Credit Guide

About Us

TRITON FINANCIAL ENTERPRISES PTY LTD is licensed under the National Consumer Credit Protection Act 2009.

The details of our licence are as follows:

Licensee Name	TRITON FINANCIAL ENTERPRISES PTY LTD
Address	Suite 4, 80 Kitchener Parade Bankstown NSW 2200
Australian Credit Licence Number	504338
Credit representative	Viktor Desovski, authorised credit representative 452048, trading as Apogee Lending Solutions
Offices	Melbourne: Suite 4, 210 Lower Heidelberg Road, Ivanhoe East VIC 3079 Sydney: Suite 1.15, 55 Miller Street, Pyrmont NSW 2009
Telephone	03 9497 2222
Email	viktor.desovski@apogeelending.com.au
Website	apogeelending.com.au

Your Best Interests

Our broker's priority is to you, their customer. We require our brokers place your finance needs above those of anyone else.

Our brokers are required to be transparent about products, your options, applicable fees, and charges as well any conflicts of interest. They will communicate in simple to understand language and act with the highest standards of integrity. They are committed to ensuring the product selected will meet your needs, requirements and be in your best interests at the time of assisting you obtaining finance.

Credit Guide

This Credit Guide contains important information about us, the services we provide and the activities of 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 the introduction of business; and
- information about what you should do if you have a complaint or dispute regarding our services and activities.

We are required to provide this document to you as soon as practicable after it becomes apparent that we are likely to provide credit assistance to you. We provide "credit assistance" when we:

1. Suggest or assist you in applying for:
    a. a particular loan with a particular lender; or
    b. an increase to an existing loan with a particular lender; or
2. Recommend that you remain in an existing loan contract.

Preliminary Assessment

Prior to providing credit assistance to you, we must assess whether the particular loan is “unsuitable”. A loan will be “unsuitable” based on the information you provide to us if:

1. You will be unable to repay the proposed loan or will only be able to repay the proposed loan with substantial hardship; or
2. The proposed loan does not meet your requirements and objectives.

We are required to document our findings that the proposed loan is not unsuitable by way of completing a Preliminary Assessment. The Preliminary Assessment will set out your:

- requirements and objectives;
- financial and relevant personal situation; and
- ability to repay the proposed loan.

We are also required to take reasonable steps to verify information provided by you to us.

This verification may include:

- requesting you for copies of documents that demonstrate your financial situation - in some cases we may also need to sight original documents, and
- contacting third parties to assist in verifying the information that you provide.

Obtaining a copy of the Preliminary Assessment

If we provide you with credit assistance, you may request a copy of our Preliminary Assessment anytime for up to 7 years and we must provide you with a copy of the assessment within the following timeframes:

Your request is made:	We will give you your assessment:
Before the Credit Day*	As soon as possible after we receive your request
Up to 2 years after the Credit Day	Within 7 business days after we receive your request
Between 2 to 7 years after the Credit Day	Within 21 business days after we receive your request

*The Credit Day is the date the credit contract (i.e. the loan) is settled or the loan amount is increased.

There is no charge for requesting or receiving a copy of the Preliminary Assessment.

Fees and charges that are payable by you in relation to our credit assistance

We may charge a fee for providing credit assistance to you. If applicable, details about these fees payable by you will be set out in a Credit Quote which we will give you prior to submitting your loan application.

Other fees and charges

You may have to pay other fees and charges (such as application fees, valuation costs and other applicable fees) to the lender or other parties. You should review the particular loan contract documentation for further details of any such fees and charges.

How do I get paid?

Our aggregator receives commission from the lenders and then pays us commission in relation to loan contracts (such as home and investment property loans).

An upfront commission is payable by lenders in relation to settled (drawn-down) loans and is calculated as a percentage of the loan amount. It is usually paid after settlement of the loan.

Trail commission is payable by lenders in relation to settled (drawn-down) loans. It is calculated monthly on the outstanding loan balance and is paid in arrears.

The upfront and trail commissions that we are paid by lenders are not payable by you. Details of commission to be received will be included in the Summary of Requirements and Credit Proposal document that we will provide you with when credit assistance is provided.

From time to time, I may also receive a non-commission benefit by way of training, professional development, entertainment, gift, conference attendance, sponsorship, or entry into a competition run by a lender or my aggregator, at no extra cost to you. The nature of such arrangements are temporary, and the occurrence and amounts are often not readily ascertainable, however if they are apparent as a result of assisting you with credit assistance, this will be disclosed to you.

Other people we deal with

Our aggregator

We have approval to utilise lenders and their loan products through the services of our aggregator Connective Broker Services Pty Ltd ABN 77 161 731 111, Credit Representative 437202 authorised under Australian Credit Licence 389328. The aggregator charges us a fee depending on our contract arrangements, consisting of:

- a share of commission that is paid by the particular lender;
- a membership fee for our business;
- a monthly fee for each of our accredited loan writers.

Commissions paid by Connective's lender panel are transparent and do not influence the broker or consumer choice. Connective is committed to quality consumer outcomes in all circumstances.

Referrers and referral fees

We obtain referrals from a range of sources, including accountants, financial planners, real estate agents and other people. If you were introduced or referred to us, we may pay the referrer a commission or a fee. Details of any commission or fees being paid to the referrer will be included in the Summary of Requirements and Credit Proposal document we provide to you.

Dispute resolution and complaints

We are committed to providing you with the best possible service, however we understand there may be times where you are not satisfied. If this occurs please inform us verbally or in writing with the exact details of your complaint, so we can work towards a prompt and fair resolution.

If we are unable to reach a satisfactory resolution, you can make a complaint in writing to the Australian Credit Licence holder, TRITON FINANCIAL ENTERPRISES PTY LTD. With regards to complaints resolution, we are mindful of the need to ensure that consumers are treated fairly and with respect during the complaints handling process. Any dissatisfaction with a credit representative operating under the licence will be handled in an efficient, timely and effective manner in accordance with ASIC regulations of Internal Dispute Resolution (IDR).

TRITON FINANCIAL ENTERPRISES PTY LTD details are:

Attention	Compliance and Complaints Handling Officer
Phone	03 9497 2222
Email	viktor.desovski@apogeelending.com.au
Website	apogeelending.com.au
Mail	Suite 4, 80 Kitchener Parade Bankstown NSW 2200
Apogee offices	Melbourne: Suite 4, 210 Lower Heidelberg Road, Ivanhoe East VIC 3079 Sydney: Suite 1.15, 55 Miller Street, Pyrmont NSW 2009

We hope that you will be satisfied with how we deal with your complaint. However, if your concerns remain unresolved, or you have not heard from us within 30 days, then you can have your complaint heard by an independent party. The complaint can be lodged with the Australian Financial Complaints Authority (AFCA):

Phone	1800 931 678 (free call)
Email	info@afca.org.au
Website	www.afca.org.au
Mail	Australian Financial Complaints Authority, GPO Box 3, Melbourne VIC 3001

Time limits may apply to complain to AFCA and so you should act promptly or otherwise consult the AFCA website to find out if or when the time limit relevant to your circumstances expires.

Things you should know

We don't provide tax, accounting, legal or financial planning advice.

It is important you understand your obligations under the loan and the financial consequences. If you have any doubts, you should obtain independent advice from an appropriately qualified professional before you enter any loan contract.

Our lender panel

We are authorised to engage in credit activities and therefore 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 over the last 12 months.

TRITON FINANCIAL ENTERPRISES PTY LTD's top six lenders are as follows:

1. Westpac
2. NAB
3. Commonwealth Bank
4. Connective Advance (Thinktank)
5. Connective Solutions (Pepper Money)
6. Macquarie Bank

Lender data

This section provides information about the lenders I am accredited with and loans settled with these lenders in the last financial year.

The top six lenders and their respective share of loans settled in the last completed financial year:

Lenders	% of total settlements
Commonwealth Bank	13.54%
Connective Advance (Thinktank)	10.11%
Connective Solutions (Pepper Money)	9.22%
NAB	15.96%
Pepper Money	2.74%
Westpac	41.73%

The total number of lenders I have settled loans with in the last completed financial year:

Number of lenders used
13

Panel lenders with whom I hold accreditation:

- AMP
- ANZ
- Auswide Bank
- Bank of China
- Bank of Melbourne
- Bankwest
- Better Mortgage Management
- Bluebay Home Loans
- Commonwealth Bank
- Connective Advance (Thinktank)
- Connective Athena (Athena)
- Connective Elevate (Bluestone)
- Connective Essentials (Advantedge)
- Connective Horizon (Brighten)
- Connective Select (Bendigo Bank)
- Connective Skip (Skip)

- Connective Solutions (Pepper Money)
- Firefighters Mutual Bank
- Firstmac
- Granite Home Loans
- Health Professionals Bank
- ING
- La Trobe Financial
- Macquarie Bank
- NAB
- OwnHome
- Pepper Money
- St George Bank
- Teachers Mutual Bank
- UniBank

Entertainment and hospitality register

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

Further Information

For more information about this Credit Guide or anything else regarding our services, just contact us at any time. We're here to assist you.

Apogee Lending Solutions. T 03 9497 2222, viktor.desovski@apogeelending.com.au, apogeelending.com.au.

Melbourne: Suite 4, 210 Lower Heidelberg Road, Ivanhoe East VIC 3079
Sydney: Suite 1.15, 55 Miller Street, Pyrmont NSW 2009

Credit Guide: Triton Financial Enterprises Pty Ltd, Viktor Desovski. Dated 19 November 2026. Our Privacy Policy explains how we handle your personal information.

Viktor Desovski is an authorised credit representative (452048) of Triton Financial Enterprises Pty Ltd ABN 20 139 381 874, authorised and regulated by ASIC under Australian Credit Licence 504338.