suggested position: Brokerage principal or lending manager]
Systems & access	[Approved systems, records and access scope]
Authority & supervision	[Permitted tasks, decisions, reviewer and escalation route]
Required qualifications	[Employer-confirmed licences, registrations, training or accreditations]

About the organisation

[Describe the actual business, team and customers in two or three factual sentences.]

Key responsibilities

- Understand each client's objectives, financial position and lending needs.
- Research suitable options and explain recommendations in the client's best interests.
- Oversee application preparation, lender communication and settlement progress.
- Maintain complete records of recommendations, disclosures and client instructions.
- Agree ownership of each application handoff and monitor unresolved client questions.
- Review ongoing service needs and maintain a documented follow-up plan for the client relationship.

Capabilities & first 90 days

Essential capabilities

- Documented authority to provide credit assistance as a licensee, credit representative or representative of the hiring credit licensee before starting regulated work.
- Experience with Australian residential lending, lender policies and client discovery.
- Evidence of mortgage broking training and ongoing professional development appropriate to the appointment.

Useful experience

Client discovery | Lender panel research | Credit assistance | Best interests duty

Keep these desirable rather than essential unless the work requires them on day one.

Working relationships

Clients, broker support, processors and lender relationship teams. Confirm the actual owners and handoff routes.

First 90 days

Agree the pace, reviewer and measures with the person you hire.

30 days

Confirm appointment authority, learn the lender panel and complete supervised discovery and file reviews.

60 days

Manage an agreed client pipeline with documented rationale and timely communication.

90 days

Review file quality and client feedback with the manager and address recurring gaps.

How to apply

[Application route, closing date, contact and any adjustment request process.]

We assess candidates against the role-relevant criteria and use a fictional work sample.

Hiring guide

For the hiring team. Remove this page from the public advertisement.

Interview prompts

1. How would you explain and document a recommendation when the client's preferred option differs from the option your analysis supports?
2. Describe a relevant piece of work, the checks you used and what you did when the instructions or evidence were incomplete.
3. How would you organise competing deadlines, record your decisions and escalate a risk to the next handoff?

A practical work sample

Use a fictional fact find and supplied lender options to identify missing information, explain your comparison method and outline the records and approvals needed before proceeding. No live client advice is part of this exercise.

Use fictional information and the same instructions for shortlisted applicants. Agree adjustments and timing beforehand. Score accuracy, reasoning, communication and appropriate escalation; this exercise should not produce live client work.

Before posting

- Replace every bracketed field with the actual employer, working arrangement and pay terms.
- Choose the duties the role will really own; remove unrelated tasks and separate essential from trainable skills.
- Confirm the task authority, supervision, qualifications and access with the responsible employer or licensee.
- Check pay and conditions against the applicable employment requirements before advertising.
- Use the same role-relevant selection criteria and fictional work sample for shortlisted applicants; invite adjustment requests.
- Name the reviewer and agree realistic first-90-day outcomes before the person starts.

Employer reference points

ASIC: Credit authority and appointment

Fair Work Ombudsman: Pay and advertised conditions

Fair Work Ombudsman: A clear hiring process

OAIC: Information and access

[Open this role template online](#)