

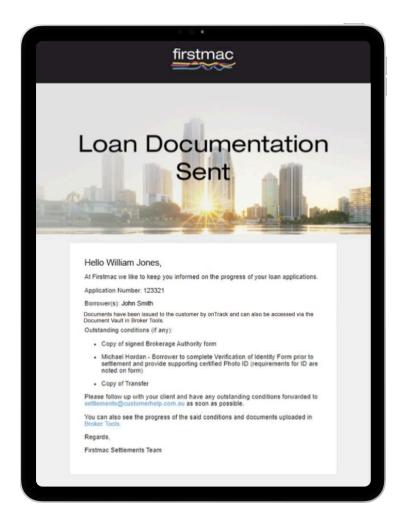
onTrack User Guide

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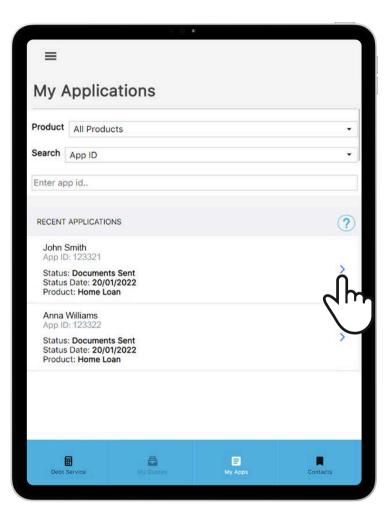
Accessing documents in Broker Tools

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.

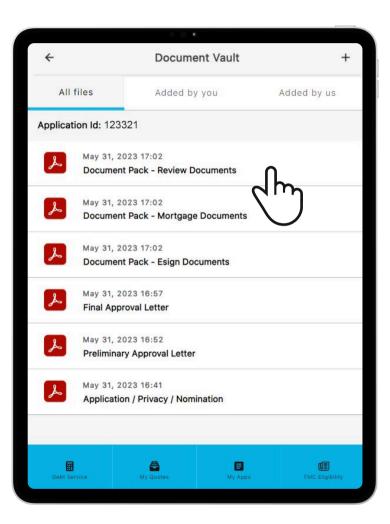
The condition will automatically update once the customer has returned the document pack.

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|---|--|--------------|----------|-------------|---|
| ~ | \$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 | | | | | |
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| 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) | | | |
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| Security | | | | | | | | |
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| Applicatio | n | | | | | | | |
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| | 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.

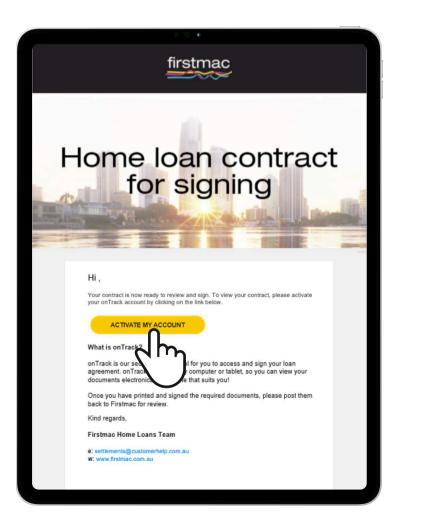


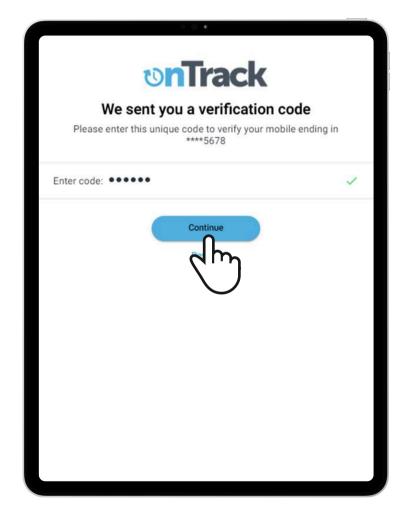
Customer onTrack account set up

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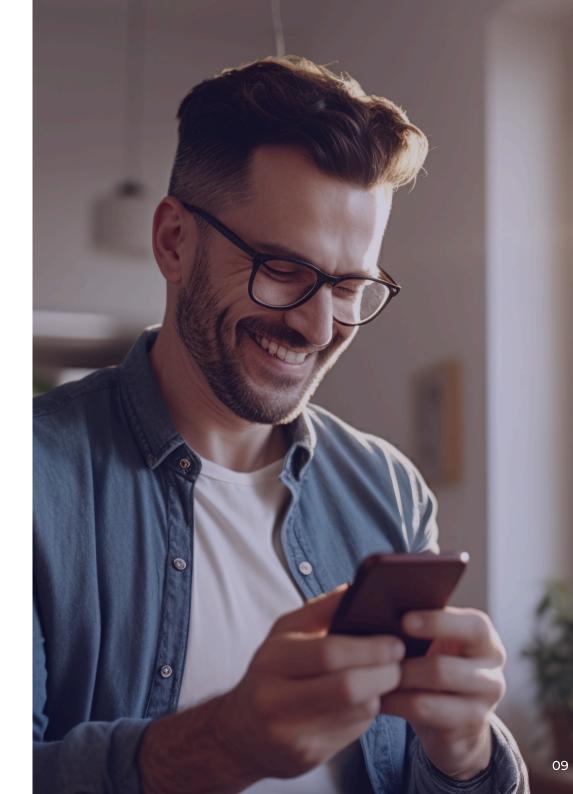
After entering the valid code, your customer will be required to set up a **New Password** and click **Continue**.

Accessing onTrack

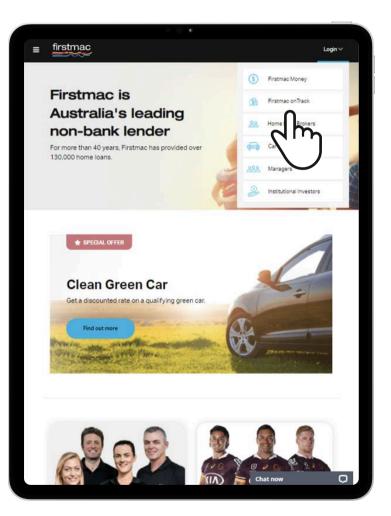
Customers can log in to onTrack at any time after setting up their initial password by visiting the Firstmac website.

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.

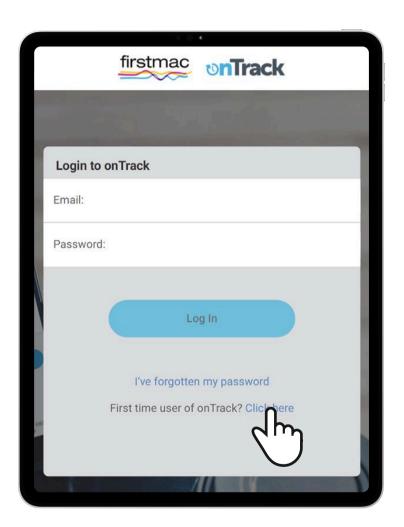


Click Login, select Firstmac onTrack.



Step 2

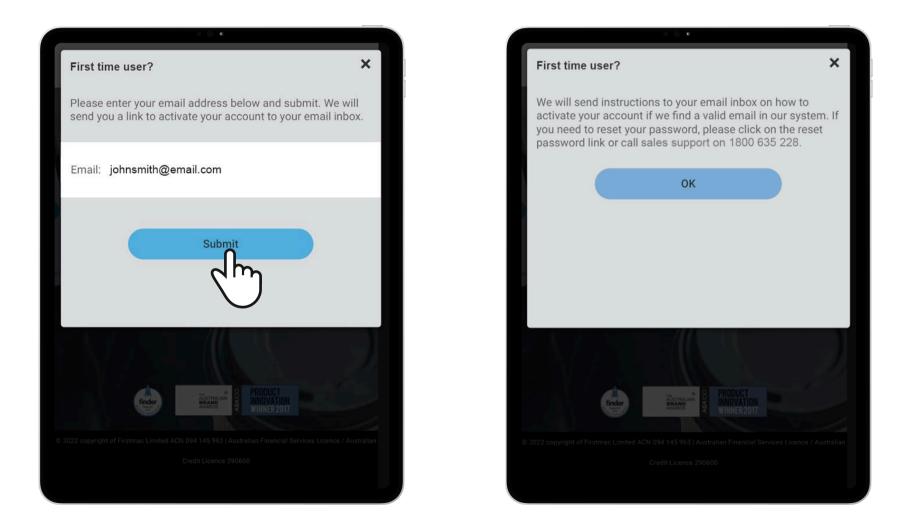
Select First time user of onTrack? Click here.



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.



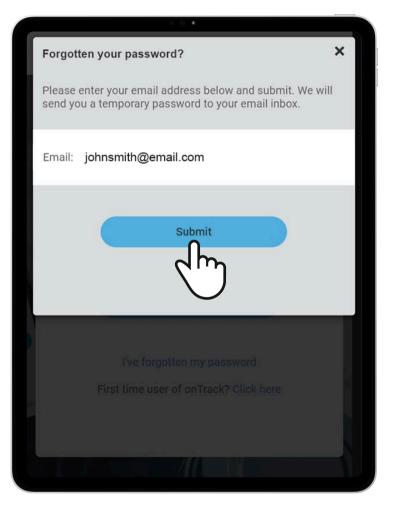
onTrack password reset

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**.

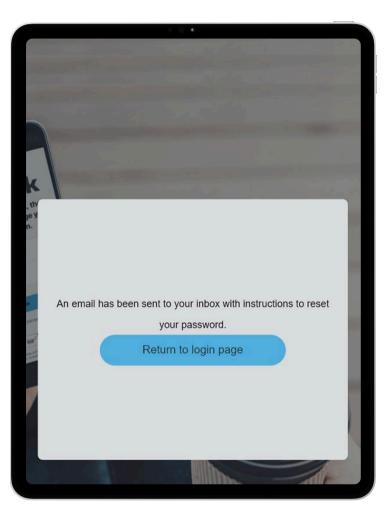
| | firstmac onTrack |
|--------|---|
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| ſ | Login to onTrack |
| | Email: |
| 17 | Password: |
| B. MAN | Log In I've forgotter my password First time user k? Click here |

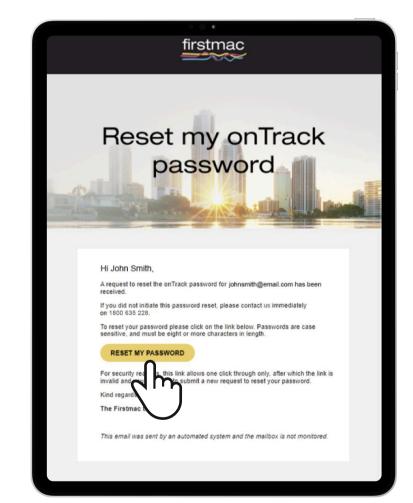


System will send password reset instructions if entered email is valid.

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.

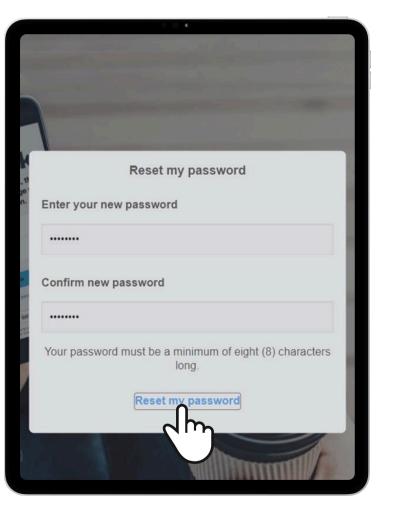


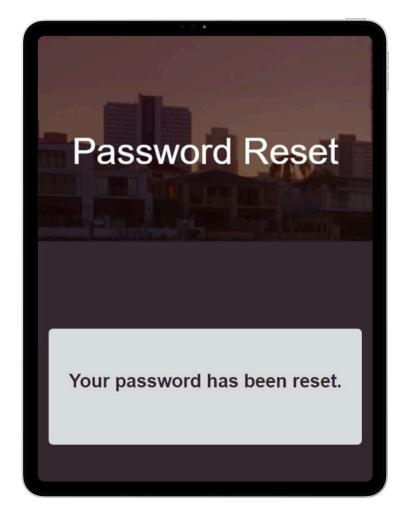


Setup new password for the account and click **Reset my password**.

Step 6

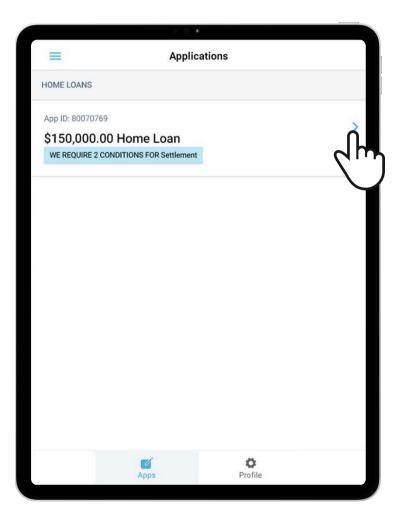
A success page will be displayed after completing password setup. Return to **Firstmac onTrack Login page** and enter new account details to access the application.





Completing documents in onTrack

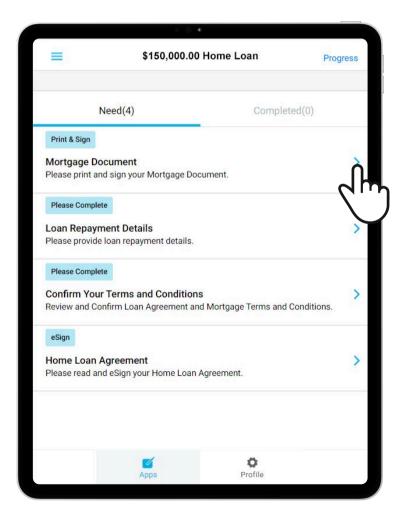
Once logged into **Firstmac onTrack**, the approved home loan application will be displayed. Simply click the **blue arrow**.



Step 2

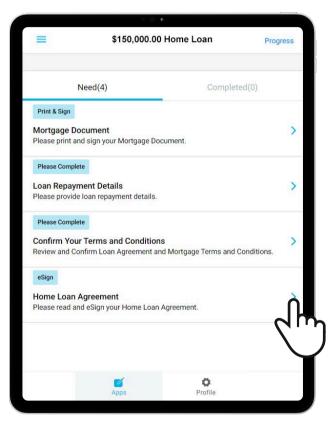
Conditions required to complete the loan documents will be displayed. Simply click the **blue arrow** to action each condition.

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

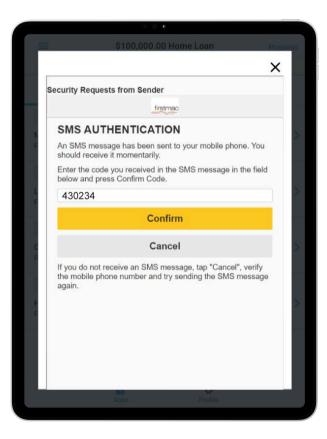


DocuSign

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.

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| _ | \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 | | | | | |
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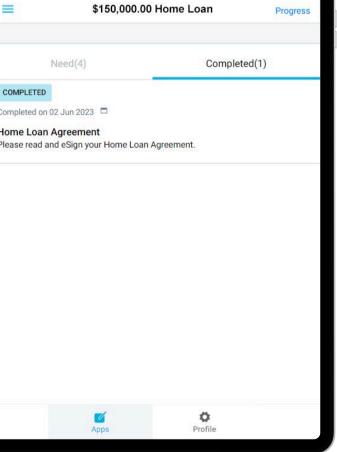
| Full Name* Initials* Test Covercontacta Nunn TCN SELECT STYLE DRAW UPLOAD DRAW YOUR SIGNATURE Cle Øf gene that the signature and initials will be the electronic representation of my signature and initials for all purposes when 1 (or my agent) use them on documents, including legally binding contracts - 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 | | | × |
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| 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 |
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| 4 | | • | |
| Ready | to Finish? | FINISH | |
| | npleted the required fields. Review your select FINISH. | | |
| | | | |
| | | | |

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

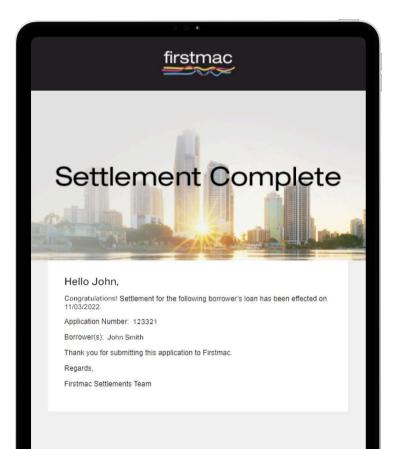
For joint applicants, the condition will not move to **Completed** until both borrowers have completed the Docusign process.

| | 0 0 € | | | |
|---------------|---|--|-----------|--|
| = | \$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 | | |
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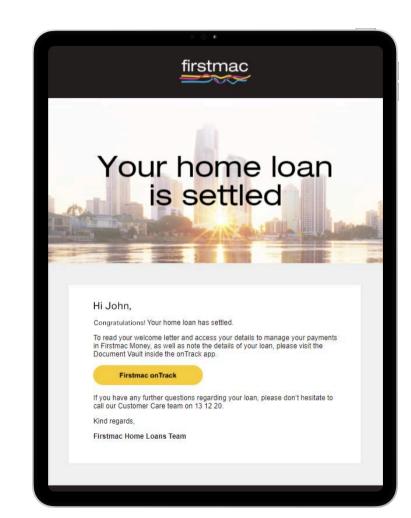
Viewing welcome letter

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



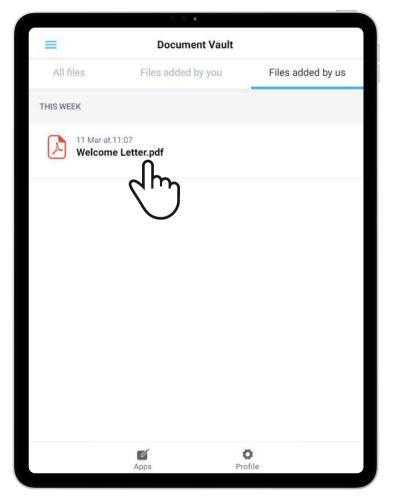
Step 2

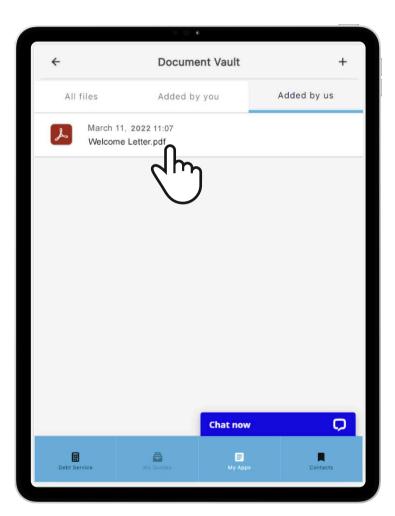
A **Welcome Letter** email will be sent to your customer the following morning.



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 | | | × |
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| 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, | | | |
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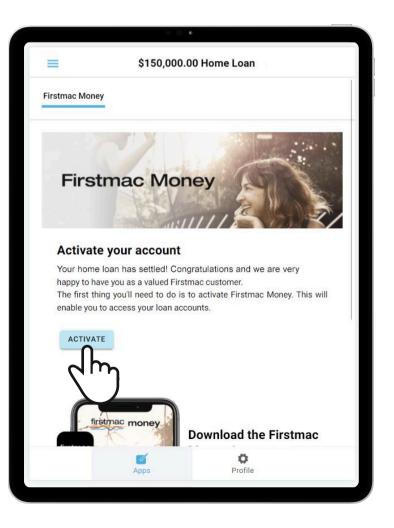
Click the **download icon** to save a copy.

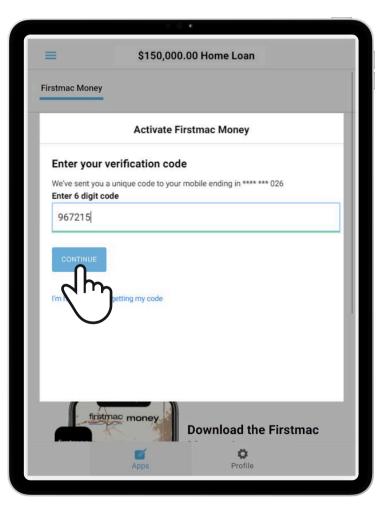
Firstmac Money account activation

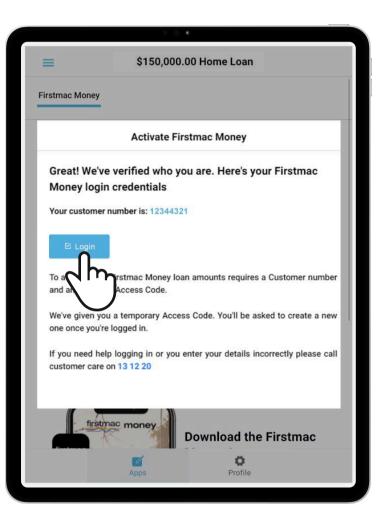
Upon selecting an application in onTrack, a page for Firstmac Money activation will load. Your customer will have to click **Activate** to initiate the process.

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 () K | | • • • | |
|---|--|---|--|----------|
| 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. | | | |
| | 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. | 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 | |
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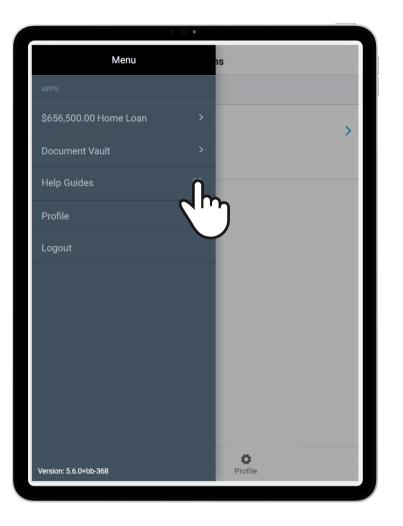
Click Save to proceed.

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|----------|------------------|----------|
| Welc | ome | Sign Out |
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Once completed, their Firstmac Money account is **Active**.

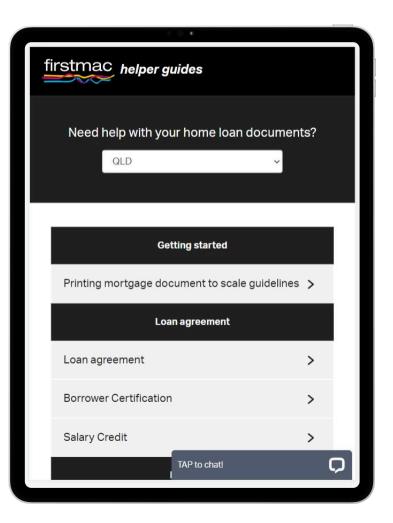
Access Helper Guides from Firstmac on Track

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**.



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