



## Who are your most important referral partners?



**Daniel O'Brien**  
director  
PFS Financial Services

"At PFS Financial Services, our most important referral partners are our clients. We generally don't focus on generating referral business. Rather than advertising, we focus on word of mouth and repeat business from our database, which we achieve solely on the back of good service and advice.

If clients deal with a dedicated, hard-working broker, are given information in plain English and receive honest, expert advice, they will generally be happy. If they are happy, they will tell other people. Business then snowballs from there.

We definitely deal with some great referral partners, but 75% of our business is from our own database. Referrers are nice to have, but they aren't the be all and end all – especially if they want commission!

I'd personally rather be in control of my own destiny and have clients lining up to see me because 'I'm the best guy to deal with', according to their friend or relative."



**Deslie Taylor**  
owner  
Mortgage Choice Beenleigh

"My customers are my most important referral partners because they understand my business and value my service. As such, they are more than happy to refer me on to their family, friends and work colleagues.

Better yet, the leads I receive from my customers tend to have the best conversion rates. Knowing this, I do not hesitate to ask my customers for referrals. The best part about asking for client referrals is that it is a low-investment, high-reward activity.

I make sure I provide every single customer with a service experience that is second to none. Following that, I tell my customers that if they are happy with my service, the best way they can thank me is by referring me on to others."



**Mark Burton**  
franchisee  
Aussie Liverpool

"At Aussie Liverpool we have a mixture of referrers. They range from real estate agents who invite us to attend their open homes, to accountants, solicitors and financial planners. While they don't provide us with large volumes ongoing, many of our partners refer anything from one customer per month to one per week. Where possible we like to reciprocate by giving referrals in return; one listing to a real estate agent is worth many loan referrals, as the income per transaction is much higher.

However, it's certainly not based purely on helping each other generate income; they are valued referrers because we have taken time to get to know them and understand their businesses. We know that the service we provide to their customers is a reflection on them as they risk their reputation by referring their valued clients. Likewise, we have to be sure that they will treat our customers well, so it's an important two-way partnership."