

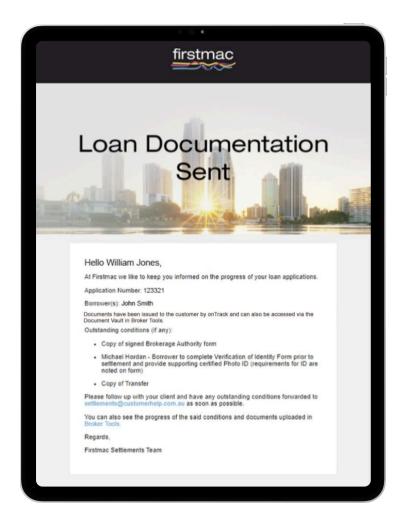
### onTrack User Guide

### Contents

Accessing Documents in Broker Tools	01
What is onTrack?	05
Customer onTrack Account Set Up	06
Accessing onTrack	09
onTrack Password Reset	
Completing Documents in onTrack	16
DocuSign	18
Viewing Welcome Letter	22
Firstmac Money Account Activation	26
Access Helper Guides from Firstmac onTrack	31

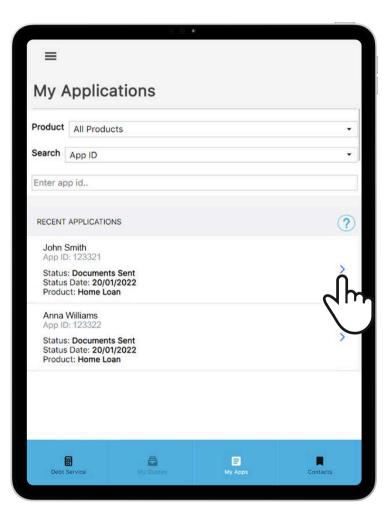
### Accessing documents in Broker Tools

Firstmac will advise you by email once the Loan Documents have been sent. **The Home Loan Contract for Signing** is sent to your customer at the same time.



### Step 2

To view a copy of the loan documents, simply log into **Broker Tools** and select **My Apps**. Search for the specific application indicated on the email and click on the **blue arrow**.



You will see the document pack conditions as **Waiting for customer to complete**. This indicates that the documents can be accessed by the customer in onTrack.

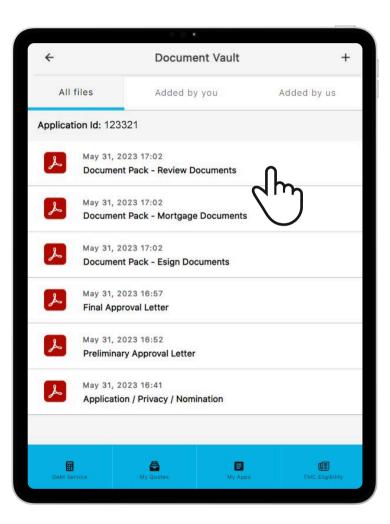
The condition will automatically update once the customer has returned the document pack.

-	• • •	0			
<del>~</del>	\$150,000	.00 Home	Loan		
Need (13)	Busy (	0)	Cor	mpleted (0)	
Application Id: 12	3321				
Security					
Please upload a	certificate of cur	rency for yo	our insu	rance.	>
Application					
Please print and Waiting for custom		age Docume	ent.		
Please provide lo Waiting for custom	the state was a set of the set of the set of the	etails.			
Evidence of lodg Mortgage Comp					>
John Smith					
Please read and Waiting for custom		e Loan Agre	ement		
Review and Cont Conditions Waiting for custom		nent and Mo	ortgage	Terms and	
Debt Service	A My Quotes	E My App:	R	Contacts	

### Step 4

To view the original loan documents sent to customers, click on the **Document Vault** icon.

÷	← \$150,000.00 Home Loan 📄 🏠 છ							
Need	(6)	Busy (0)		4m	(9)			
Applicatio	n ld: 12332	:1		$\bigcirc$				
Security								
Please up	oload a cer	tificate of curre	ncy for your	insurance.	>			
Applicatio	n							
	int and sig	n your Mortgag o complete.	e Document					
	ovide loan	repayment deta	ails.					
		ent of a Prior <mark>i</mark> ty home Loans Pt			>			
John Smit	h							
and a second second	ad and eSi customer to	gn your Home L o complete.	oan Agreem	ent				
Condition		Loan Agreeme complete.	nt and Morto	gage Terms	and			
Debt Servi	ce	My Quotes	E My Apps		Contacts			



All uploaded files by Firstmac for an application are displayed on this page. Click on the displayed document pack file to view and download the loan document.

### What is onTrack?

**onTrack** is our secure online portal for your customers to access their loan agreement and provide details required for settlement.

onTrack works on any computer or tablet, so your customer can access their documents electronically at the time and place that suits them.

onTrack is only available to individual applications at this time. SMSF, Company and Trusts applications will continue to be delivered by email.

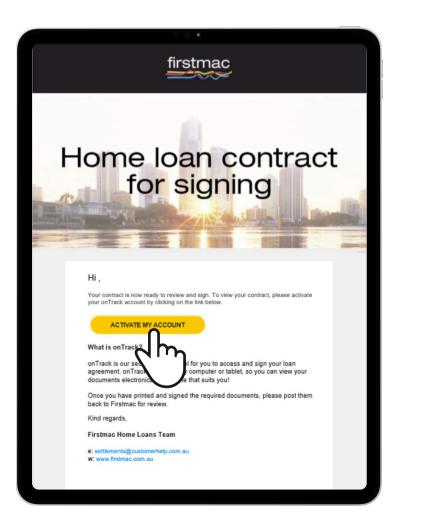


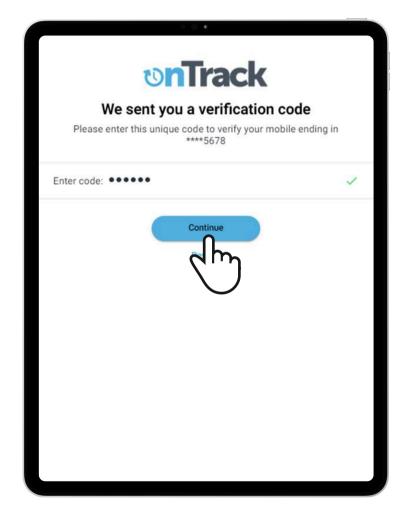
### Customer onTrack account set up

Your customer will receive the following email from Firstmac. They simply need to click the button **Activate My Account**.

### Step 2

Your customer will receive a verification code to their mobile phone. Enter the code on the website and click **Continue**.





ONTRACK SETU	P
Create a ne	w onTrack password
You will use this track the progre	s password together with your email address to login to onTrack and ess of your loan.
New Password	1
Confirm Passv	vord
CONTINUE	By clicking 'Continue' you accept our Terms and conditions
	• •

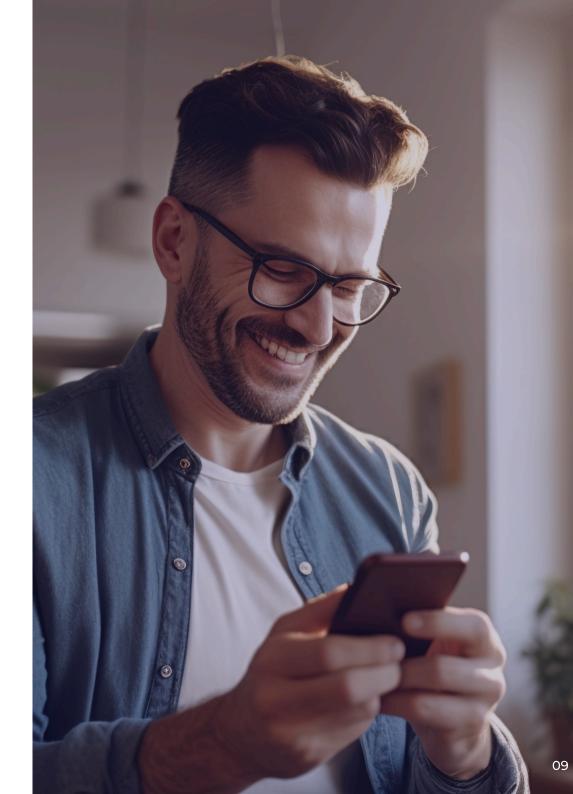
After entering the valid code, your customer will be required to set up a **New Password** and click **Continue**.

### Accessing onTrack

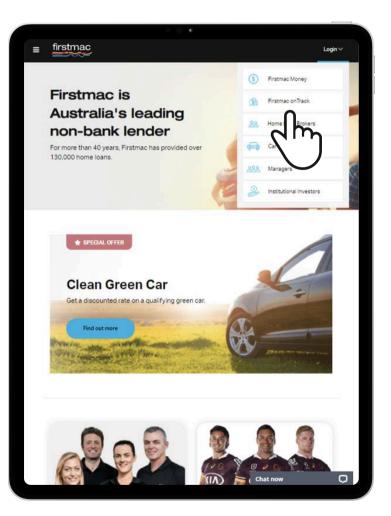
Customers can log in to onTrack at any time after setting up their initial password by visiting the Firstmac website.

An SMS code will be issued to the customer each time they attempt to log in. If the invalid code or password is entered 3 times their onTrack account will be locked.

If your customer did not receive the **onTrack Home Loan Contract For Signing** email they can simply go to the Firstmac website.

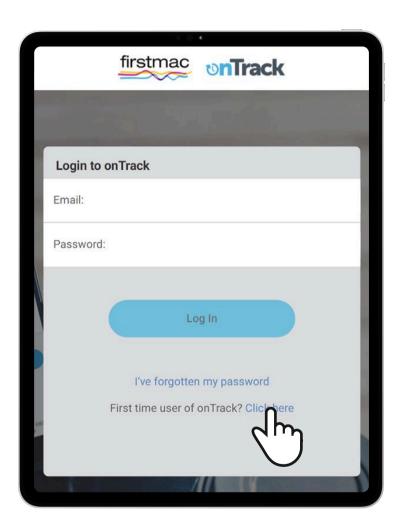


Click Login, select Firstmac onTrack.



### Step 2

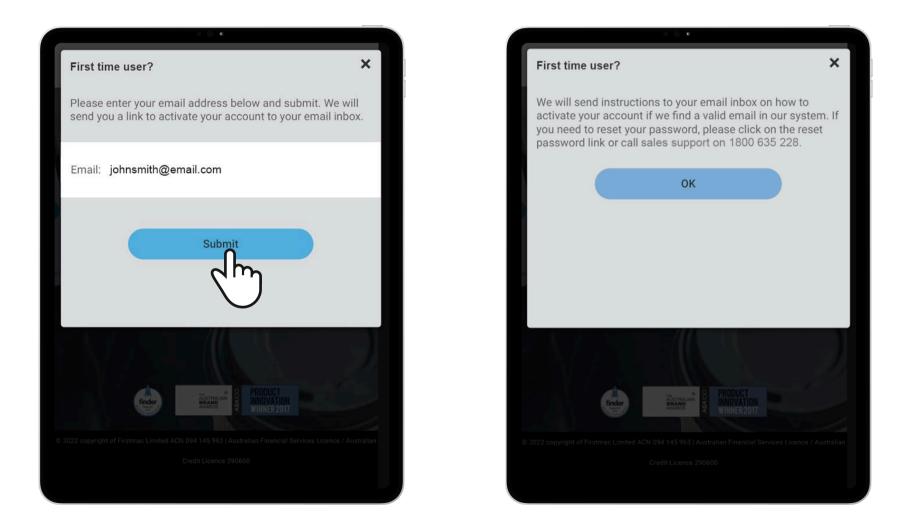
Select First time user of onTrack? Click here.



Enter customer email address - same email address provided in the loan application and click **Submit**.

### Step 4

Your customer will then start from Step 1 in the Customer Account Set Up.



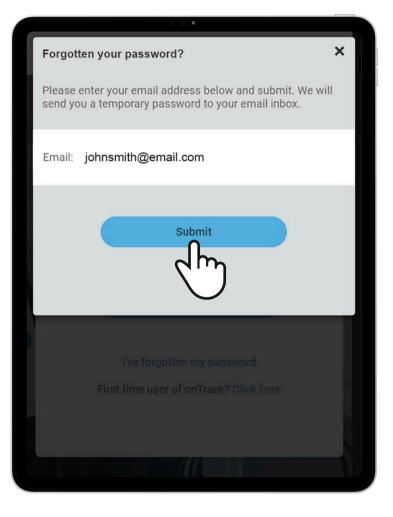
## onTrack password reset

If customer exited the password setup page, user must click on **I've forgotten my password** to setup a new password (account is already activated at this point).

### Step 2

Enter email address – same email address receiving the Home Loan Contract For Signing notification and click **Submit**.

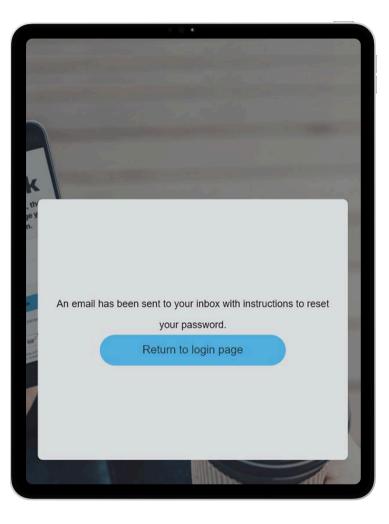
	firstmac <b>onTrack</b>
ſ	Login to onTrack
	Email:
17	Password:
B. MAN	Log In I've forgotter my password First time user k? Click here

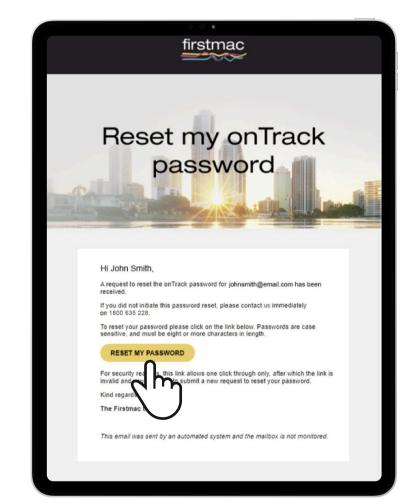


System will send password reset instructions if entered email is valid.

#### Step 4

Customer will receive a **Reset my onTrack password** email. Click on **Reset My Password** button to open the new password setup page. The link can only be accessed once and will expire afterwards.

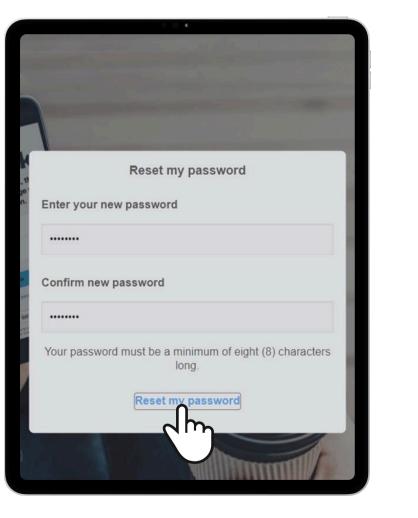


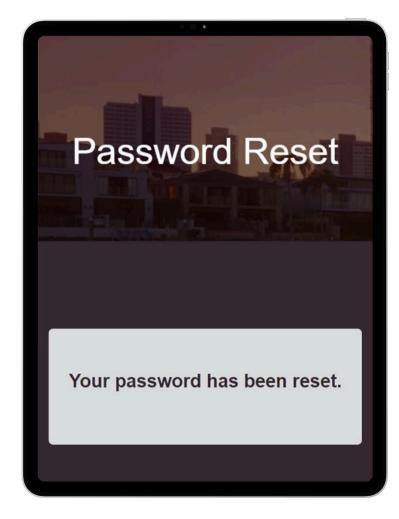


Setup new password for the account and click **Reset my password**.

### Step 6

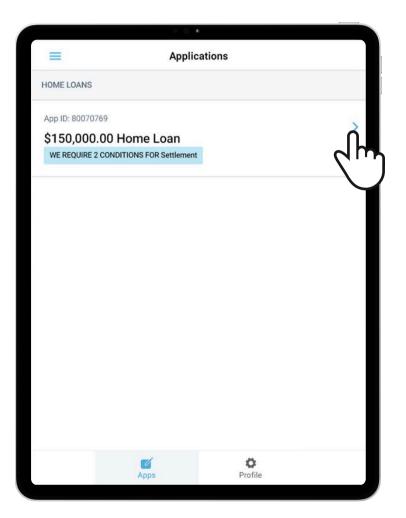
A success page will be displayed after completing password setup. Return to **Firstmac onTrack Login page** and enter new account details to access the application.





# Completing documents in onTrack

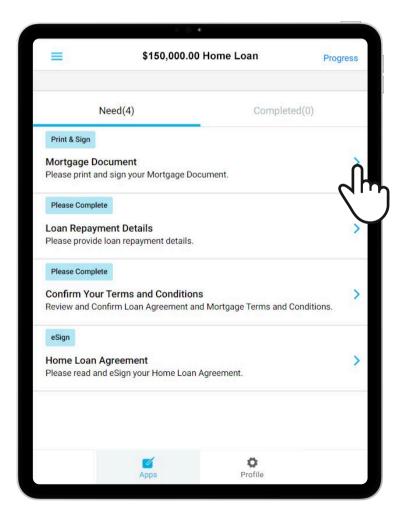
Once logged into **Firstmac onTrack**, the approved home loan application will be displayed. Simply click the **blue arrow**.



### Step 2

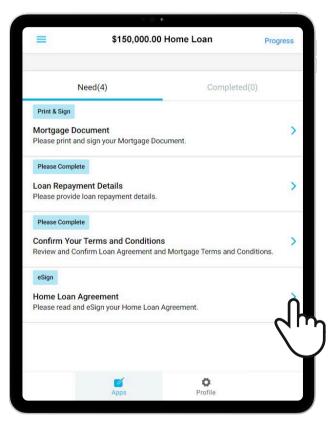
Conditions required to complete the loan documents will be displayed. Simply click the **blue arrow** to action each condition.

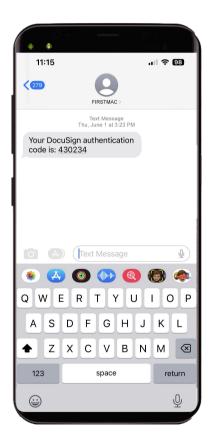
**Note:** Each customer will need to action the conditions using their own Docusign login.

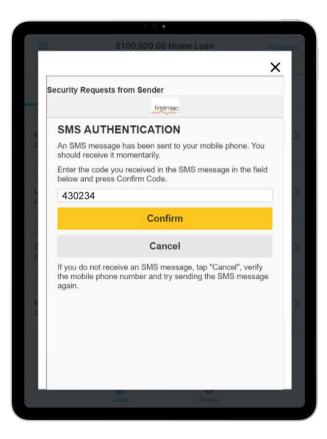


# DocuSign

When **Please read and esign your Home Loan Agreement** is clicked you will receive an SMS to access Docusign.







Documents in the Home Loan Agreement can be electronically signed using Docusign. This includes the Mortgage for all states excluding ACT, NT, TAS & WA.

The Mortgage for these states will be listed as a separate condition to be printed and signed. Original printed Mortgages can be posted to **GPO BOX 7001 Brisbane QLD 4001** 

Note: The Verification of Identity form must also be printed and signed but originals are not required for settlement.

		\$100.000 DC	Home Loan		
		5100,000.00	Home Loan		roores
					X
		the second s	1125		
=		Select Start to	begin	START	
		- Kasing a set			
					~
Docufign Envelope R	0.0852487A-817	7-4895-845C-8D488F89F89E	DEMONSTRATION DOCUMENT PROVIDED BY DOCUSION ONLY	NC SKIN	n-
tir	stma	ac	1997 3rd Ave, Suite 1700 - Seattle www.documgs.com	- Postor	
_	$\sim$	~			
				May 31, 25	
Property		999 Stokes Way East Perth WA	. 67054		
Applicati	on ID:	80039165	0.004		
Dear Mr 1	the second s				
	tulations!				
		d for a home loan.			
			dit Guide and additional documents fro	m your home loan	
document	I pack.				
		view your documents, scroll throug I Next, but want to return to the pr	ph the documents or click Next to navig evidus page just scroll up.	pate to that next	
			ocuments and terms and conditions bet	tre you sign. If you	
are happy	with everythic	g, sign your loan documents when pad when you have signed.	e indicated by clicking Sign when it ap	pears. A signature	
	have signed, o				
If you have	e any issues o	r questions, please don't hesitate	to contact us. Regards,		
-fa	Bendan				
00	·				
Julie San Head of C	ders Iroup Operatio	ns			
Borrow	er checklist	- Application ID 80039165			
The Add	tional Informa	tion in Part B must be received	in our Office by 10am 3 days prior to	settlement.	
PART A					
Decum		Instructions			
	reement ir Certification	All borrowers to sign when All Borrowers to complete			
Settlem	ent Funds	All Borrowers to complete			
	n and Authority NOTE: that de	ocuments cannot be executed u	nder Power of Attorney		
· contra					
	_				
4				•	
					_

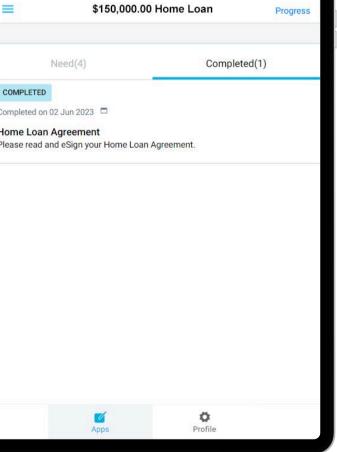
Full Name*     Initials*       Test Covercontacta Nunn     TCN       SELECT STYLE     DRAW     UPLOAD       DRAW YOUR SIGNATURE     Cle       Øf gene that the signature and initials will be the electronic representation of my signature and initials for all purposes when 1 (or my agent) use them on documents, including legally binding contracts - just the signature and initials will be the figure that the signature and initials will be the electronic representation of my signature and initials for all purposes when 1 (or my agent) use them on documents, including legally binding contracts - just them on documents.	* Required			×
SELECT STYLE DRAW UPLOAD DRAW YOUR SIGNATURE Cle Selecting Adopt and Sign, I agree that the signature and initials will be the electronic representation of my signature and initials for all purposes when I (o	Full Name*		Initials*	
DRAW YOUR SIGNATURE Cie	Test Covercontacta	Nunn	TCN	
By selecting Adopt and Sign, I agree that the signature and initials will be the electronic representation of my signature and initials for all purposes when I (o	SELECT STYLE	RAW UPLOAD		
By selecting Adopt and Sign, I agree that the signature and initials will be the electronic representation of my signature and initials for all purposes when I (o	DRAW YOUR SIGNAT	URE		Clear
same as a pen-and-paper signature or initial.				- just the

	0 0 6		
	\$100,000.00 Home Loan	Progre	265
		×	
=	Are you finished signing?	FINISH	
Date: 2/6,	2023   1:38;42 PM AEST	*	
			×
E			
			~
F attent of	4.5.W		
80039165 dpg 6478ec	117362362968115er.pdf	15.0	
C R	FINISH		>
	d m		
i i i i i i i i i i i i i i i i i i i			2
4		•	
Ready	to Finish?	FINISH	
	npleted the required fields. Review your select <b>FINISH.</b>		

Once actioned, the conditions will move from the **Need** tab to the **Completed** tab.

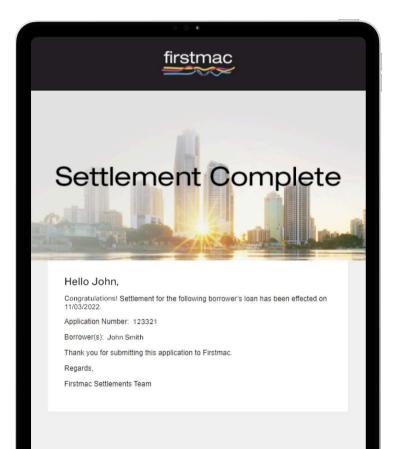
For joint applicants, the condition will not move to **Completed** until both borrowers have completed the Docusign process.

	0 <b>0</b> €			
=	\$150,000.00 Home Loan	Progress	=	\$15
N	eed(4) Com	pleted(0)		Need(4)
			Home Loan	02 Jun 2023 🗖 Agreement nd eSign your Ho
As you comple	s get completed we'll move ete tasks they will be moved here. Plea will need to be reviewed by us first. In be added to the 'Busy' section first	se note that some this case they will		
				<b>Apps</b>



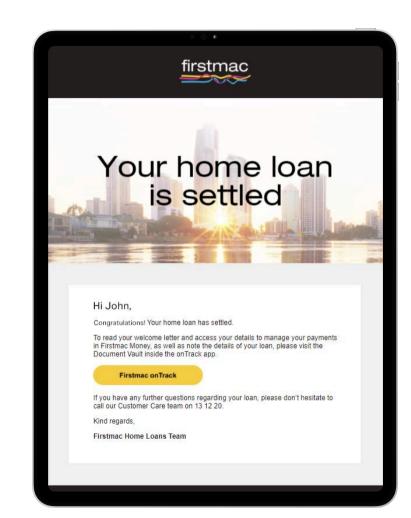
# Viewing welcome letter

Once application has settled, you will receive a **Settlement Confirmation** email notification.



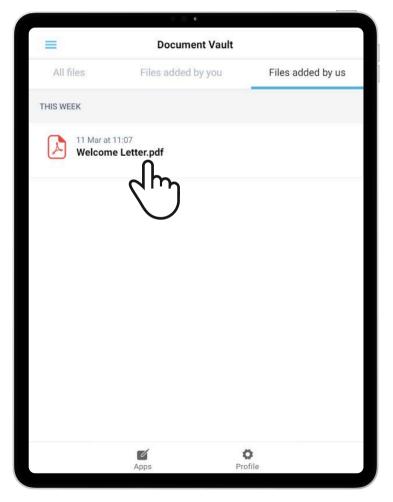
### Step 2

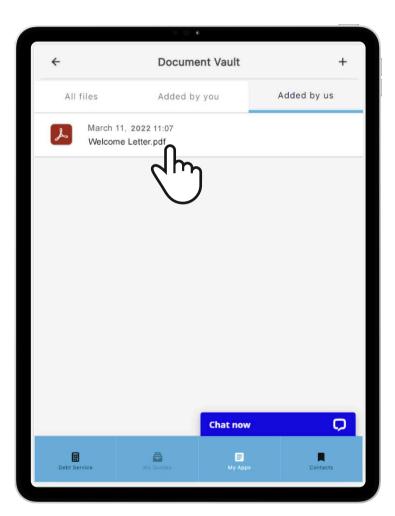
A **Welcome Letter** email will be sent to your customer the following morning.



Your customer can view the welcome letter in **Document Vault** in onTrack.

A copy is also saved to **Broker Tools Document Vault** for your reference.







**Broker Tools** 

Welcome I	.etter.pdf			×
f	irstmac	Au	seratian Pinancial Service Telep BRISBANES customercang/Privinac.or	
Mar	ih 11, 2022			
	John Smith 123 Eagle Stréét, Riverside Centre BRISBANE OLD 4000 Australia			- 1
Dea	r John,			
We	Icome to your new home loan			
The	iks for choosing us for your new home loan, wh	ich settled on 11/03/2022		
Imp	international of the second seco		read and retain these for e	easy
	Customer Number is 12344321			
Pies	se quote this number to access your loan acco	unt.		
	a summary of your loan including initial interest term and loan type, simply refer overleaf.	rate and repayment amounts, repa	ryment frequency, loan amo	sunt,
Also via	, enclosed is important information to help you he internet.	get started - including how to set	up access to your loan acc	ount
Mai	ing loan repayments by salary crediting			
You	ve elected to have your salary credited into you	r new redraw offset account.		
If yo cus	u have any questions about your home loan, or omer care team on 13 12 20. We'll be happy to	suggestions on how we can impr help.	ove our service, simply cal	lour
You	s sincerely,			
1.1.2	fa fanden			
L.	Sanders			
	d of Group Operations			

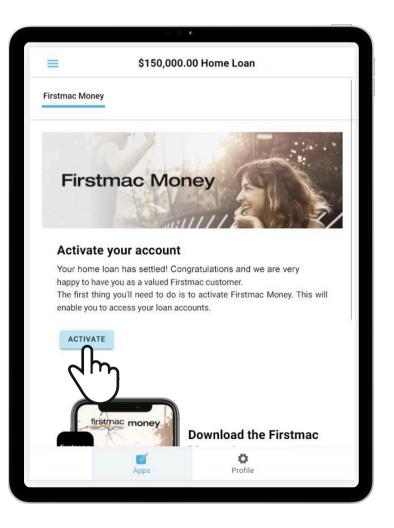
Click the **download icon** to save a copy.

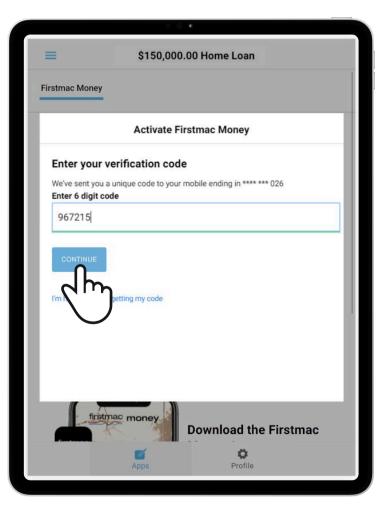
# Firstmac Money account activation

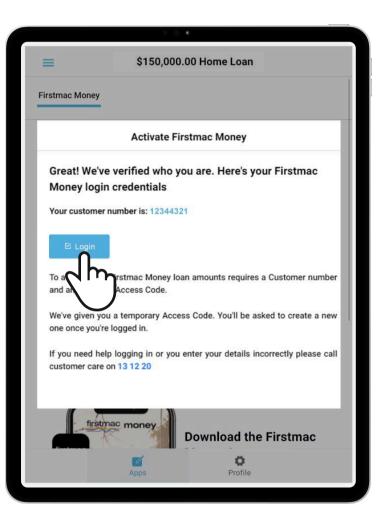
Upon selecting an application in onTrack, a page for Firstmac Money activation will load. Your customer will have to click **Activate** to initiate the process.

#### Step 2

Your customer will receive a verification code to their mobile phone. Enter the code on the website and click **Continue**.







Upon successful verification, the system will provide your customer with their **Customer Number** and send a **temporary access code** to their mobile phone. By clicking Login, your customer will be directed to Firstmac Money.

Your customer will be asked to provide **Security Questions**, accept **Terms and Conditions** and setup a **new access code**.

	0 () <b>K</b>		• • •	
Terms and Conditions Sign Out	← Terms and Conditions	Sign Out	Change Access Code	Sign Out
Security Questions	Terms and Conditions	Current code:		
Please select three security questions and provide your answers in the fields provided. This will allow us to verify your identity and ensure the safety of your account. Answers are not case sensitive.	1. Access to Online Services	New code:		
Note: Please only use between 3 and 24 letters or numbers. No special characters such as hyphens, apostrophes, tildes, punctuation or other accent marks will be accepted.	a. We are offering to provide you with use of Online Se these terms and conditions (Conditions). It is impor read these Conditions before you use Online Service	rtant that you		
Click in the field below to enter your answer.	b. These terms and conditions apply to your use of Onl They apply as well as the terms of your loan agre loan account, your offset redraw facility, and any o	line Services. Your Access Coc consecutive nut	de must be numeric, be between 8-14 characters, m mber (e.g. 12345678), repeated numbers (e.g. 222: not resemble your date of birth or client number	
1 Choose question	you access using Online Services. c. When you first access and use Online Services you			
Answer:	to i. read and accept these Conditions; and			
2 Choose question	ii. and read and accept our Privacy Policy.			
Answer:	d. You must accept and agree to be bound by these C clicking on the "I accept these conditions" button a of this screen in order to access and use Online Serv	at the bottom		
3 Choose question	e. We may at any time vary these Conditions. We notice of these terms and conditions when you nex			
Answer:	the change has been made. It is important that yo Conditions regularly. By accessing, viewing or u Services after these Conditions have been varied;	ou read these using Online		
O Do not show this message again.	be bound by the varied Conditions.			
	<ul> <li>f. If any of your Access Codes have become known person or you are concerned they have, please ref 3(e) for information on what you should do.</li> </ul>	fer to Clause	0	
particular legal meaning which is set out at the end of these Conditions in Clause 11.	g. Words in these Conditions which are capitalis particular legal meaning which is set out at the Conditions in Clause 11.		Save	

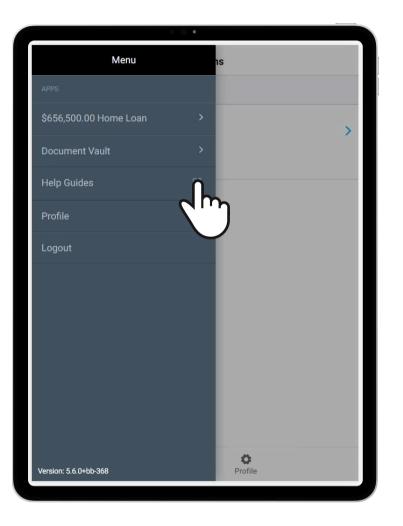
Click Save to proceed.

• • •		
Welc	ome	Sign Out
	$\sim$	
Welcom	e John	
View Acc	counts	
Make A P	ayment	
Quick Me	essage	
	Welcom Welcom	welcome

Once completed, their Firstmac Money account is **Active**.

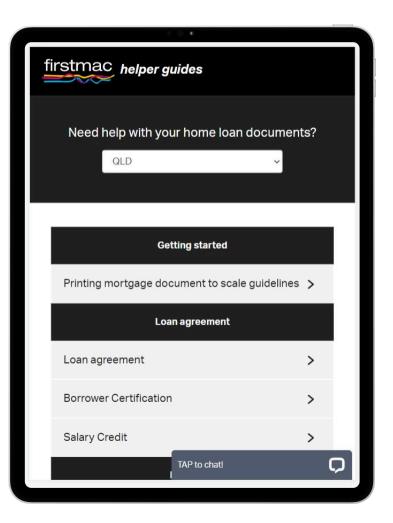
# Access Helper Guides from Firstmac on Track

Login to FMC onTrack and select **Help Guides** from menu.



### Step 2

This will open a **new page in browser** and direct you to **Firstmac Helper Guides** site.



### If you have any further questions please call our **Home Loan Sales Support** on **1800 635 228**.



© 2025 Firstmac Limited ACN 094145963 | Australian Financial Services Licence /Australian Credit Licence 290600