



1st Street Loan Referral Questions and Answers

A practical guide for Conxxion Independent Business Owners

This Q&A is here to support you before, during and after a 1st Street referral. Use it to quickly find answers about available loan services, accreditation, the customer journey, referral statuses, points and commission.

When a customer is ready, share your IBO Storefront link and a 1st Street broker will guide them through the lending process. You can return to this guide whenever a question comes up.

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About the partnership and services

1. Who is 1st Street?

1st Street is an Australian finance brokerage established in 2002 and operating Australia-wide. It holds accreditations with more than 40 lenders, giving customers broad lender representation. Its qualified brokers help customers discuss and apply for lending solutions, manage the application process and work with the lender selected for the customer.

2. What is Conxxion's role in the partnership?

Conxxion acts as a referrer. Conxxion and its IBOs do not provide lending advice, assess a customer's finances, recommend a loan, approve an application or act as the broker. 1st Street manages the lending discussion, credit assessment, application and settlement process.

3. Which loan services are available through Conxxion?

Customers can submit referrals through Conxxion for Home Loans, Investment Property Loans and Car Loans.

Please only refer customers to 1st Street who have a **genuine lending need** and are actively looking to buy or refinance within the next 12 months.

4. Can a customer refinance an existing car loan?

Yes. A customer can submit a referral to discuss refinancing an existing car loan, but refinancing is not always feasible or beneficial. The current lender may charge an early repayment, exit or fixed-rate break fee, and fees may also apply to the new loan. If the amount required to pay out the existing loan is higher than the vehicle's current value, the customer may need to contribute the difference and the refinance may not proceed. The 1st Street broker will assess the customer's position and explain any applicable costs. IBOs must not promise that the customer will qualify or save money.

5. Does the customer need to be an existing Conxxion customer?

No. Customers do not need to be existing Conxxion customers to use the referral service. Normal Conxxion warm-market requirements still apply.

6. Can an existing or previous 1st Street customer be referred?

Yes. An existing or previous 1st Street customer can be referred for a new loan or refinance. The referring IBO will be rewarded if the new loan settles, provided the referral is correctly attributed and meets the applicable eligibility and Compensation Plan requirements. An existing loan cannot be claimed retrospectively.

7. Who decides whether a loan is suitable or whether the customer qualifies?

The qualified 1st Street broker discusses the customer's needs and the lender assesses the application. An IBO must not assess eligibility or suggest that a particular loan, lender, rate or structure suits the customer.

Accreditation and who may refer

8. Do I need to complete accreditation before referring a customer?

Yes. An IBO must complete the 1st Street Accreditation training and successfully complete the quiz before referring a customer to 1st Street. The quiz requires all questions to be answered correctly and may be retried as many times as needed.

9. How often must I renew my accreditation?

Accreditation must be renewed annually. To make the renewal process easier to manage, the accreditation due date will align with each IBO's annual IBO renewal date. Conxxion will send a reminder 15 days before the due date, and the IBO is responsible for completing the accreditation renewal on time.

10. What does accreditation allow me to do?

Accreditation permits an IBO to introduce 1st Street and direct a customer to the approved referral form by sharing their IBO Storefront link. It does not authorise the IBO to provide credit assistance, detailed credit advice or financial advice.

11. Can I refer myself or someone in my household?

Yes. Self-referrals and household referrals are allowed and receive the same treatment as other eligible referrals. The person applying must complete their own referral form, provide consent and speak directly with 1st Street.

12. Can I refer friends or family?

Yes, provided the referral follows Conxxion's warm-market rules. Share your personal IBO Storefront link and let the customer decide whether to submit an enquiry. Do not pressure the person or advise them about a loan.

How the referral works

13. How do I make a referral?

- Share your personal IBO Storefront link with the customer.
- Ask the customer to complete the short referral form themselves.
- Let the customer know that a 1st Street broker will contact them.
- Leave all loan discussions, document collection and application support to 1st Street.
- Advise the customer to click the Submit button only once and allow a couple of minutes for the form to process. Clicking it more than once may create duplicate leads.

14. Does the customer need to have a property or vehicle selected before submitting a lead?

No. The customer does not need to have a specific property or vehicle selected before submitting a lead. However, they should have a genuine lending need and be actively looking to buy or refinance within the next 12 months. A 1st Street broker can discuss the next steps and help the customer prepare. Details of the property or vehicle will generally be required later before final approval and settlement.

15. Does a customer need to submit a separate lead for each loan type?

Yes. The customer must submit a separate referral form for each loan type they want to discuss, using the IBO's Storefront link each time. For example, a Home Loan enquiry and a Car Loan enquiry require two separate leads. Each form should relate to one loan type only.

16. What happens after the customer submits the form?

A 1st Street broker contacts the customer to discuss their needs. The broker then manages the paperwork, assessment and lender process. If the loan is approved and the customer proceeds, the lender releases the funds and the loan settles.

17. How quickly will the broker contact the customer?

The broker will aim to contact the customer within one business day. Leads submitted outside business hours, including after hours on Friday, over the weekend or on a public holiday, may be followed up on the next business day. Some brokers may be available during the weekend, depending on their availability.

If the customer is still waiting to be contacted, there is no need to submit another lead. Please allow until the end of the next business day for the broker to follow up. If the broker is unable to reach the customer initially, they will make further contact attempts and may leave their details so the customer can return the call directly.

18. Who should the customer contact after submitting an enquiry?

The customer should deal directly with their 1st Street broker about the enquiry, loan options, rates, eligibility, documents and application progress. If a customer asks the IBO a loan-specific question, the IBO should refer the customer back to the broker.

19. Can I complete the referral form for the customer?

No. The IBO should share their IBO Storefront link and the customer must complete and submit the form themselves. The IBO must not enter information, choose answers or submit the form on the customer's behalf.

20. What if the customer asks me for help with the form?

The IBO should not complete or answer any part of the form for the customer. The form asks for basic information the customer is expected to provide about themselves and the loan they are interested in, including their name, contact details, loan type and, where relevant, their current lender and rate if known. It is essential that the customer reads the disclaimer and personally agrees to their details being shared with 1st Street. If a customer cannot independently use the online form, the IBO should not enter the information for them. Contact product@conxxion.com so an approved support option can be arranged.

21. Can I collect payslips, bank statements, identification or other financial information?

No. Do not request, receive, photograph, copy, forward or store a customer's financial or identification documents. The customer must provide those documents directly to 1st Street through the process the broker provides.

22. How is the referral attributed to me?

The customer should use your personal IBO Storefront link so the enquiry can be attributed to your IBO account. The customer must still complete and submit the form themselves.

23. What happens if the same customer submits applications using different IBO Storefront links?

Only one lead per customer loan application will be accepted and rewarded. A lead is created when a customer submits an application using an IBO Storefront link. If the customer submits more than one application for the same loan product using different IBO Storefront links, the first application is the valid lead and only the IBO attached to that application is eligible for the associated reward.

If there has been no recorded activity for six consecutive months from the lead submission date, the original lead is treated as inactive. 'No recorded activity' means the customer has not progressed the application with 1st Street, such as responding to the broker, providing requested information or documents, or taking another recorded step towards the loan. If the customer then submits a new application for the same loan product using a different IBO Storefront link, the new application is treated as a fresh lead and supersedes the original IBO's claim.

24. Which loan or referral statuses will I see in my Personal Customer List?

- Incomplete: the referral has been submitted but the loan has not settled. It is not eligible for points or commission yet.
- Active: 1st Street has confirmed to Conxxion that the loan has settled. Points and commission apply in line with the Compensation Plan.
- Cancelled: the customer decided not to proceed; the lead was identified as a duplicate because the same customer submitted the same type of loan enquiry more than once; or an active loan has been fully repaid, discharged, refinanced or otherwise closed. Points and commission do not apply once the referral or loan is Cancelled.

25. Will I be rewarded if a customer I referred later takes out another loan through 1st Street?

Yes. If a customer originally referred by the IBO later settles another eligible loan through 1st Street, the IBO will also be rewarded for the new loan, subject to eligibility and attribution requirements.

To ensure the IBO attribution is correctly recognised, the IBO should advise the customer to submit a new lead for the additional loan using the designated referral process.

26. Will I receive email updates when a referral status changes?

Yes. Conxxion relies on status updates from 1st Street and will send the relevant notification when Conxxion becomes aware of a change. Notifications are sent when the customer submits the lead, when the loan settles and becomes Active, when the customer decides not to proceed, and when an active loan is fully repaid or otherwise becomes Cancelled.

27. How should the customer follow up on their loan application?

If the customer wants an update on their loan application, the customer should contact the broker directly. IBOs should not seek routine application updates on the customer's behalf.

28. What should I do if referral or reward information appears to be missing?

If a referral is not appearing in your Personal Customer List, email product@conxxion.com. The Product team will work with 1st Street to investigate the missing referral.

For queries relating to commissions, including commission calculations, eligibility, payment cycles or missing commission, IBOs should submit an online enquiry through the [Contact Us form](#) or contact **IBO Support on 1300 767 226**.

When contacting either team, include enough information to identify the referral and investigate the query, but do not send customer financial documents.

29. What happens if a Home Loan customer pauses repayments?

The Home Loan remains visible in the Personal Customer List, but it stops generating points and commission while repayments are paused or the account is not in good standing. Points and commission can resume when the customer returns to good standing and 1st Street confirms the updated status. If no monthly repayments are made for more than three months, the Home Loan moves to Cancelled status.

What IBOs can and cannot say

30. What is credit assistance?

Credit assistance includes suggesting or recommending a specific loan or lender, assessing whether a loan suits a person's circumstances, or helping a person apply for a credit contract. It is a regulated activity under the National Consumer Credit Protection Act. Connexion IBOs are not licensed to provide it.

31. What can I say to a customer?

- "Fill out this referral form and 1st Street will be in touch about your home or car loan."
- "1st Street works with a range of lenders to help find a loan that suits your needs."
- "1st Street offers a free, no-obligation initial chat about your loan."
- "A 1st Street broker can discuss rates, products and eligibility with you."
- "The referral form is simple and only takes a few minutes."

These statements provide factual information and direct the customer to the qualified broker without recommending an outcome.

32. What must I not say?

- "I can get you a better or lower rate."
- "You will save money or thousands of dollars."
- "This lender or loan is the best option for you."
- "You will definitely be approved."
- "You should refinance or choose this loan."
- "Your repayments will be lower."

These statements may amount to advice, an unsuitable recommendation, a savings claim or a guarantee. They may also mislead the customer.

33. Can I compare lenders, loan products or rates?

No. You may factually state that 1st Street works with a panel of lenders. Only the 1st Street broker may compare options or explain which loan, lender, rate or feature may suit the customer's circumstances.

34. Can I recommend that a customer refinance?

No. You may ask whether the customer would like to speak with a broker about their Home Loan, Investment Property Loan or Car Loan, but you must not recommend refinancing or suggest that it will save money.

35. Can I share my own experience or a customer testimonial?

No. Do not use your own savings, approval, rate or experience, or another customer's testimonial, to persuade someone to use 1st Street. One person's experience does not establish what another customer will receive.

36. Can I create or edit my own marketing material?

No. Use only current, pre-approved Conxxion marketing and sales materials. Do not create your own posts, flyers, claims or scripts, and do not alter approved wording in a way that adds a rate, saving, guarantee, recommendation or testimonial.

37. Can I say that approval takes 24 hours?

Do not promise 24-hour approval. Approval can be as fast as 24 hours, subject to the lender. Actual timing depends on the customer, the documents supplied, the lender and the loan type. Use only the exact approved wording when this claim appears in current material.

38. Does the customer pay 1st Street a broker fee?

1st Street's core loan services are provided free of charge. In a small number of specific circumstances, a fee may apply. This is uncommon and will always be communicated upfront before any work proceeds.

Settlement and referral rewards

39. When is a referral rewarded?

An eligible referral is rewarded only after the loan has settled, subject to the [Conxxion Compensation Plan](#) and all eligibility and attribution requirements. A submitted enquiry or loan approval alone does not qualify as settlement.

40. What does settlement mean?

Settlement is the point at which the approved loan completes and the lender releases the funds. This is different from the customer submitting an enquiry or receiving conditional or formal approval.

41. How long does a loan usually take to settle?

Timing depends on the customer's circumstances, document readiness, the lender and whether the customer has already selected a property or vehicle. The following timeframes are a general guide only.

Loan type	Typical time to settlement	Main driver of timing
New Home Loan	Around 4 to 8 weeks from a signed contract, or around 3 to 6 months when the customer is starting without a property	How quickly documents are supplied and whether the customer has selected a property
Home Loan refinance	Around 4 to 6 weeks	The discharge process with the existing lender
Car Loan	Approval may take several days to around 2 weeks, followed by around 1 to 3 days for funds to be released	Complete documents and confirmation of the vehicle

Important: These timeframes are estimates only. IBOs must not promise approval or settlement by a particular date.

42. What happens if the loan is declined, the customer withdraws or the loan does not settle?

If the loan is declined, the customer withdraws or the loan does not settle, no compensation will be awarded to the IBO for the referral.

43. How are loan points and Monthly Commissionable Revenue calculated?

Points and Monthly Commissionable Revenue are determined by the approved and drawn loan amount at settlement, not the amount originally applied for. Where a loan is drawn in stages or later varied through a redraw, top-up or partial repayment, points and Monthly Commissionable Revenue are recalculated against the outstanding balance at each monthly commission run. Points and Monthly Commissionable Revenue may move between tiers as a result.

44. Where can I find the commission structure, points and revenue details?

Refer to the current [Conxxion Compensation Plan](#) for the commission structure, points, Monthly Commissionable Revenue, qualification requirements and other payment details.

45. Do Home Loans count towards the Customer Bonus?

No. Home Loans are excluded from the Customer Bonus. As a launch incentive, the referring IBO receives a \$100 bonus once an eligible Home Loan settles, subject to correct attribution and the applicable Compensation Plan requirements.

46. How long are loan points and commission payable?

Car Loans: Points and Commission are payable for a maximum of 36 months from the month of settlement, or until the loan is repaid, refinanced or discharged, whichever occurs first.

Home Loans and Investment Property Loans: 'Life of customer' means for as long as the loan remains active and undischarged with the panel lender under which it originally settled.

For Car Loans, Home Loans and Investment Property Loans, Points and Commission are paid only while the referred loan is active. They cease from the date the loan is repaid in full, discharged, refinanced away from the panel lender or otherwise ceases.

47. When will points, commission or a bonus be paid after settlement?

Payment timing depends on the settlement date and follows the same commission and CAB processing cycle as other Conxxion products. Refer to the [Commissions & CAB Payment Schedule](#) in Conxxion Resources for the applicable cut-off and payment date.

48. Will an eligible referral made during the soft launch still be recognised?

Yes. Conxxion will retain eligible referrals made during the soft launch and honour any applicable commission or bonus retrospectively once the payment process is active, provided the referral is correctly attributed, the loan settles and all Compensation Plan requirements are met.

49. Can points, commission or a bonus be clawed back after payment?

Yes. Points, commissions, CABs and bonuses may be clawed back in accordance with the Compensation Plan. For 1st Street loans, the clawback period is 90 days from the settlement date. Please refer to the [Conxxion Compensation Plan](#) for the full clawback conditions.

50. Can I ask 1st Street for the customer's financial or application details?

No. The customer deals directly with 1st Street about their financial information and loan application. Information accessible to an IBO is limited to the referral status needed for attribution and reward administration, subject to privacy requirements.