

JOB DESCRIPTION TEMPLATE

Parabroker

Support a mortgage broker with fact finding, lender policy research and application preparation while working within clearly assigned credit 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: Responsible mortgage broker or broking team leader]
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

- Gather and organise client objectives, financial information and supporting evidence for broker review.
- Prepare factual lender policy and serviceability comparisons with source notes.
- Draft application information and follow up on missing evidence under the broker's instructions.
- Escalate product choices, suitability questions and exceptions to the responsible broker.
- Version working calculations and record the source and date of policy assumptions.
- Return a concise preparation summary showing unresolved questions and the broker decision required.

Capabilities & first 90 days

Essential capabilities

- Experience in Australian mortgage broking support, loan processing or credit administration.
- Ability to work accurately with serviceability tools, lender policy and confidential borrower records.
- Understanding of the employer's documented authority, supervision and escalation boundaries.

Useful experience

Fact finding | Lender policy research | Serviceability preparation | Application support

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

Working relationships

Brokers, loan processors and policy research teams. Confirm the actual owners and handoff routes.

First 90 days

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

30 days

Learn the broker's preparation standard and test source tracing on fictional files.

60 days

Prepare consistent research and application working papers within assigned authority.

90 days

Reduce recurring preparation gaps through an agreed checklist change and review.

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. Two policy sources appear to conflict. How would you record the conflict and obtain a broker decision?
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

Compare two supplied fictional policy extracts with a sample fact find. Prepare a source-linked research note, list assumptions and mark decisions that belong to the broker.

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](#)