



Ratib Zaman Expands Australian Finance and Technology Ecosystem as Oxcel Broker Network Grows Nationally

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Oxcel expands its national broker network from three to more than 60 brokers in 18 months, supported by technology and operations.

Australian finance entrepreneur Ratib Zaman is expanding the operations supporting Oxcel Finance following the growth of the company's national broker network from three brokers to more than 60 brokers in 18 months.

The expansion has been accompanied by continued development across finance technology, lending, asset finance, mortgage broking and operational support. These activities are intended to provide the infrastructure required to manage a larger broker network and increasing finance activity across Australia.

Oxcel's broker network growth has taken place during a period of higher borrowing costs, increased operating expenses and changing credit conditions for Australian small and medium sized businesses. As the network has expanded, the company has invested in systems and operational resources designed to support brokers with administration, compliance, applications and ongoing business management.

Technology has become an important part of that infrastructure. Oxcel's approach is to automate repetitive administrative processes while retaining direct involvement from brokers and support personnel in areas that require communication, judgement and relationship management. Zaman describes the operating principle as: "Technology does the heavy lifting. People build the relationships."

Oxcel has invested in proprietary technology to support broker onboarding, compliance, finance applications, commissions, settlements and ongoing business administration. The systems are designed to reduce repetitive administrative work while allowing brokers and support teams to remain involved in areas requiring client communication, individual assessment and lender discussions.

"We are in the people business first, finance second," Zaman said. As the broker network has grown nationally, Oxcel has continued developing its technology to support increased broker and transaction volumes. The expansion of Oxcel forms part of a broader group of finance and technology activities associated with Zaman. His business interests currently span finance aggregation, commercial lending, asset finance, mortgage lending, broker technology and automotive finance technology.

BIXCEL operates in commercial lending, while technology businesses and projects including DealerCore and the group's broker management infrastructure address different operational requirements within lending, broking and automotive finance. These operations serve different functions within the finance process. Broker networks provide distribution and client relationships, lending businesses provide finance capabilities, and technology supports the administrative and operational processes connecting those activities.

The businesses are being developed with shared operational requirements in mind rather than solely as independent ventures. This structure has also increased the need for technology capable of supporting finance applications, broker administration, settlements and other processes across different areas of the organisation. Although the core finance businesses remain focused on the Australian market, some of the technology, operations and support functions associated with the organisation extend internationally.

The businesses and broker network collectively support hundreds of people through employees, brokers, technology personnel, operational teams and offshore support functions in Australia and overseas. The international operating structure provides access to teams working across different functions and time zones while supporting the Australian finance operations.

According to Zaman, the use of overseas teams is not solely based on operating costs. The structure also provides access to specialised personnel who can contribute to technology and operational functions while creating employment opportunities in the markets where those teams are located. Australian brokers, employees and partners continue to manage local finance activities and relationships, while international teams provide support across selected technology and operational functions. The structure has developed alongside the expansion of the broker network and the increasing technology requirements associated with managing finance operations at a larger scale.

The increase from three brokers to more than 60 brokers nationally in 18 months has changed the operational requirements of the Oxcel network. A larger broker network requires processes for onboarding, compliance, lender interactions, finance applications, commissions, settlements and ongoing broker support. Oxcel has therefore developed its broker network and supporting infrastructure concurrently.

Technology is being used to centralise and automate appropriate administrative functions, while support teams continue to work directly with brokers on finance applications and operational requirements. The company maintains that human involvement remains particularly relevant when an application does not fit standard lender policies or when a broker needs additional assistance with a transaction.

For clients and business owners, direct communication with finance professionals also remains part of the service model. The combination of technology-based administration and direct broker support is intended to provide an operating structure that can accommodate further network growth while maintaining access to people when individual finance matters require additional attention.

Technology development extends beyond Oxcel's immediate broker operations. DealerCore and the group's other technology initiatives are being developed around requirements within finance and automotive related activities. The projects form part of an effort to improve the management of workflows, applications and administrative processes across different areas of the lending process.

The focus is on practical functions rather than replacing the relationships between brokers, lenders and clients. Automation can manage repetitive tasks, data movement and workflow requirements, while finance professionals remain responsible for matters requiring assessment, communication and individual decision making. This model also provides the businesses with a common operational approach across different finance activities. As lending, broker distribution and technology operations develop, the supporting systems are intended to connect processes that would otherwise require separate administrative workflows.

Following the broker network expansion achieved over the past 18 months, Oxcel plans to continue developing its national network and the technology and operational systems supporting it. Current areas of

development include broker management technology, workflow automation, lending capabilities and systems serving finance and automotive related businesses. The longer-term operational focus is on infrastructure supporting how finance is originated, processed, distributed and managed. This includes continuing to develop systems capable of supporting the broker journey from onboarding and compliance through to applications, commissions, settlements and ongoing business administration.

The company's Australian finance operations will remain central to this development, supported by its broker network and technology and operational teams in Australia and overseas. For Zaman, technology remains a tool for improving how people work rather than an objective in itself. The approach is based on reducing repetitive administration while maintaining direct relationships between brokers, lenders, clients and support personnel. As Oxcel's national broker network develops, the company plans to continue investing in the infrastructure required to support its brokers and related finance activities.

About Oxcel Finance

Oxcel Finance is an Australian finance business operating across broker services and related finance activities. Led by Ratib Zaman, the business has expanded its national broker network while developing technology and operational infrastructure supporting broker onboarding, compliance, finance applications, commissions and settlements. Related business activities include commercial lending, asset finance, mortgage lending and finance technology. Further information about Oxcel Finance is available at oxcel.com.au, and information about Oxcel Broker Services is available at oxcelbrokerservices.com.au. The company can be contacted at contact@oxcel.com.au.

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