

THE BROKER TIMES

PROMPTS

Knowledge base template

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This is what turns a generic chatbot into *your* front desk. Fill it in, then paste it into the KNOWLEDGE BASE section at the bottom of `system-prompt.md`.

Be specific. The agent can only say what is in here. Anything you leave vague, it will either refuse to answer or hand over — which is the correct behaviour, but a thin knowledge base means a lot of unnecessary handovers.

Two kinds of information go in here. Most of it is for the agent to say out loud. Some of it — your minimum trading time, minimum turnover, minimum ABN age, loan size limits, maximum asset age, lender criteria — is only so the agent knows which enquiries are worth capturing properly. The system prompt forbids it from ever repeating those figures or telling anyone they are above or below one. Write them down anyway. They make the agent smarter without making it a credit adviser.

Budget an hour. It is the highest-value hour in this whole build.

THE BUSINESS

- Trading name:
 - Legal entity and ABN:
 - Australian Credit Licence number, or credit representative number and the licensee:
 - Office address:
 - Service area (be honest — "all of Australia, remotely" is fine if true):
 - Hours a human is actually available:
 - Main phone number:
 - Email:
 - Website:
 - Booking link:
 - Privacy policy URL (the agent links to this the first time it asks for anything financial — if you do not have one, get one before you go live):
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THE PEOPLE

- Broker name(s), and one line each on what they specialise in:
- Who a new enquiry should be booked with:
- Support/admin contact, if clients deal with one:

WHAT YOU DO

The agent's opening menu offers four options: **Business loan, Vehicle & equipment, Home loan, Personal loan**. Fill in every area you actually write. If you do not write one of the four, say so here — the agent will hand those enquiries straight to a human rather than pretending. Better still, delete that row from the menu so it is never offered.

Business loans

- Do you write these at all:
- Types (working capital, cash flow, line of credit, stock, expansion, fit-out, ATO debt, invoice finance, merchant cash advance):
- Minimum trading time you'll consider:
- Minimum turnover you'll consider:
- Minimum and maximum loan size you'll write:
- Will you look at ATO debt or defaults:
- Anything in business lending you do NOT do:

Vehicle and equipment finance

- Do you write these at all:
- Asset types (cars, utes, trucks, trailers, yellow goods, plant, machinery, fit-out):
- New and used, and any age limit on a used asset at the time of purchase:
- Maximum asset age at the END of the loan term (lenders price on this, not on age today):
- Dealer sales, private sales, or both:
- Business use, personal use, or both:
- Minimum ABN age you'll consider:
- Minimum and maximum loan size you'll write:
- Anything in asset finance you do NOT do:

Personal loans

- Do you write these at all:
- Purposes you'll consider (car, renovation, consolidation, medical, travel, other):
- Secured, unsecured, or both:
- Minimum and maximum loan size:
- Will you look at applicants with defaults or a thin file:
- Anything in personal lending you do NOT do:

Home loans

- Minimum and maximum loan size you'll write:
- First home buyers:
- Upgraders / next home:
- Investment lending:

- Refinancing:
 - Construction:
 - Self-employed / alt-doc:
 - SMSF lending:
 - Anything in home lending you do NOT do:
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FEES

- Do you charge the client a fee? If yes, when and how much:
 - If you're commission-only from the lender, say so plainly:
 - Anything a client commonly assumes about cost that is wrong:
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THE LENDER PANEL

- Roughly how many lenders, and how you describe the panel:
 - Whether you can name lenders in chat (recommended: no — say "it depends on your situation" and let the broker discuss it):
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DOCUMENTS YOU NORMALLY ASK FOR

Write these out. This is one of the most common questions and the agent should be able to answer it without a handover.

- Business loan applicants:
 - Vehicle and equipment applicants:
 - Personal loan applicants:
 - PAYG home loan applicants:
 - Self-employed home loan applicants:
 - Refinance:
 - First home buyer / grant applications:
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PROCESS

- What happens after the first call:
 - Typical steps from enquiry to settlement, in plain language, with NO timeframes promised:
 - What the client needs to do at each step:
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THE TEN QUESTIONS YOU GET MOST

Write the question and the answer you'd be happy to see sent at 10pm without you reading it first.

1. Q: A:
2. Q: A:
3. Q: A:
4. Q: A:
5. Q: A:
6. Q: A:
7. Q: A:
8. Q: A:
9. Q: A:
- .0. Q: A:

OBJECTIONS AND AWKWARD ONES

- "What rate can you get me?" → (the agent already refuses; add anything you want it to say instead)
- "Are you cheaper than my bank?" →
- "I've been declined before" →
- "Do you charge?" →
- "I'm just looking" →

THINGS THE AGENT MUST NEVER SAY ABOUT YOUR BUSINESS

Anything you've been burned on before. Be specific.

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