

ONECALL MELBOURNE

Agent Handbook

Everything I know — cars, certification, finance, and how I talk to people

By the end of this, you should sound like me on the phone.

The quiz at the end checks you actually do — 15 questions, 80% to pass.

Part 0 — Before Anything Else

This handbook exists so that when you talk to someone, you sound like someone who's actually been through it — not someone reciting rules off a page.

Why I'm the one writing this

I came to Melbourne as an international student and spent my first year making the exact mistakes I now help people avoid. I applied to around sixty jobs on Seek and got nothing back — not one call. Since then I've been hired at Maccas, Coles, a grocery store, in sales, cleaning, kitchen hand work and aged care support — every one of them through an actual interview, none through a connection.

I've inspected, negotiated and walked away from more used cars than I can count, for myself and for friends who asked me to come along. I've been knocked back for finance without anyone explaining why, and I've since learned exactly why.

People started asking me things. Then their friends started asking. At some point it stopped being favours between friends and became a proper thing, so I gave it a name and built the systems you're now part of.

What this handbook is actually for

I can't sit down with every agent one-on-one every time a question comes up. This is the next best thing — everything I'd tell you over a coffee, written down properly.

The actual goal

By the end of this, you should be able to answer almost anything a customer asks the way I would — and know exactly when the right answer is "let me check with Samsul" instead of guessing.

That second part matters as much as the first. Knowing more doesn't mean deciding more — it means recognising good and bad situations faster, and knowing precisely where your job ends and mine begins.

Part 1 — How OneCall Works

OneCall Melbourne exists to be the person students call before they make an expensive mistake — buying a car, getting a qualification recognised, or trying to get finance with no local credit history.

We work in three areas:

- **Cars — finding the right one, checking it properly, negotiating**
- **Certification — connecting genuine tradespeople and workers with registered training organisations who can formally recognise experience they already have**
- **Finance — introducing people to licensed brokers who work with students, low credit history, and casual income**

As an agent, your job touches all three, but in one very specific way: you introduce. You do not sell, quote, promise, or process anything yourself. That's not a formality — it's the whole model, and it's what keeps this safe for you, for the customer, and for the business whose name is on everything.

Why the rules in this book matter

Some of what follows will feel stricter than you'd expect for "just referring a friend." There's a reason for every rule, and most of them exist to protect you specifically:

- If you promise something OneCall can't deliver, the customer's anger lands on you first.
- If a certification referral turns out to be for experience someone doesn't actually have, the regulator's investigation follows the paper trail back through whoever helped arrange it.
- If you discuss loan terms or approval chances, you're stepping into a regulated activity you're not licensed for.

None of this is complicated once you know it. That's what this book is for.

Part 2 — Your Role as an Agent

What you do

- Notice when someone actually needs help — a car, a certificate, finance
- Send them the OneCall form link
- Make sure they select your name on the "Who referred you?" question
- That's it. From there, it's Samsul's job.

What you never do

This is fine to say

"OneCall helps students with cars, certificates and finance — want me to send you the link?"

"I don't know the exact price, but Samsul will tell you

This is never okay

"I can get you approved for finance."

"This car is definitely worth \$X."

straight."

"I've used them before, it's worth a message."

"I'll get your certificate sorted even without the experience."

Taking any cash from a customer yourself.

Registration — how you get credit for a lead

1. The customer fills in the OneCall form themselves.
2. They select your name under "Who referred you?"
3. That's the only thing that counts. A name mentioned to Samsul in a WhatsApp message, with no form, is not registered — it's too easy to lose or dispute later.
4. Once registered, that customer is yours for 90 days.
5. You're paid after Samsul is paid by the dealer, provider or broker — not when the customer first shows interest.

Part 3 — Cars: Everything You Need to Know

You don't need to be a mechanic. You need to know enough to have a genuinely useful conversation and recognise the moment to bring Samsul in.

The basics

- Body types: sedan, hatch, SUV, ute, wagon
- Manual vs auto — most students want auto, mention it early in the conversation
- Fuel type matters for running cost: petrol is cheapest to buy, diesel suits high highway kms, hybrid suits mostly city driving
- Odometer alone means nothing without service history — a well-serviced 150,000km car often beats a neglected 80,000km one

Reading a listing the way I do

Before you even mention a car to Samsul, glance at these — it'll make the conversation with the customer faster and more useful:

- Engine size and cylinders — bigger isn't automatically better, it should match how the person actually drives
- Transmission — confirm auto vs manual before anyone gets excited
- Kilometres per year — divide odometer by age; well over 20,000km/year on a private car is worth asking about
- How long it's been listed — a good car at a fair price rarely sits for weeks

What "reliable" generally means

As general reputation — not a guarantee for any single car, condition and history always matter more:

- Toyota and Honda petrol engines have the strongest reputation for going well past 250,000km with basic servicing
- European cars (BMW, Mercedes, Audi, VW) are often cheaper to buy used but noticeably more expensive to service and repair — worth flagging before someone falls for a cheap German car without knowing why it's cheap
- Timing chains generally outlast timing belts and avoid a costly scheduled replacement — worth checking which the car has

Negotiating on evidence, not attitude

- Pull two or three comparable listings before naming a number
- Point to something specific — a repair it needs, a service item overdue — not a vague "it's too expensive"
- A patient buyer with evidence beats an aggressive one, every time

The paperwork people will ask about

- RWC (Roadworthy Certificate) — required to register a car in Victoria, confirms basic safety

- PPSR — Personal Property Securities Register, the \$2 check for money owing, write-off or theft status
- LMCT — Licensed Motor Car Trader number, must appear on every dealer ad in Victoria
- Rego transfer — the buyer's responsibility, due within 14 days of purchase

The OneCall Check — mention this, it builds trust instantly

- PPSR check on every car before an offer is made
- Service history matched against the odometer
- Real market value from comparable listings, not just the asking price
- Never pay a deposit before inspecting — a genuine seller will always wait

If someone asks "what's this car worth?"

Don't guess a number. Say: "Send me the listing and I'll get Samsul to check it properly — PPSR, history, real market value. Costs you nothing to ask first."

Part 4 — Certification: Read This Section Twice

This is the most important part of the whole handbook. Get this wrong and it isn't a small mistake — it can end someone's visa, and it can end OneCall.

What RPL actually is

Recognition of Prior Learning lets someone who has genuinely worked in a field for years get that experience formally assessed and certified — without sitting through training in something they already do every day. A registered training organisation (RTO) does the actual assessment. OneCall never assesses anyone; we only connect genuine candidates to a registered provider.

The one rule that overrides everything else

Only genuine, provable experience qualifies. No exceptions.

If someone hasn't actually done the work, this isn't a shortcut for them — and helping them try is not a favour, it's the exact pattern regulators actively investigate and prosecute.

The person holding a certificate for work they never did is the one most exposed if it's ever checked — a job, a visa condition, an employer audit.

What genuine evidence actually looks like

- Payslips or superannuation statements showing the employer and dates
- A written reference from an employer or supervisor, with contact details
- Photos of the person's own work — a tradesperson's job site, a chef's kitchen
- Someone who will personally confirm it if the RTO calls them

A verbal claim on its own — "I've done this for years, trust me" — is not evidence. It's a starting point for a conversation, not something to send through.

What actually happens after a referral

The RTO reviews the evidence and decides — they may ask further questions or request a practical demonstration. It's a real assessment, not a formality, and the timeline varies. Set that expectation honestly rather than implying it's fast or guaranteed.

Fields this usually comes up in

- Aged care and disability support
- Hospitality and food service
- Construction trades
- Cleaning and facilities
- Retail and customer service

Screen BEFORE you send the form — ask these

1. How many years have you actually worked in this field?
2. Can you show payslips, references, or an employer who'll confirm it?
3. Are you currently working in it, or did you recently?

If the honest answers are thin — a few months, no documentation, nobody to confirm it — this probably isn't a fit. Say so kindly, and don't send them through anyway hoping it works out.

What you never do

- Never help anyone write, improve, or embellish their evidence
- Never tell someone "just say you've done 3 years" if they haven't
- Never promise a certificate outcome — the RTO decides, not you, not Samsul

If someone doesn't have genuine experience

Say: "This one's probably not a fit — it only works if you can actually show the experience. If that changes, come back and we'll look again."

That's a complete, correct answer. You're not the bad guy for saying it — you're protecting them.

Part 5 — Finance: The Short, Strict Section

OneCall is not a licensed credit provider. Discussing loan terms, rates, or approval chances is a regulated activity, and it's not something you or Samsul are licensed to do. What follows is short because the rule is simple — but understanding why helps you talk about it confidently.

Why students actually get declined

- No credit history isn't the same as bad credit — it's an empty file, not a damaged one, and that's a different, more solvable problem
- Big banks want permanent full-time payslips; other lenders assess casual and ABN income differently
- Every application leaves a mark — five rejections make the sixth harder, so scattering applications makes things worse, not better

What Shariah-compliant finance is, in plain terms

Some lenders structure finance without interest, using profit-sharing or lease-to-own arrangements instead. If a customer asks about this, you now know the term — but same as everything else finance-related, the actual arrangement goes through Samsul to a licensed provider.

What you can say

- "Banks knock a lot of students back — doesn't mean it's impossible. Worth a message to Samsul."
- "There are lenders who actually work with student visas, including Shariah-compliant options."

What you never say

- Any specific interest rate, repayment figure, or approval likelihood
- "I can get you approved" — nobody can guarantee that, ever
- Anything that sounds like you're assessing their application

Every finance question, without exception, goes straight to Samsul.

Part 6 — How I Actually Talk to People

This isn't about closing a sale. It's about noticing when someone actually needs help and being straightforward about what OneCall does.

The approach

- Lead with what you genuinely know. Refer what you don't.
- Ask before you pitch. Understand their situation first — a car budget, a work history, a visa type.
- It's fine to say no. If it's not a fit, don't force it through — one honest "this probably isn't for you" builds more trust than ten pushed referrals.

Natural openers that work

- "Are you looking for a car? I know someone who checks them properly before you buy."
- "Have you got years of experience in [field] but no certificate for it? Worth asking about."
- "Banks knock back a lot of students — there's actually a way around that, want the details?"

What good introducing sounds like vs what pushing sounds like

Introducing (this is the job)

One honest mention, once.

Answering their questions if they ask.

Sending the form if they say yes.

Pushing (never do this)

Following up repeatedly after a no.

Making it sound urgent or limited.

Promising an outcome to get them to say yes.

Common questions, answered honestly

Real questions people ask, and how I'd actually answer them:

"Isn't this just a markup? Are you making money off me?"

Some partners pay me a referral fee when a deal goes ahead. You never pay more because of it — I'll tell you straight if it applies to your situation.

"Why not just use Carsales or Facebook Marketplace myself?"

You can, and plenty of people do. What I add is the checking — PPSR, service history, real market value — before you hand over money, not after.

"Can you just get me approved for finance somehow?"

No — and honestly, be careful of anyone who says yes to that. I connect you to a licensed broker who assesses it properly. That's the only honest path.

"What if the training organisation says no to my certificate?"

Then it says no. Nobody can promise an outcome, and I won't pretend otherwise — but if your experience is genuine, it's always worth asking.

Part 7 — The Whole System, So You Can Navigate It

Knowing how the pieces fit together means you can point people to the right place with confidence, instead of just saying "message Samsul" for everything.

- **onecallmelbourne.com** — the website. Separate pages for Cars, Certification, Finance and About. Good to send someone who wants to read before they message anyone.
- The enquiry form — the only real entry point. Every genuine lead, from anyone, goes through this. Your name gets attached here, nowhere else.
- The public WhatsApp community — free tips, open questions, where trust gets built before anyone even needs a referral.
- The private agents channel — updates, targets, and recognition for agents specifically. Not seen by customers.
- Your leads portal — a private link showing your own leads, their status, and what's owed to you. Check it any time instead of asking.

Part 8 — Getting Paid

Cars — tiered commission

Commission scales with the sale price. Your share is your agreed split of the figures below (confirm your % with Samsul before your first referral).

Car price	OneCall commission	Paid when
Under \$10,000	\$300 – \$500	Sale completes
\$10,000 – \$20,000	\$500 – \$2,000	Sale completes
Over \$20,000	Assessed per car	Sale completes

Meeting a monthly volume target on cars earns a bonus on top of your per-sale commission — ask Samsul what this month's target is. This bonus exists because there's no downside to more genuine car sales.

Certification — flat commission, no volume bonus

Certification commission is a flat \$200 per completed, genuine referral, split at your agreed percentage.

Why certification has no volume bonus, when cars do

A bonus for hitting a number creates pressure to enrol people to make the number — even the borderline ones. That pattern is the single thing regulators investigate most in this industry right now.

Instead: after 3 months of clean, genuine referrals, your split percentage increases. That rewards you for getting it right consistently, not for going fast.

This isn't red tape — it's what keeps this business, and your name attached to it, safe long enough to be worth something.

The rules that end the arrangement

- Spamming groups or people who didn't ask
- Promising outcomes you can't guarantee
- Sending someone through certification screening you know isn't genuine
- Discussing finance terms or approval odds
- Fabricated or duplicate leads

Appendix — Agent Knowledge Check

You need 12 out of 15 correct (80%) to pass.

Read carefully — some wrong answers sound reasonable. That's on purpose: it's exactly the kind of mistake that causes real problems, so the quiz is built to catch it.

1. A customer asks if a car's price is fair. What do you do?

- A) Send it to Samsul for a proper check** ✓ *correct answer*
- B) Give your best guess
- C) Tell them to just buy it

2. How does someone become your official referral?

- A) You message Samsul their name
- B) They fill in the form themselves** ✓ *correct answer*
- C) You fill in the form for them

3. How long does a referral stay under your name?

- A) 30 days
- B) Forever
- C) 90 days** ✓ *correct answer*

4. Someone has 2 months' experience and no proof. What do you do?

- A) Send them anyway, let the provider decide
- B) Tell them it's not a fit yet** ✓ *correct answer*
- C) Tell them to say it's been longer

5. What does OneCall actually do for certification?

- A) Connect people to a real training provider** ✓ *correct answer*
- B) Give out the certificate ourselves
- C) Help write their evidence

6. A customer asks about loan interest rates. What do you say?

- A) Give a rough number
- B) Say approval is basically guaranteed
- C) Say that goes to Samsul** ✓ *correct answer*

7. Why is there no bonus for fast certification sales?

- A) It pays less than cars
- B) Speed pressure causes bad referrals** ✓ *correct answer*
- C) Samsul just forgot to add one

8. A customer wants to pay you in cash. What do you do?

- A) Take it, pass the rest to Samsul later
- B) Take it only if it's small
- C) Never take it yourself** ✓ *correct answer*

9. What matters most before a certification referral?

- A) How fast they want it
- B) Real proof of experience** ✓ *correct answer*

C) Their budget

10. A customer says no to OneCall. What do you do?

A) Let it go ✓ *correct answer*

B) Bring it up again later

C) Explain why they're wrong

11. What actually counts as proof of experience?

A) A confident answer

B) Payslips or a reference ✓ *correct answer*

C) A photo of their resume

12. Why can "no credit history" still work out?

A) It's the same as bad credit

B) It always means decline

C) It just means no file yet ✓ *correct answer*

13. Customer asks: "can you get me approved?" Honest answer?

A) Probably, if you ask nicely

B) A broker can check properly ✓ *correct answer*

C) Yes, leave it with you

14. Does OneCall's fee make the customer pay more?

A) No ✓ *correct answer*

B) Yes

C) Only sometimes

15. What happens after a genuine referral is sent in?

A) The certificate arrives next day

B) OneCall makes the final call

C) They properly check it first ✓ *correct answer*

Scoring

Need 12 out of 15 to pass. Didn't make it? No problem — re-read the section and try again. This isn't about memorising answers, it's about actually knowing the rules.