

# Reference Guide - CBA Approved to Recruit ACL

We have simplified the criteria to attain CBA Approved to Recruit status to recognise the efforts by Aggregators and ACLs to lift quality standards

ACL type	Performance	Outcome
Large Sub Group (40 brokers or more) & Sub Group (10-39 brokers)	Meets 4 metrics or more	Automatically 'CBA Approved to recruit'
	Meets 3 metrics or less	Unapproved
Small ACLs (5-9 brokers) & Very Small ACLs (2-4 brokers)	Meets 5 metrics	Automatically 'CBA Approved to recruit'
	Meets 4 metrics + 20% Elite	Automatically 'CBA Approved to recruit'
	Meets 4 metrics but does not have 20% Elite	Unapproved
	Meets 3 metrics or less	Unapproved
Individual ACLs	Elite broker	Automatically 'CBA Approved to recruit'
	Not an Elite broker	Unapproved

## The ACL/broker quality metrics are:

- Interest Only / Owner Occupier Mix
- HEM Reliance
- Submission Efficiency
- Conversion
- Customer Satisfaction

- ACLs will need to meet the thresholds outlined in the table in order to meet “CBA Approved to Recruit” status. Only those ACLs with CBA Approved to Recruit status can apply for CBA accreditation on behalf of a broker.
- An ACL’s status does not impact the ability for the brokers aligned to that ACL to conduct business with CBA, nor does it affect the service level that an ACL or those brokers receive.
- ACL performance will be reviewed on a six-monthly basis to determine who is CBA Approved to Recruit for the proceeding six months. **There are no exceptions outside this process**
- CBA will be tracking the performance of ACLs on a quarterly basis to understand who is tracking well and who may need further support.
- If you would like any further information on the performance of your ACL, please speak with your CBA Representative.

