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under LMG Broker Services Pty Ltd ACN 632 405 504 Australian Credit Licence
517192

Scott Beattie

Business Development Manager
Cube Home Loans as part of
Cube Central



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Your full financial situation would need to be reviewed prior to acceptance of any offer or product.

How I started

(ie 1990 – 2005 BC - that's Before Cube)

2005 to now!



ACHIEVEMENTS

2024

- Top 10 Business - QLD (LMG – Biggest Aggregator in Australia) Qld State President FBAA – Scott Beattie

2023

- Top 100 Business – Australia (LMG)
- Winner – Best Independent Office – QLD (5th time in 8 years)
- Best New Broker - Nevada Matthews (client, then broker, now co-owner of Cube Central)
- Premier Broker – LMG – Nevada Matthews
- 50 Million Loan Portfolio – LMG (Scott Beattie & Nevada Matthews)
- 25 Million Loan Portfolio – LMG (Spencer Clarke) Qld Vice-President FBAA – Scott Beattie

2022

- Top 20 Broker Australia (Rate My Broker) – Scott Beattie
- Top 5 Broker Qld (Rate My Broker) – Scott Beattie
- CBA Elite Broker – Scott Beattie and Nevada Matthews Premier Broker – LMG – Scott Beattie
- 25 Million Loan Portfolio – LMG (Scott Beattie and Nevada Matthews)

2021

- Finalist – Best Independent Office – Qld



ACHIEVEMENTS

2020

- Winner – Best Independent Office

2019

- Winner – MFAA Qld Diversified Business Award (& National Finalist)
- Finalist – Best Independent Office - Qld
- All Round Broker of the Year – Scott Beattie

2018

- Finalist – Best Independent Office – Qld
- Finalist – Diversification Program of the Year

2017

- Winner – Best Independent Office – Qld
- Winner – Editor’s Choice – Qld
- Top 30 Broker – Australia – Prospa
- Prospa Ambassador of the Year – Scott Beattie

2016

- Winner – Best Independent Office – Qld
- Connective Credit Representative of the Year – Scott Beattie
- Top 5 Broker – Broker IQ – Scott Beattie
- Finalist – MFAA (Qld) Diversified Business of the Year
- Prestige Broker – ANZ
- Silver Broker – Suncorp



ACHIEVEMENTS

2015

- **Winner – Best Independent Office – Qld**
- **Connective Excellence Marketing Award**
- **Finalist – Brokerage of the Year – Diversification**
- **Finalist – Best Finance Broker (Qld) - Scott Beattie**
- **Premium Broker – Bankwest**
- **Gold Status Broker – St George Bank**
- **A+ Prestige Advantage Broker – Westpac**
- **Prestige Broker – ANZ**
- **Silver Broker – Suncorp**

2014

Finalist – Broker of the Year – Diversification

2011

Winner – Brokerage of the Year – Diversification

2009

Elite Business Writer (Adviser Magazine) – Scott Beattie

Top 5 (Bankwest) Loan Writer – QLD

4 Star Broker – NAB/ NAB Broker

Gold Status Broker – St George Bank

2008

Top 5 Loan Brokerage (Australian Loan Company / ALCo)

Top 100 Broker – Bankwest

Tip 100 Introducer – ING

Platinum Broker – Finware

2007

50 Million Loan Portfolio – FAST (now LMG)

Top 100 Broker – Bankwest

2006

Most Effective Mortgage Broker Partner

2005

Highest Achieving Independent Mortgage Broker



What's your point of difference?

- **Free Service?**
- **After Hours Appointments?**
- **Lender Panel?**

**So, what's a brokers point of difference?
AND, what drove us to implement some?**

Hint – it was in August 2007!



**What
did
we
do?**

1800 phone number

- 1) Four (working) Hour Callback Guarantee**
- 2) 5 Day Loan Update Guarantee**
- 3) 13 Month Loan Guarantee**

1800 Phone Number

Give Me 5!

**We also diversified our business –
What could we offer which was valuable to our
clients but didn't conflict with our referral
partners.**



Brand

Original Concept with 4 x squares

QUESTION FOR YOU:

- **Your Brand – Is it adaptable?**



WHAT'S THE POSITIVES?

- **Additional Income**
- **One Stop Shop / Insulating your client**
- **Additional referrals from White Label business partners**
- **Perception of size of Company / Bigger than you really are**
- **Control over Process**
- **Client retention and less need for a client to go to another Competitor (who may offer 1 or more of your products)**
- **Attractive to Business Growth to new Staff/Brokers**



ANY
NEGATIVES?



WHAT'S THE POTENTIAL DOWNSIDES?

- Diversification is a distraction?
- Client confusion of services offered
- Managing referral partners which conflict with your diversification.
- Additional training requirements of staff and referral partners



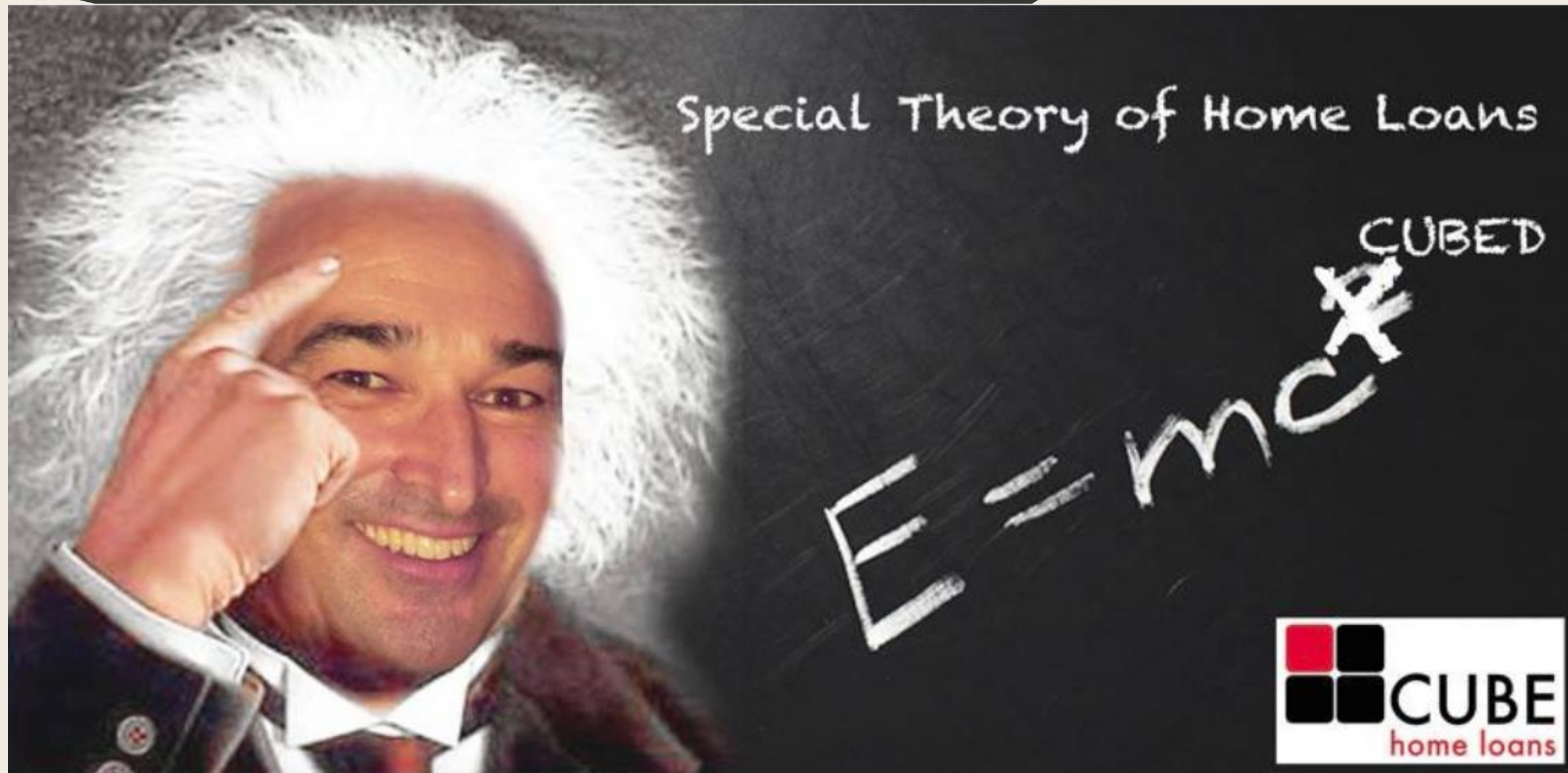
LESSONS LEARNT

- CUBE SOLAR
- CUBE PLAN & PROTECT (Now former Business Partners)
- CUBE REALTY
- CUBE ACCOUNTING & BOOKKEEPING
- CUBE PLANT & EQUIPMENT
- POTENTIAL LOSS OF REFERRAL PARTNERS



How we look





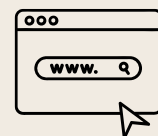
Cube Home Loans / Cube Central



1800 774 756



info@cubecentral.com.au



cubehomeloans.com.au or cubecentral.com.au