

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

Credit Guide

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 ACN	Trigon Financial Pty Limited 144 472 846
Address	Suite 601, Level 6, 12-14 O'Connell Street Sydney NSW 2000
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	Australian Financial Complaints Authority (AFCA) Telephone: 1800 931 678 Email: info@afca.org.au GPO Box 3 MELBOURNE VIC 3001 Website: www.afca.org.au

Customer First Charter

Our priority is to you, our customer. We place your finance needs above those of any lender, our company or our aggregator, Connective.

Our duty is to ensure, based on information provided to us by you, that you obtain a loan which is appropriate (in terms of loan amount and structure), affordable, suitable for your stated needs and requirements and delivered in a responsible manner which provides you with a good outcome.

We will be transparent about products and options and applicable fees and charges. We will communicate in simple to understand language and act with the highest standards of integrity. We are committed to ensuring the product selected will meet your stated needs and requirements at the time of providing credit assistance.

This Credit Guide contains important information about us, the services we provide and the Credit Representative operating under our credit licence. It also contains:

- information about fees and charges that may be payable by you to us
- commissions that we may receive when we are acting as a credit representative
- commissions that we may pay to third parties for introduction of business and
- information about what you should do if you have a complaint or dispute regarding our services.

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.

Services we provide

We will:

- help you to choose a loan or lease or other financial product 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.

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.

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.

Details of any fees or commissions being paid to the referrer will be included in the Proposal Disclosure document we provide to you when credit assistance is provided.

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 601, Level 6, 12-14 O'Connell Street, Sydney NSW 2000

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	PO Box 131, Beaconsfield Vic 3807
Phone	0418 650 400
Email	mark.roberts@trigonfinancial.com.au
Credit Representative Number	407887
External Dispute Resolution Scheme contact details	Australian Financial Complaints Authority (AFCA) Telephone: 1800 931 678 Email: info@afca.org.au GPO Box 3 MELBOURNE VIC 3001 Website: www.afca.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 below are based on usage by the credit representative.

LENDER PANEL

We are authorised to engage in credit activities and provide assistance to obtain loans for you from a panel of lenders. The following are the lenders through which we have conducted the most business in the last financial year.

Lender	% of total settlements
ANZ	18.22%
Commonwealth Bank	13.06%
ME Bank	10.95%
Virgin Money	9.87%
Macquarie Bank Mortgage Solutions	8.32%
National Australia Bank	7.18%

The total number of lenders we have settled loans with in the last financial year: **17**

Panel Lenders available and those with whom we hold Accreditation and Preferential Service Offering*.

Lender	Accreditation	Preferential Service Offering	Lender	Accreditation	Preferential Service Offering
86 400	YES		IMB Bank	NO	
Adelaide Bank	YES		ING Direct	YES	
AMP Banking	YES		International Acceptance Pty Ltd	NO	
Angle Finance	NO		Iron Capital Holdings	NO	
ANZ	YES		Judo Capital	NO	
Aussie Bonds	YES		Keystart Home Loans	NO	
Australian Motorcycle & Marine Services	NO		La Trobe Financial	YES	
Auswide Bank	YES		Latitude Financial	YES	
Automotive Financial Services	NO		Liberty Financial	NO	
BankWest	YES		Loan Avenue	YES	
Bank of China	YES		Loans Today	YES	
Bank of Melbourne	YES	YES	Macquarie Bank Mortgage Solutions	YES	
Bank of Queensland	YES		Macquarie Leasing	YES	
Bank SA	NO		ME Bank	YES	
Better Choice Home Loans	YES		Medfin	NO	
Better Mortgage Management	YES		Metro Finance	NO	
Bluebay Home Loans	NO		Mortgage Ezy Pty Ltd	YES	
Bluestone	YES		My State	YES	
Capital Finance	NO		National Australia Bank	YES	
Cashflow Finance	NO		Newcastle Permanent Building Society	NO	
Citibank	YES		OnDeck Capital	YES	
Classic Funding Group	NO		P & N Bank	NO	
Collins Home Loans	NO		Paramount Mortgage Services	YES	
Commonwealth Bank	YES	YES	Pepper Money	YES	
Connective Advance	NO		Plenti	YES	
Connective Essentials	YES		Prospa	YES	
Connective Plant & Equipment	YES		RedZed Lending Solutions	YES	
Connective Select	YES		Resimac	YES	
Connective Solutions	YES		Scottish Pacific	YES	
Deposit Assure	YES		Selfco Leasing	NO	
Deposit Power (deposit bonds)	YES		St George Bank	NO	
emoney	YES		Suncorp	YES	YES
Finance One	NO		Teachers Mutual Bank	YES	
Firefighters Mutual Bank	YES		Thorn Business Finance	NO	
FirstMac	YES		Trailblazer Finance	NO	
Flexigroup	NO		UNI Bank	YES	
Gateway	YES		Victorian Mortgage Group	YES	
Get Capital	NO		Virgin Money	YES	
Grow Finance Group	NO		Waddles Debtor Finance	NO	
Health Professional Bank	YES		Westpac	YES	YES
Heritage Bank (QLD/SA/VIC/NSW only)	YES		WISR Finance Pty Ltd	YES	
Homestart Finance	NO		Zip Money	NO	

*Preferential service offerings and programs

We may have access to tiered servicing programs through some lenders. These programs give you, as our customer, access to preferential services. Access to these programs is not based solely on the volume of loans submitted and does not entitle me to any additional commission outside of what I will disclose to you if a loan is submitted to one of these lenders. It should be noted that these preferential services do not provide customer discounts.

A copy can be provided on request.

Entertainment and hospitality register

We hold and maintain an entertainment and hospitality register. A copy can be provided on request.