

This document must be given to each borrower promptly after it appears likely that credit assistance will be provided.

Credit Guide and Quote

This document provides important information about the services we provide.

We are licensed to arrange loans and leases under the National Consumer Credit Protection Act 2009 (NCCP).

The NCCP regulates the activity of lending, leasing, and finance broking.

Key information

Our full name	Trigon Financial Pty Limited
ACN	144 472 846
Address	Suite 103, First Floor, 156 Pacific Highway ST LEONARDS NSW 2065
Phone	1300 054 140
Email	enquiries@trigonfinancial.com.au
Australian Credit Licence Number	392981
Internal Complaints Officer contact details	Complaints Officer Telephone: 1300 054 140 Email: enquiries@trigonfinancial.com.au
External Dispute Resolution Scheme contact details	CIO (Credit and Investment Ombudsman) Telephone: 1800 138 422 www.cio.org.au

Fees payable by you

We do not charge you for our services because we are paid commission by the financier. However, you may need to pay the financier's application fee, valuation fees, and other fees.

However, if your loan is repaid within a certain period after settlement the lender may require us to repay some or all the commission we were paid for the transaction. If this occurs we may charge you a fee to recompense us for the costs we incurred and the work we did in providing the services to assist you in obtaining your loan. The maximum amount of this fee will be the amount that the lender requires us to repay to it. You may obtain from us information about a reasonable estimate of this fee and how it is calculated.

Services we provide

We will:

- help you to choose a loan or lease which is suitable for your purposes;
- provide you with information on a broad range of financiers and products. Once you have chosen a loan or lease that is suitable for you, we will help you to obtain an approval; OR
- assist you to obtain an approval if you have already chosen a financier.

Our panel lenders

We source finance from a panel of financiers. Our present panel is attached. The financiers named below are the six financiers with whom we conduct the most business:

ANZ

Bank of Melbourne

Commonwealth Bank

NAB Broker

St George Bank

Westpac

We will need information from you

Under the NCCP, we are obliged to ensure that any loan or principal increase to a loan we help you to obtain or any lease we help you to enter is not unsuitable for you. To decide this, we may need to ask you some questions in order to assess whether the loan or lease is not unsuitable. The law requires us to:

- make reasonable inquiries about your requirements and objectives;
- make reasonable inquiries about your financial situation;
- take reasonable steps to verify that financial situation.

Credit will be unsuitable if at the time of the assessment, it is likely that at the time the credit is provided:

- you could not pay or could only pay with substantial hardship;
- the credit will not meet your requirements and objectives.

For example, if you can only repay by selling your principal place of residence, it is presumed that the loan will cause substantial hardship unless the contrary is proved. For this reason we must ask you to provide a significant amount of information. It is therefore very important that the information you provide us is accurate.

We must provide you with a copy of our preliminary credit assessment of your application if you ask within 7 years of when we assist you. We are only required to give you a copy of the preliminary credit assessment if we give you credit assistance.

If we arrange a loan for you to purchase or refinance real estate, remember you must make your own enquiries about the value of the real estate and its potential for future growth.

Commissions received by us

We may receive commissions from the lenders and lessors who provide finance for you as our customers. These are not fees payable by you. You may, on request, obtain from us information about a reasonable estimate of those commissions and how the commission is worked out.

We may have a volume bonus arrangement in place with certain lenders and lessors who provide finance for you under which those financiers may pay us additional commission depending on the total volume of business we arrange with them. These are not fees payable by you.

Commissions payable by us

We source referrals from a broad range of sources. For example, we may pay fees to call centre companies, real estate agents, accountants, or lawyers for referring you to us. These referral fees are generally small amounts and accord with usual business practice. These are not fees payable by you. You may, on request, obtain from us information about a reasonable estimate of those fees and how the fee is worked out.

Our internal dispute resolution scheme

We hope you are delighted with our services, but if you have any complaints you should notify us by contacting our Complaints Officer by:

Telephoning: 1300 054 140

Emailing: enquiries@trigonfinancial.com.au

Writing to: Suite 103, First Floor, 156 Pacific Highway, St Leonards NSW 2065

or by speaking to any representative of our business who will refer you to the Complaints Officer.

You should explain the details of your complaint as clearly as you can. You may do this verbally or in writing.

When we receive a complaint, we will attempt to resolve it promptly. We hope that in this way we will stop any unnecessary and inappropriate escalation of minor complaints.

Our external dispute resolution scheme

If we do not reach agreement on your complaint, you may refer the complaint to an ASIC Approved External Dispute Resolution (EDR) Scheme. Our external dispute resolution provider is specified above. External dispute resolution is a free service established to provide you with an independent mechanism to resolve specific complaints.

You can obtain further details about our dispute resolution procedures and obtain details of our privacy policy on request.

Things you should know

We don't make any promises about the value of any property you finance with us or its future prospects. You should always rely on your own enquiries.

We don't provide legal or financial advice. It is important you understand your legal obligations under the loan, and the financial consequences. If you have any doubts, you should obtain independent legal and financial advice before you enter any contract.

Questions?

If you have any questions about this credit guide or anything else about our services, just ask at any time. We're here to help you.

Our credit representatives

We have appointed a number of credit representatives to provide services.

Details of the credit representative you are dealing with are set out below.

Credit representative's full name	David Mark Roberts
Address	Suite 1, 2A Gloucester Avenue, Berwick Vic 3806
Phone	0418 650 400
Email	mark.roberts@trigonfinancial.com.au
Credit Representative Number	407887
External Dispute Resolution Scheme contact details	CIO (Credit and Investment Ombudsman) Phone 1800 138 422 www.cio.org.au

The information specified above applies specifically to the credit representative. In addition:

- The credit representative may receive the whole or part of the commissions and fees referred to above directly or indirectly from us as the licensee. You may, on request, obtain information from the credit representative about a reasonable estimate of those commissions and how the commission is worked out.
- The six financiers listed above are based on usage by the licensee not by the credit representative.

QUOTE

Borrower(s) full name(s) (you) Address Phone Email	
Services to be provided	We will attempt to arrange the loan/ lease (s) specified below for you: Lender: Loan Type: Loan Term: Repayment Type: Initial Interest Type: Interest Rate: New Loan Amount: Requirement:
Maximum fee or charge payable by you	\$ _____ including GST. Our commission is paid by the lenders. However, if you repay or refinance the loan within a certain period after settlement, the lender may require us to repay some or all of the commission we were paid by the lender. If this occurs, you must, at our request, pay us a fee to recompense us for the costs we incurred and the work we did in providing the services to you in obtaining your loan. The maximum amount of this fee will be the amount that the lender requires us to repay to it. You must pay us any such fee within seven days of us asking you to do so. There are no other fees and charges payable by you to us however you may be liable to pay fees to the financier.
Amount payable if finance is not provided	\$ _____ including GST.

Acceptance

By signing this document you agree to the terms set out in this quote and to pay the fees specified above by the time specified above. After you have signed this document in duplicate, we will give you a copy to keep.

 APPLICANT 1 SIGNATURE

 APPLICANT 2 SIGNATURE

 COMPANY SIGNATURE

 APPLICANT 1 NAME

 APPLICANT 2 NAME

 COMPANY NAME

Date : _____

Date : _____

Date : _____

SCHEDULE OF PANEL FINANCIERS

ANZ
Bank of Melbourne
Commonwealth Bank
NAB Broker
St George Bank
Westpac
Adelaide Bank
AMP Banking
Australian First Mortgage
Bank of QLD
Bank of SA
BankWest
Better Mortgage Company
Bluebay
Bluestone
Circle Credit Union
Citibank
Collins Securities
Connective Essentials
Connective Smart Options
Connective P&E
Deposit Power
FirstMac
Gateway Credit Union
GE Personal Loans
Heritage
Homeloans Ltd
Homestart Finance
Iden Group
ING Direct
Keystart
La Trobe Financial
Liberty Financial
Loan Avenue
Macquarie Bank
Mainstream Capital Corporation
ME Bank
Merchant Mortgages
Mortgage Ezy
National Australia Bank
Paramount Mortgage Services
Pepper Homeloans
Police & Nurse Mutual Banking
REDZED
RESICOM
Suncorp
The Rock Building Society
Teachers Mutual Bank
Victorian Mortgage Group
Wide Bay Australia

Privacy Disclosure Statement and Consent

Trigon Financial Pty Limited (Trigon) is collecting personal information about me/us. This notice is to inform me/us of my/our rights under the Privacy Act.

I/we acknowledge that under the Privacy Act, Trigon can collect and disclose my/our personal information for the purposes agreed to in this Privacy Disclosure Statement and Consent. The information will only be disclosed as agreed, except as permitted or required by law. I/we have the right to access the personal information held by Trigon by contacting Trigon at Level 1, Suite 103, 156 Pacific Highway, St Leonards NSW 2065 and/or 1300 054 140 and/or enquiries@trigonfinancial.com.au.

I/we appoint Trigon as my/our agent to obtain my/our credit information from a credit reporting body on my/our behalf.

I/we understand and agree that Trigon may obtain confirmation of my income, employment and/or residential information.

Trigon may use the information to assess my/our credit application for personal or commercial credit, or to be a guarantor and/or to assess a credit application of a Company where I/we hold a director's position;

- The information I/we provide will be held by Trigon.
- Trigon may use the personal information I/we provide for the purposes of arranging or providing credit and for direct marketing of products and other services offered by Trigon or an organisation Trigon is affiliated with or represents. I/we have the right to request not to receive direct marketing material.
- Trigon may disclose personal information to any industry body, tribunal, court or otherwise in connection with any complaint regarding the approval or management of my/our loan – for example if a complaint is lodged about Trigon or the lender.
- Trigon may disclose personal information about me/us as required by law, or to any organisation involved with providing credit to me/us such as my/our employer/s to verify information I/we have provided, or any organisation providing online verification of my/our identity, or any other associates or contractors or business partners of Trigon, including, for example, statement printing houses, mail houses, lawyers, accountants, or people considering acquiring or taking an interest in Trigon's business or its assets.
- If I/we do not provide my/our personal information Trigon may be unable to assist in arranging a loan.

I/we agree that Trigon may collect and use my/our personal information as specified above.

You may gain access to the personal information that we hold about you by contacting us. A copy of our privacy policy can be obtained at www.trigonfinancial.com.au or by contacting us by telephone on: 1300 054 140. Our privacy policy contains information about how you may access or seek correction of the information we hold about you, how we manage that information and our complaints process.

Signed

Signed

Signed

Print name in full

Print name in full

Print name in full

Date :

Date :

Date :