



I am joining MFAA as an Individual Member at the Finance Broker level - as I have a Certificate IV in Mortgage Broking and less than 2 years of loan writing experience

How to join MFAA?

1. Create a login for yourself via our [website](#) (top right)
2. Review the list below – **What will I need to supply MFAA?** - and obtain these documents. The National Criminal History Check and Credit Report can take up to 7 working days to obtain. MFAA can supply an instant Credit Check for \$20 when you apply for membership.
3. Complete the [MFAA Initial Compliance Pack](#) online via our [Learning Hub Store](#).
4. Login and apply for Membership at Join and Renew/New membership

What will I need to supply MFAA?

All required documents should be uploaded as part of your membership application. MFAA require the following:

1. completion of the [MFAA Initial Compliance Pack](#).
2. a copy of your current External Dispute Resolution (EDR) Scheme membership certificate (AFCA)
3. a copy of your Professional Indemnity (PI) Insurance certificate
4. a copy of your National Criminal History Record Check_which is no more than 3 months old
5. a copy of a photograph identification document
6. a copy of your Credit Report (no more than 3 months old). Note: The MFAA can do this check but cannot provide a copy of the document to you. The fee is \$20.
7. a copy of your Certificate IV of Mortgage Broking education certificate
8. a copy of your current Resume / Curriculum Vitae (CV)
9. a completed Mentor Confirmation form (find this form when applying to join online). Your mentor can be an MFAA member who is an experienced loan writer (more [here](#)) or you can enrol in the [MFAA Mentoring Program](#)
10. an ACL/CR number or Letter of Intent from your aggregator.

Obtaining the Diploma of Mortgage Broking

MFAA regard the Diploma of Mortgage Broking as the minimum educational standard. If you have a Certificate IV of Mortgage broking, you must complete the Diploma within 12 months of joining MFAA. This is a requirement to renew your membership at the end of your first year of membership.

How much is MFAA membership?

New membership consists of a one-off joining fee, plus an annual membership fee. See [here](#) for the current fees.

What other requirements apply to MFAA membership?

All applications for MFAA membership:

- must be of good character and repute and a fit and proper person to be an MFAA Member
- must not be currently Bankrupt, or subject to control under the Bankruptcy Act 1966
- will not be accepted for MFAA membership if they have a charge pending involving fraud or dishonesty or have been convicted of, or found to have committed, an offence concerning fraud or dishonesty
- must not be an externally-administered body corporate as that expression is defined in the law
- must be over 18 years of age
- must ensure documents submitted to join MFAA or renew membership are true and accurate
- must reside in Australia holding either Australian or New Zealand citizenship, or permanent resident status in Australia*

* Applicants who reside in Australia and hold an Australian work visa will be considered on a case-by-case basis. You must provide a certified copy of your work visa and a signed copy of the [Declaration by Sponsor form](#).

- must be appropriately licensed or appointed under the National Consumer Credit Protection Act 2009

Declaration: All applicants complete an online declaration as part of the online application, attesting to being a fit and proper person to be an MFAA member. Additional information may be required subject to the answers given.