



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 _____ 12

Completing Documents in onTrack _____ 16

DocuSign _____ 18

Viewing Welcome Letter _____ 22

Firstmac Money Account Activation _____ 26

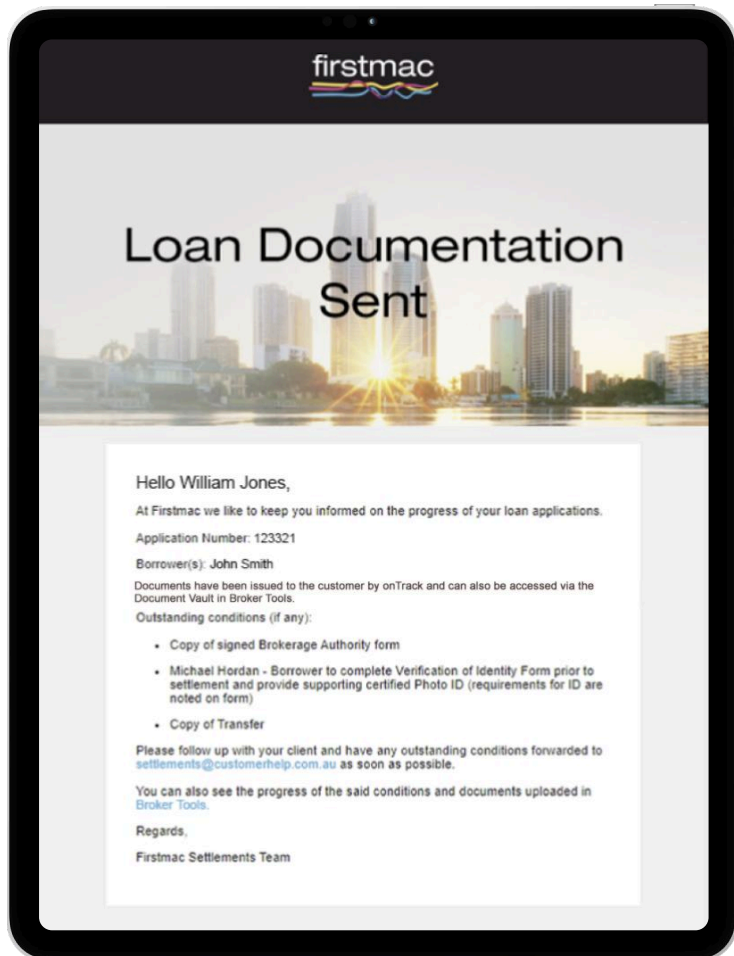
Access Helper Guides from Firstmac onTrack _____ 31

A close-up photograph of a person's hands holding a black tablet. The person is wearing a dark jacket with yellow accents on the sleeves. The background is dark and out of focus. The text "Accessing documents in Broker Tools" is overlaid in white, bold font in the center of the image.

Accessing documents in Broker Tools

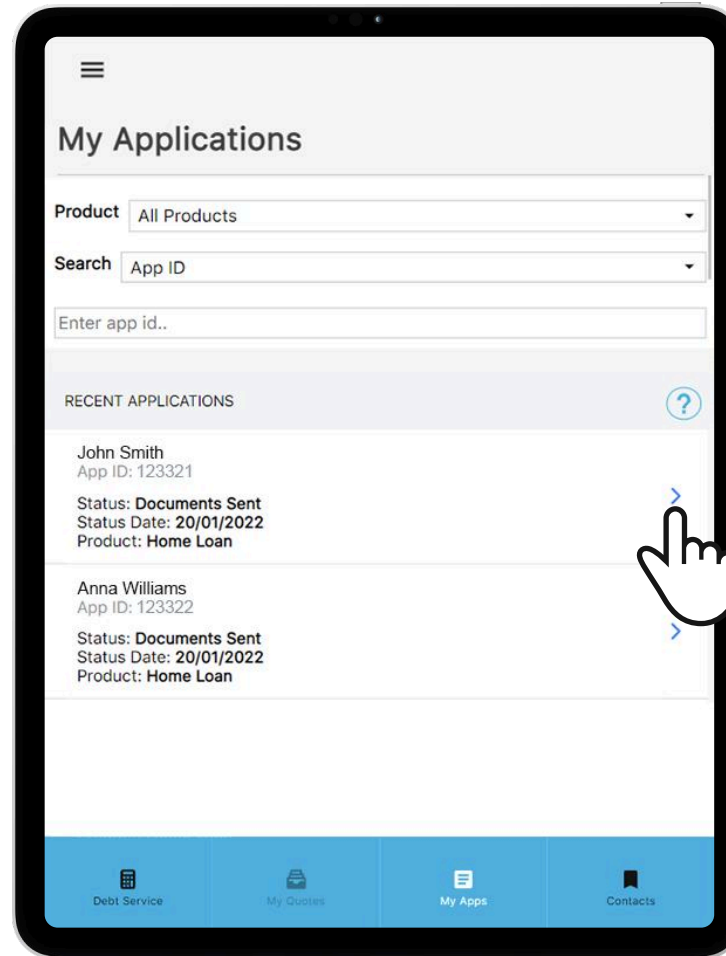
Step 1

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

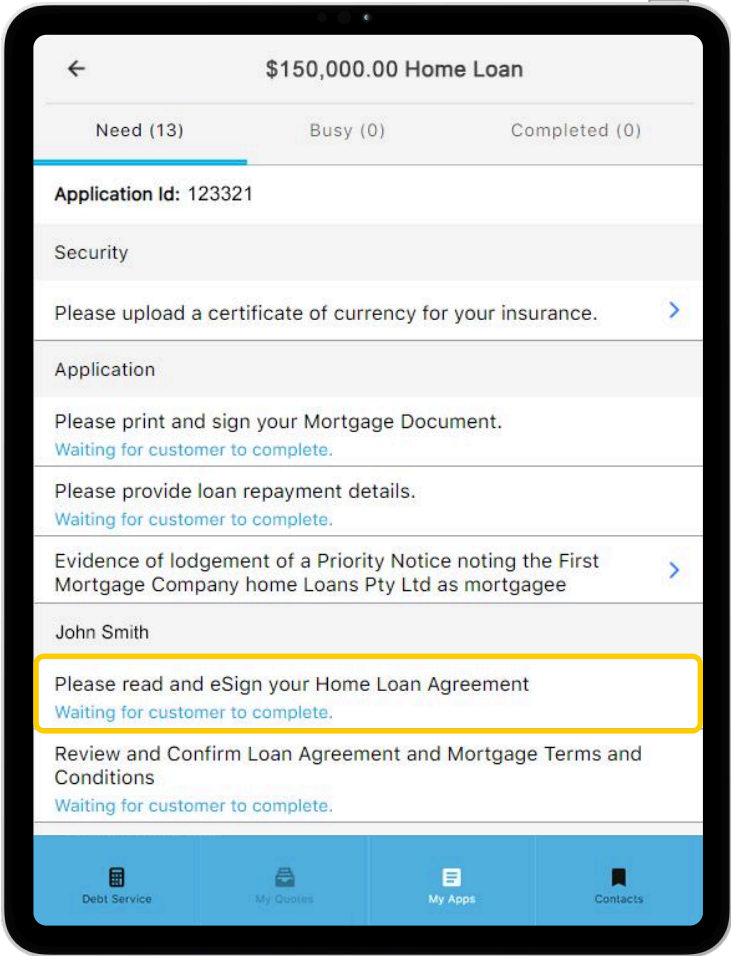
To view a copy of the loan documents, simply log into **Broker Tools** and select **My Apps**. Search for the specific application indicated on the email and click on the **blue arrow**.



Step 3

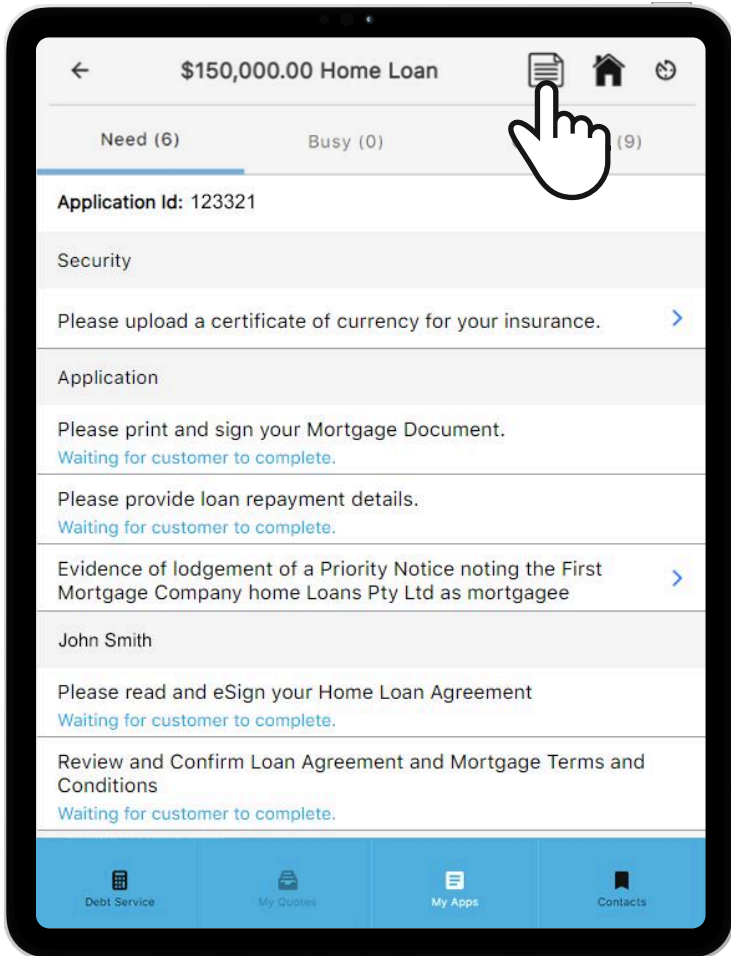
You will see the document pack conditions as **Waiting for customer to complete**. This indicates that the documents can be accessed by the customer in onTrack.

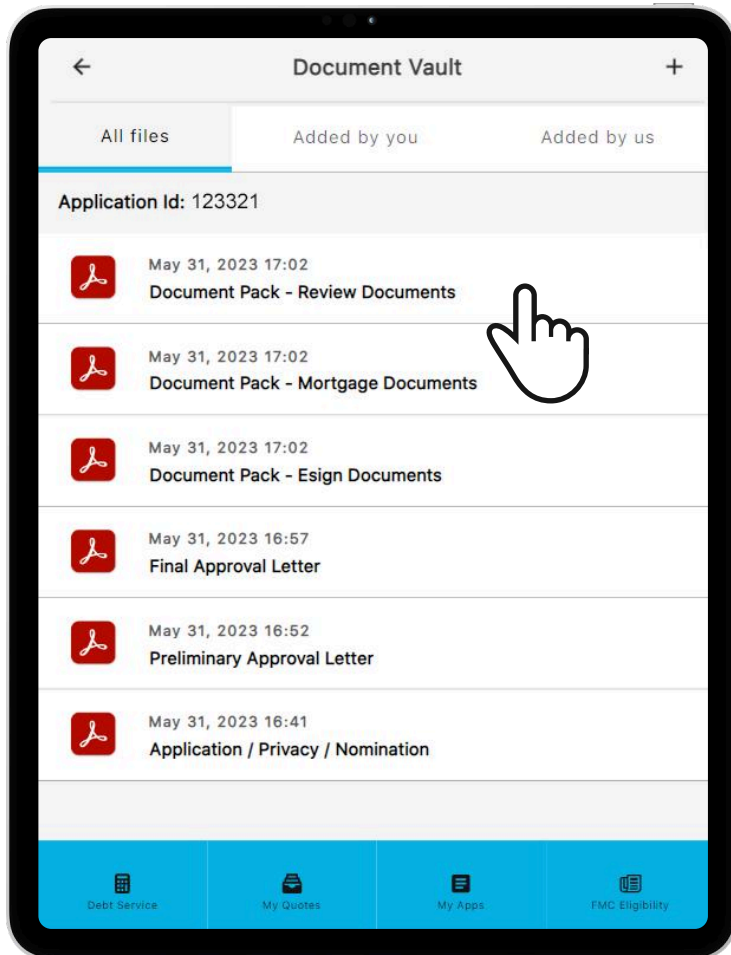
The condition will automatically update once the customer has returned the document pack.



Step 4

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





Step 5

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.

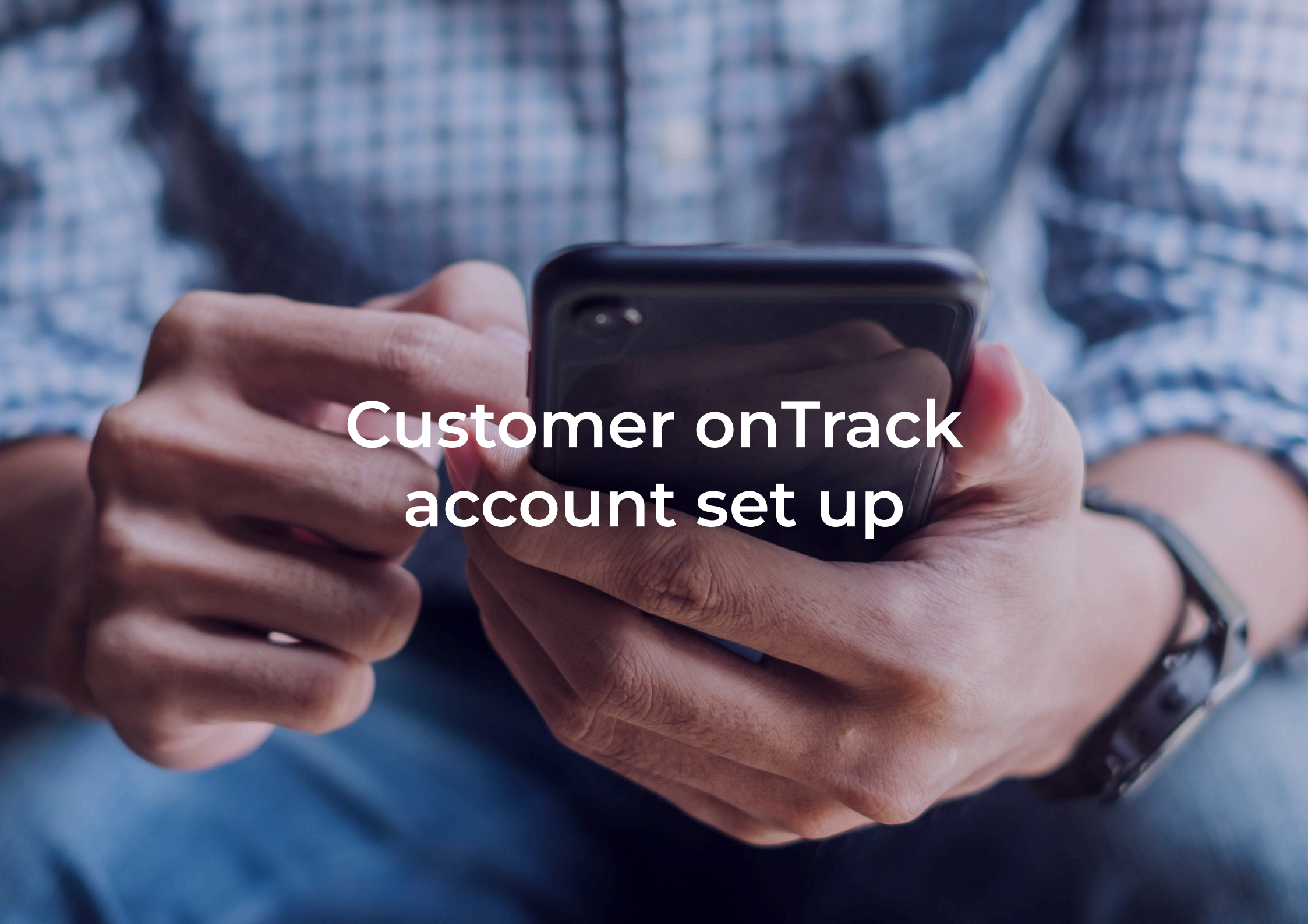
What is onTrack?

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.

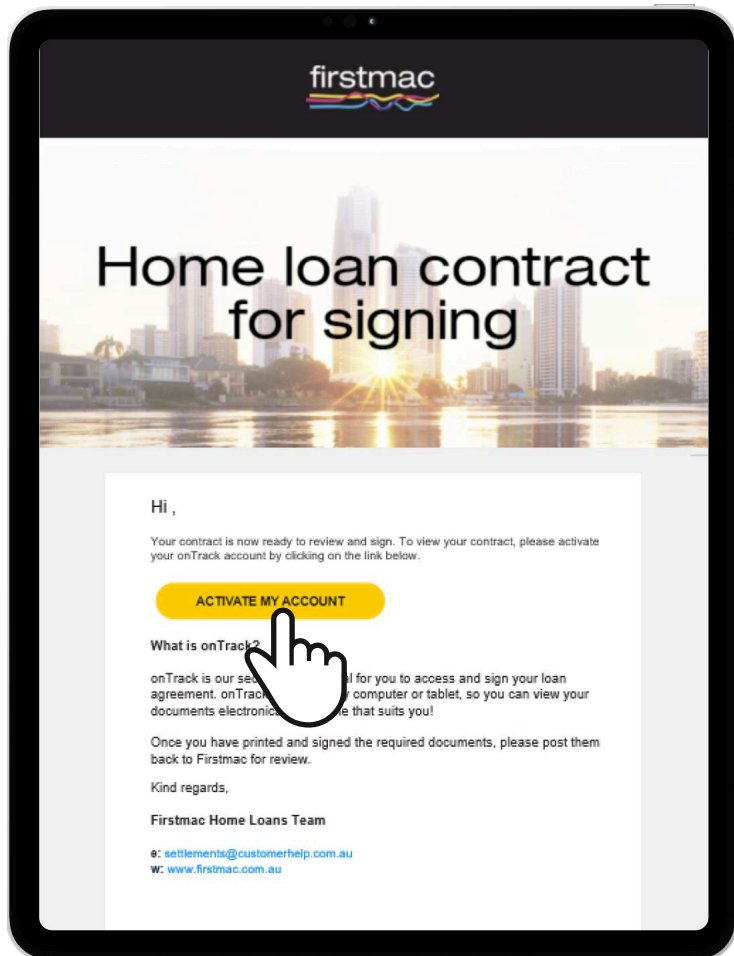


A close-up photograph of a person's hands holding a black smartphone. The person is wearing a blue and white plaid shirt and a black watch on their left wrist. The background is blurred. Overlaid on the center of the image is the text "Customer onTrack account set up" in a white, sans-serif font.

Customer onTrack
account set up

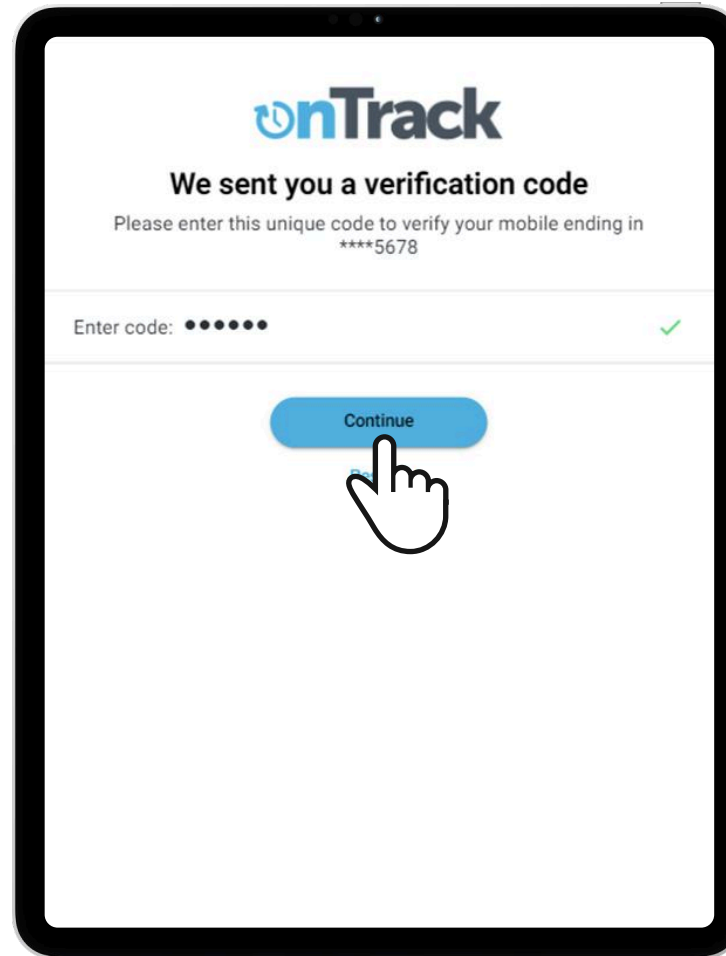
Step 1

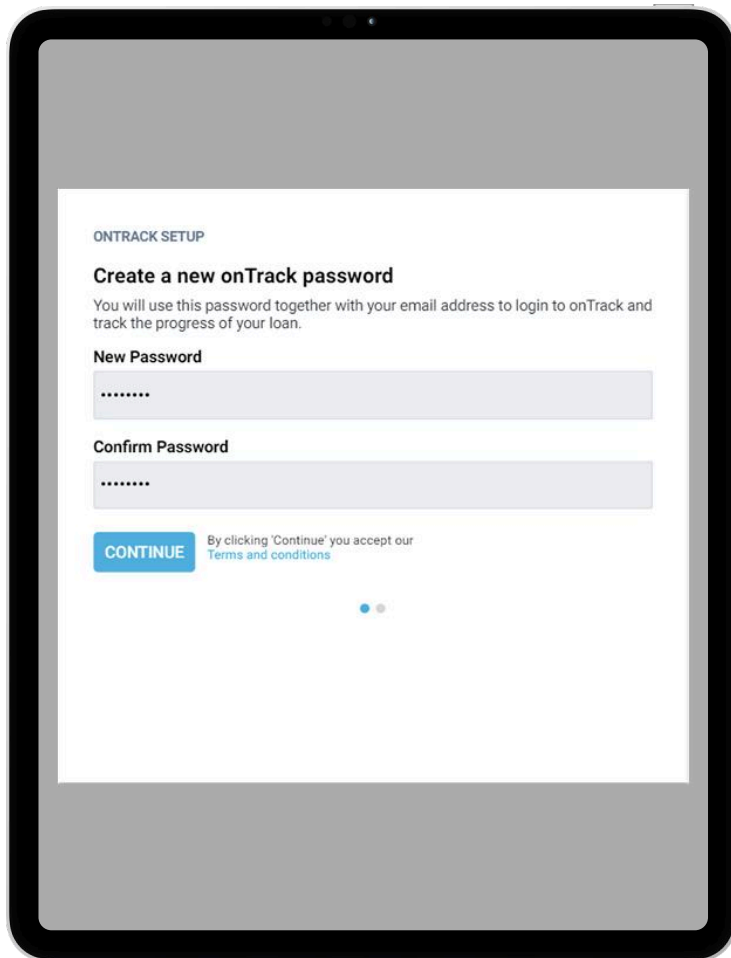
Your customer will receive the following email from Firstmac. They simply need to click the button **Activate My Account**.



Step 2

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





Step 3

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.

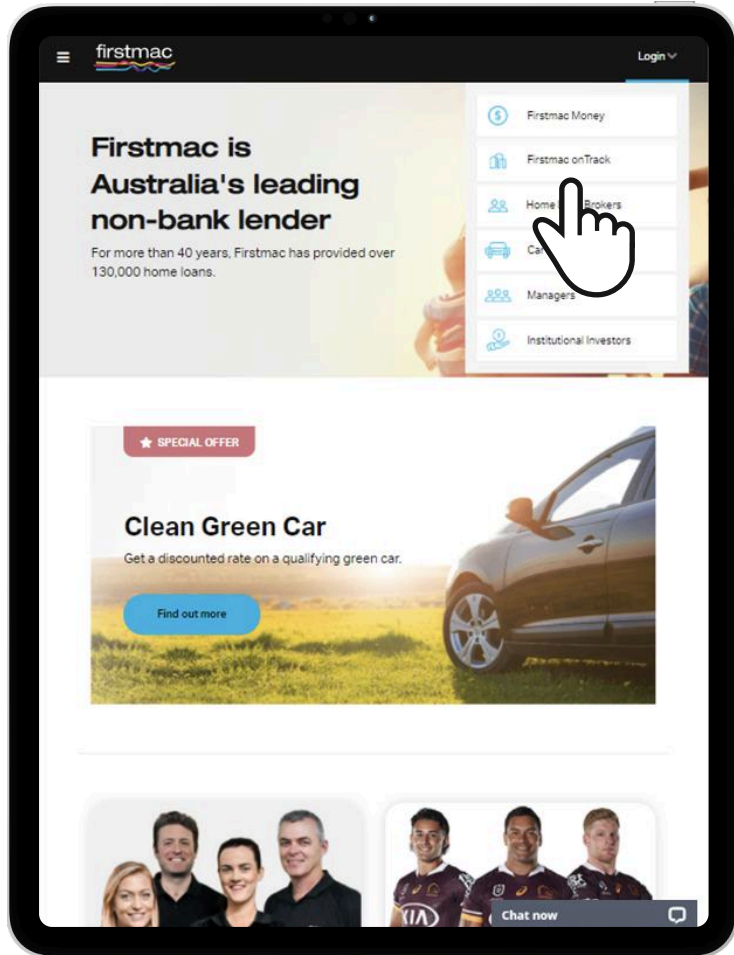
An SMS code will be issued to the customer each time they attempt to log in. If the invalid code or password is entered 3 times their onTrack account will be locked.

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



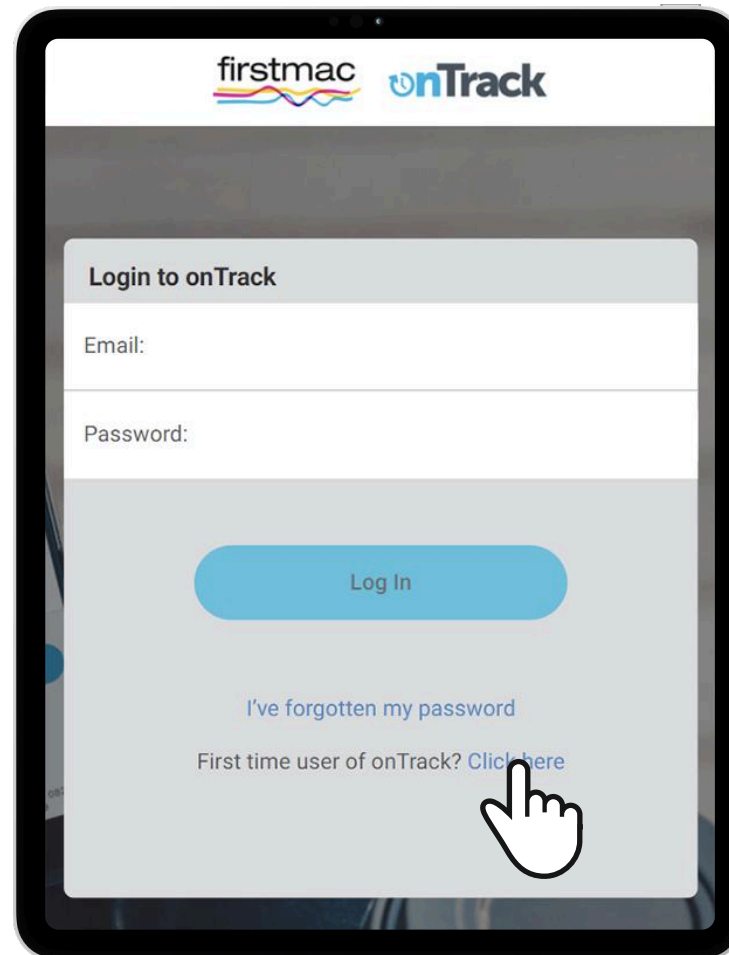
Step 1

Click **Login**, select **Firstmac onTrack**.



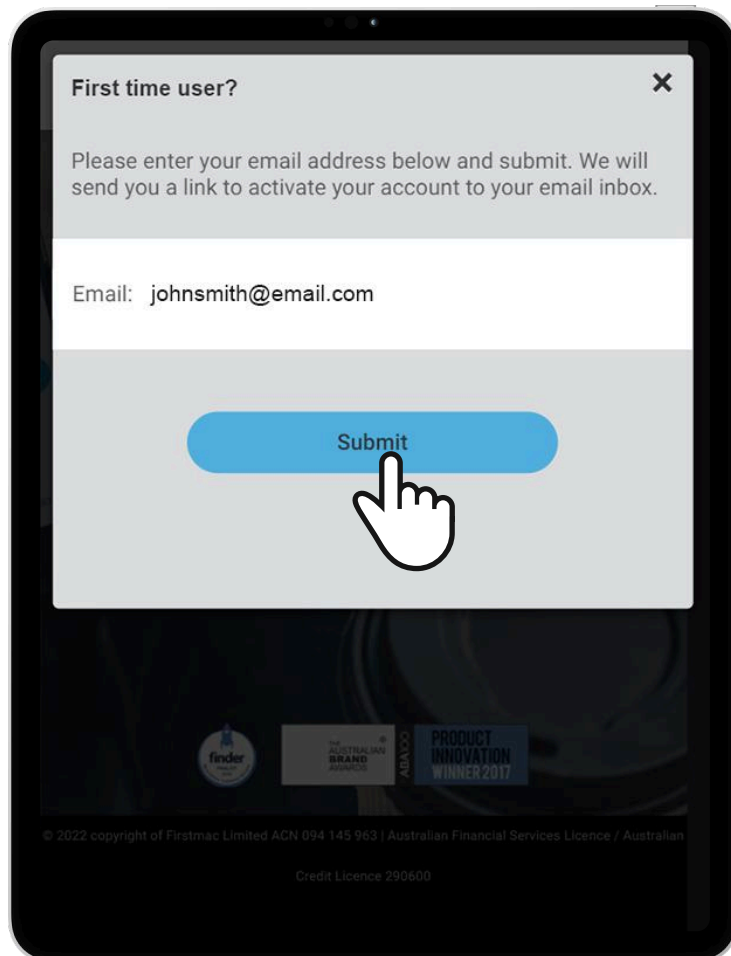
Step 2

Select **First time user of onTrack? Click here.**



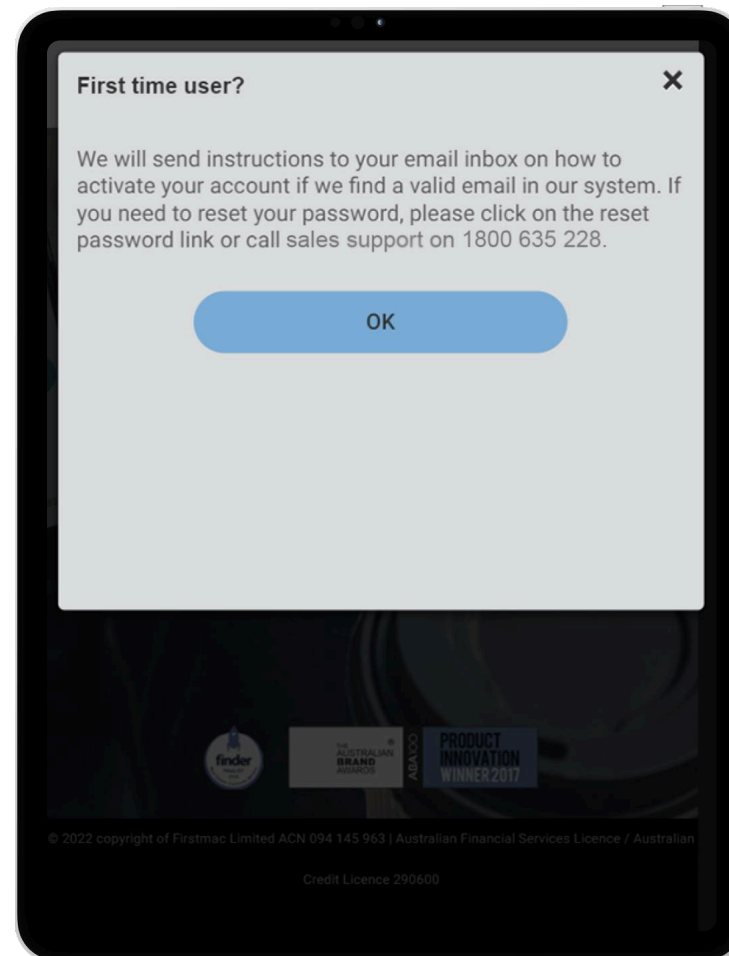
Step 3

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.

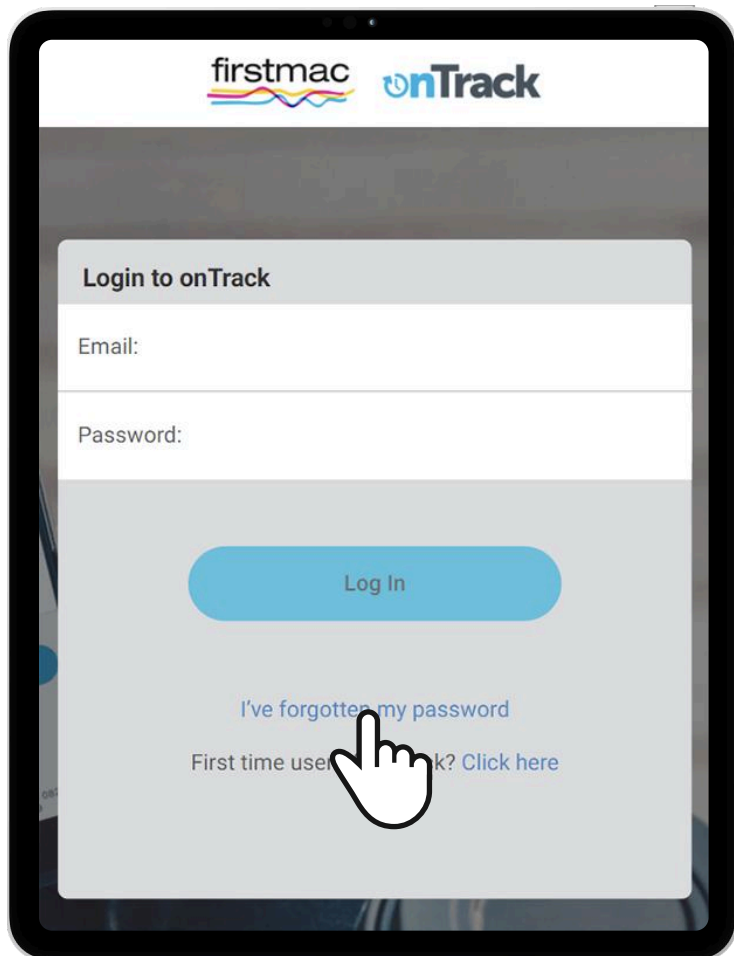




onTrack password
reset

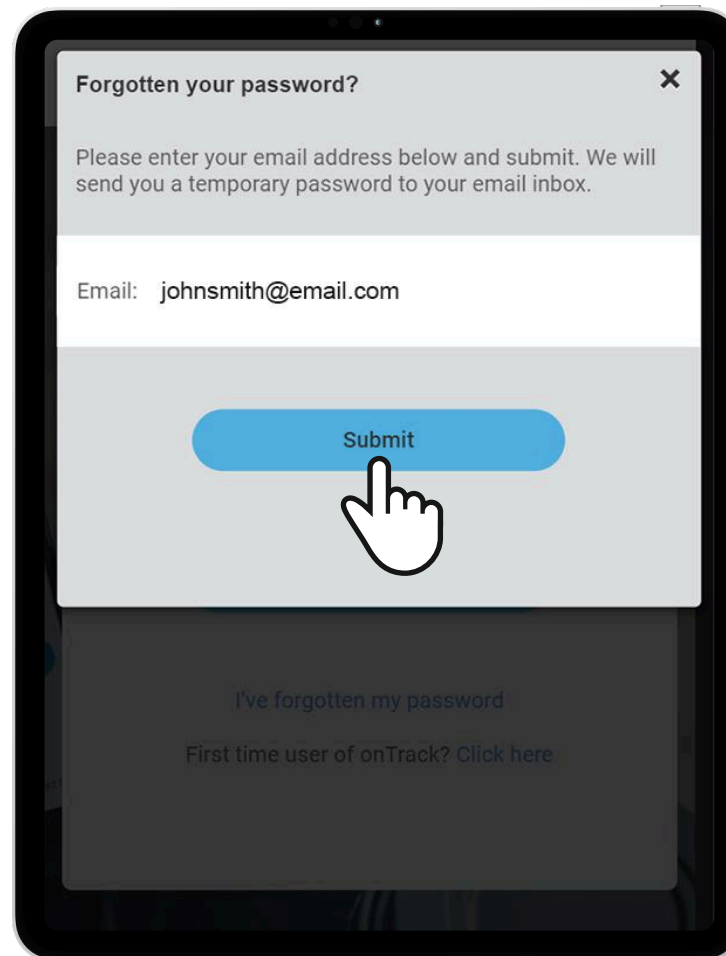
Step 1

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).



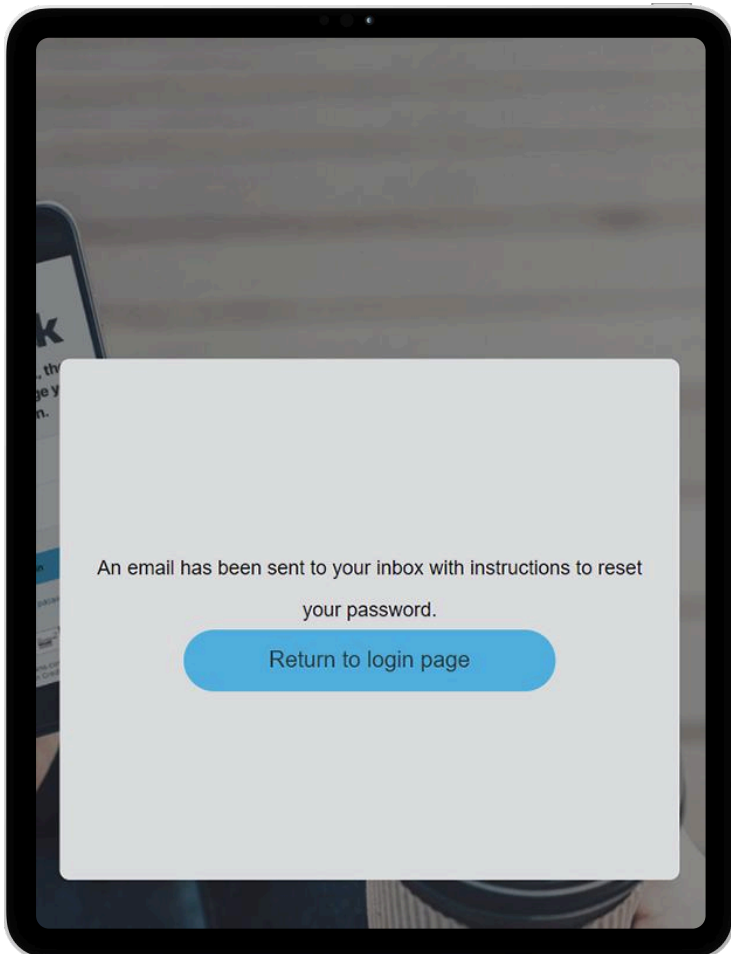
Step 2

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



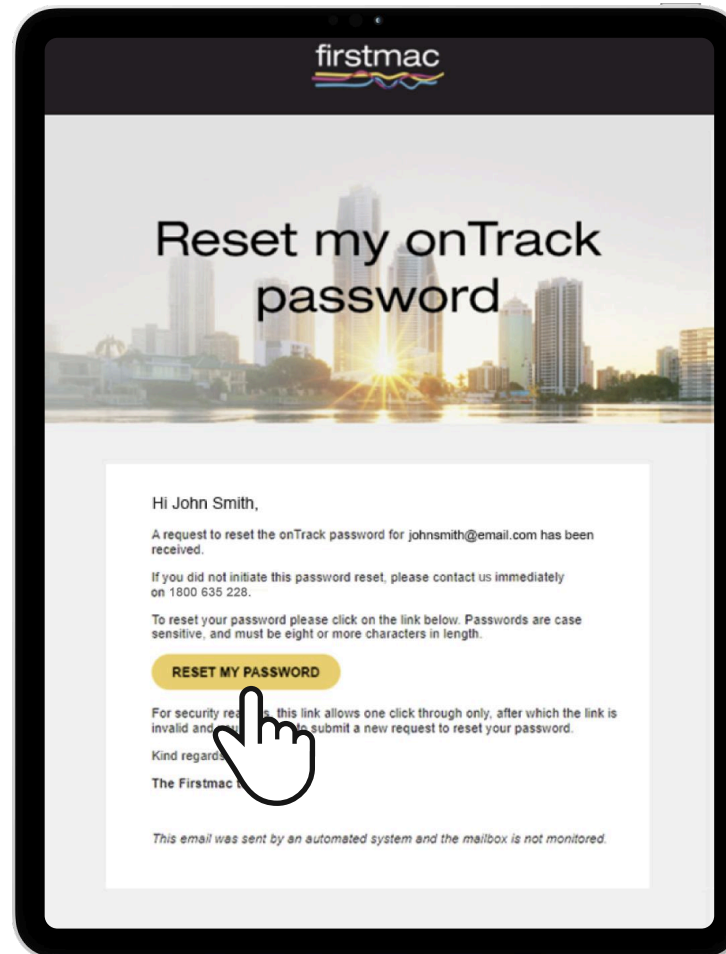
Step 3

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



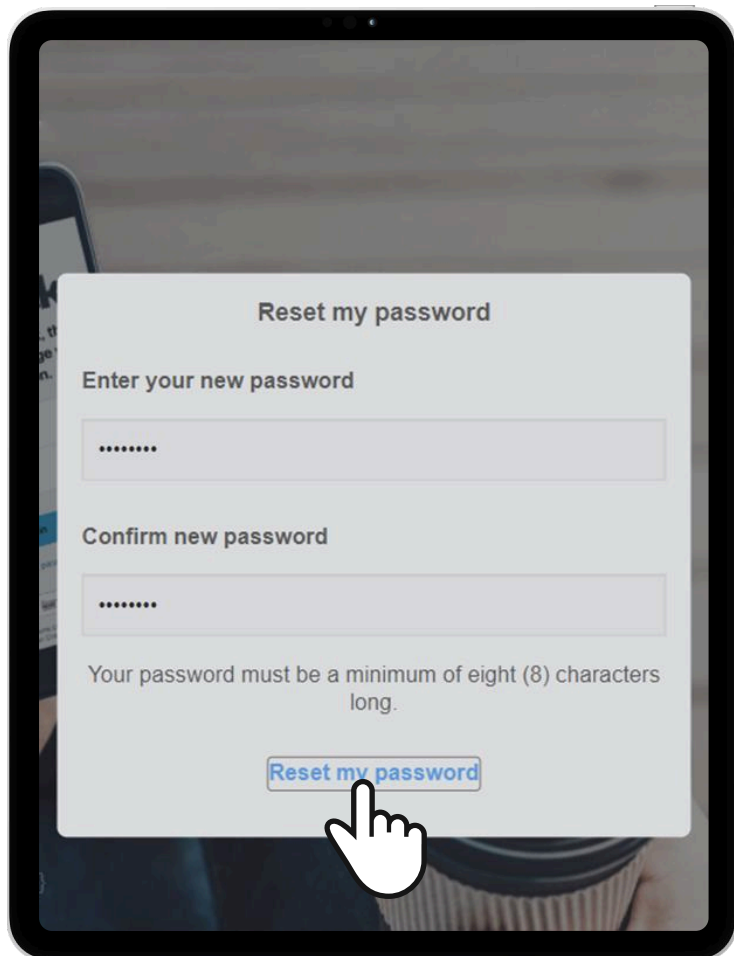
Step 4

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.



Step 5

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



Reset my password

Enter your new password

.....

Confirm new password

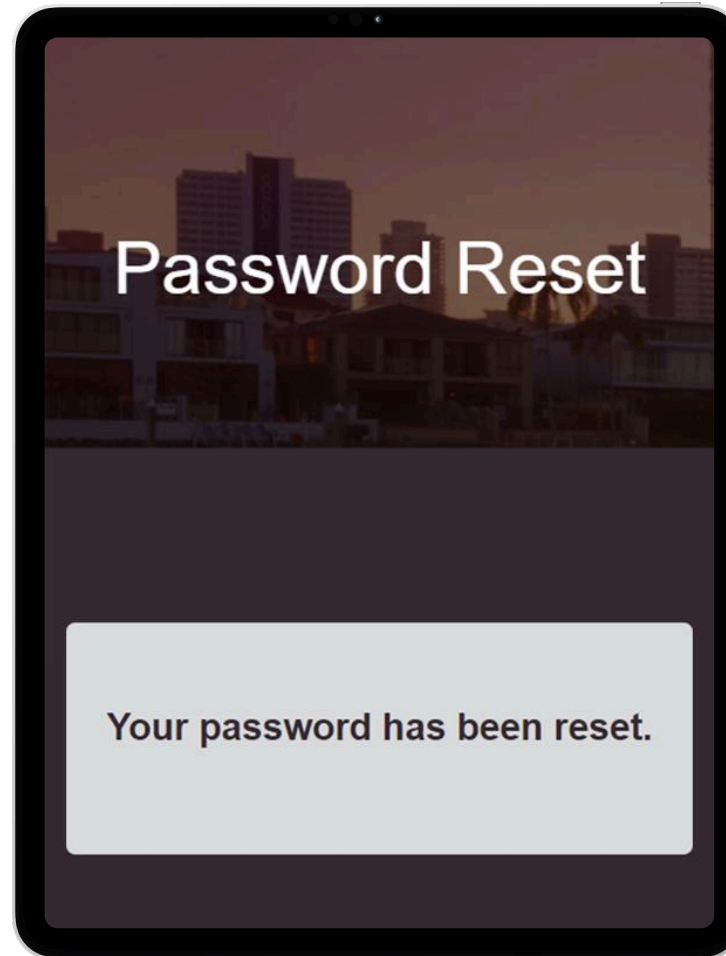
.....

Your password must be a minimum of eight (8) characters long.

[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.

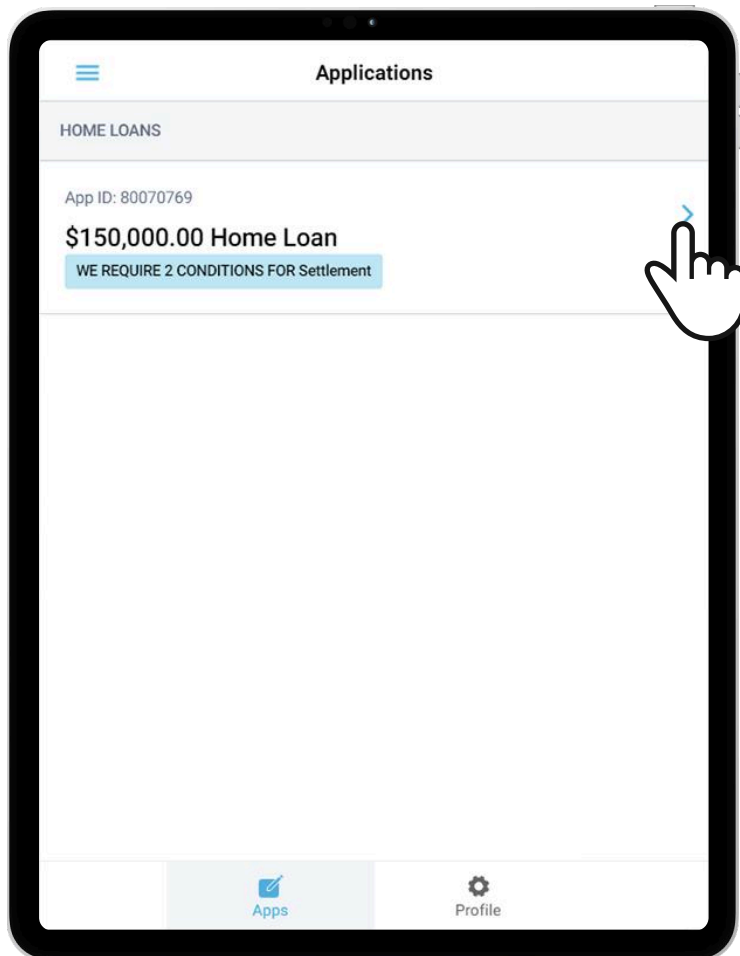


A close-up photograph of a person wearing a dark blue suit jacket, holding a silver smartphone with both hands. The person's hands are positioned over the keyboard of a silver laptop. The background is softly blurred, showing a window with light coming through. The overall scene suggests a professional or business context.

Completing documents
in onTrack

Step 1

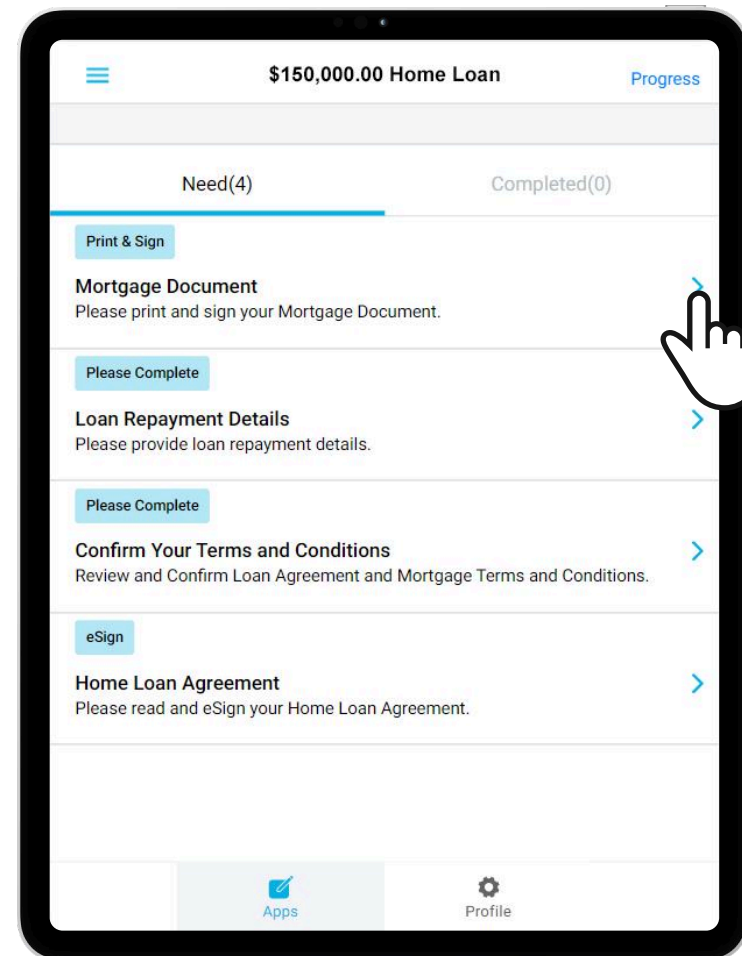
Once logged into **Firstmac onTrack**, the approved home loan application will be displayed. Simply click the **blue arrow**.



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.

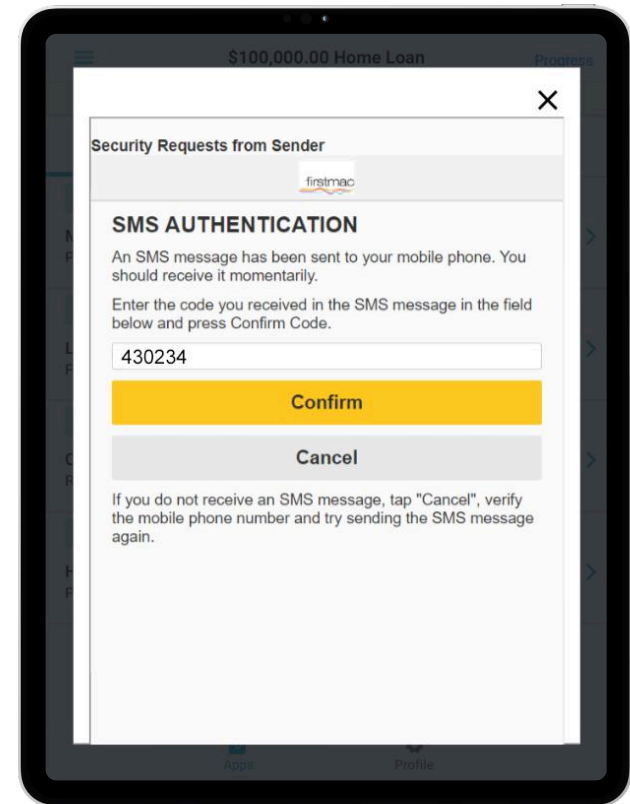
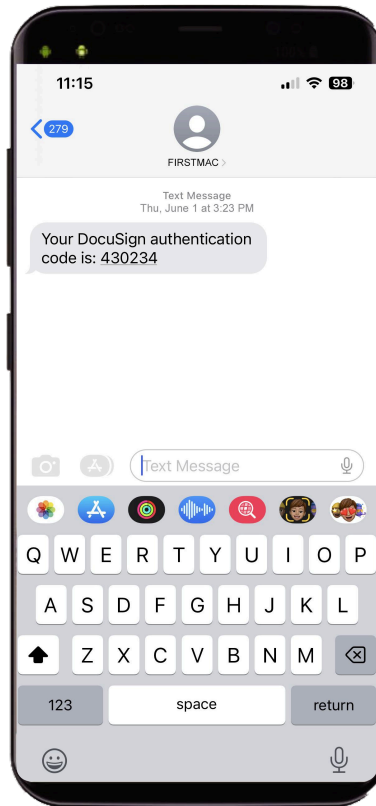
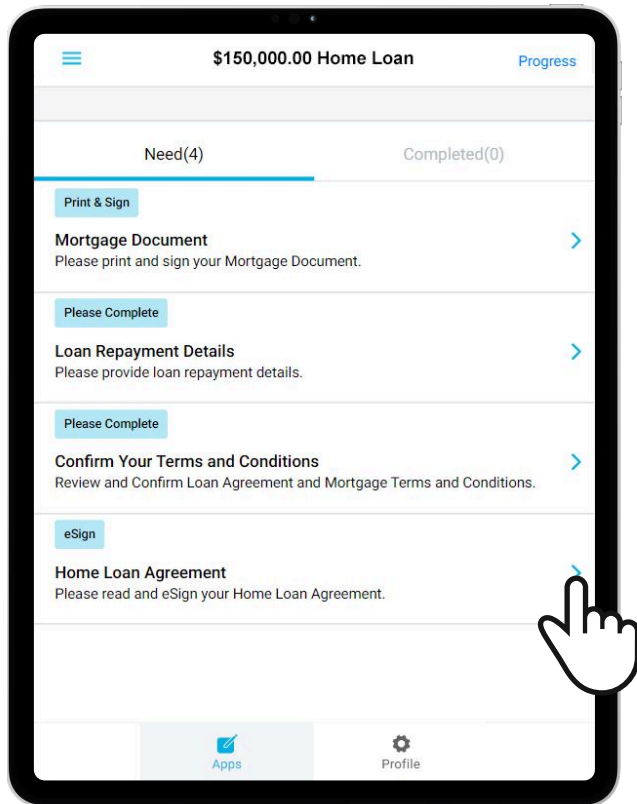


A person wearing a grey sweater is shown from the chest down, holding a dark smartphone in their left hand. Their right hand is positioned over the phone, with the index finger pointing at the screen. The background is a plain, light-colored wall. The text "DocuSign" is overlaid in white, sans-serif font across the center of the image, partially covering the person's hands and the phone.

DocuSign

Step 1

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

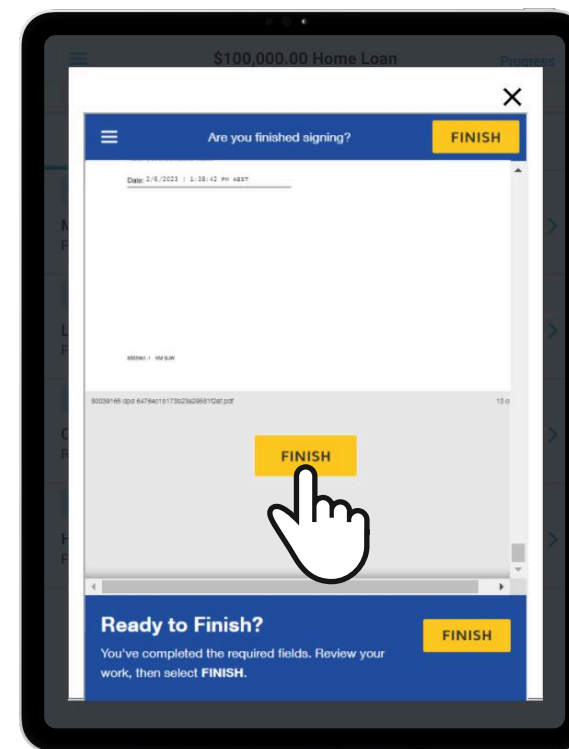
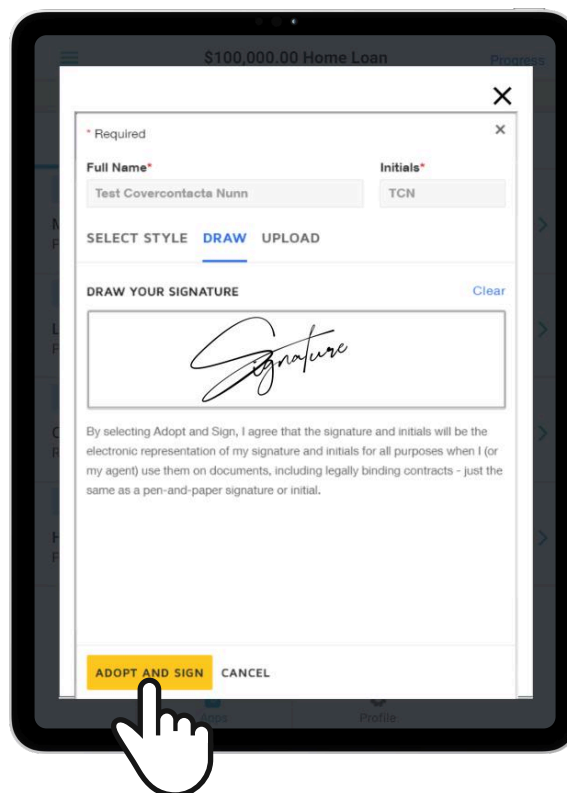
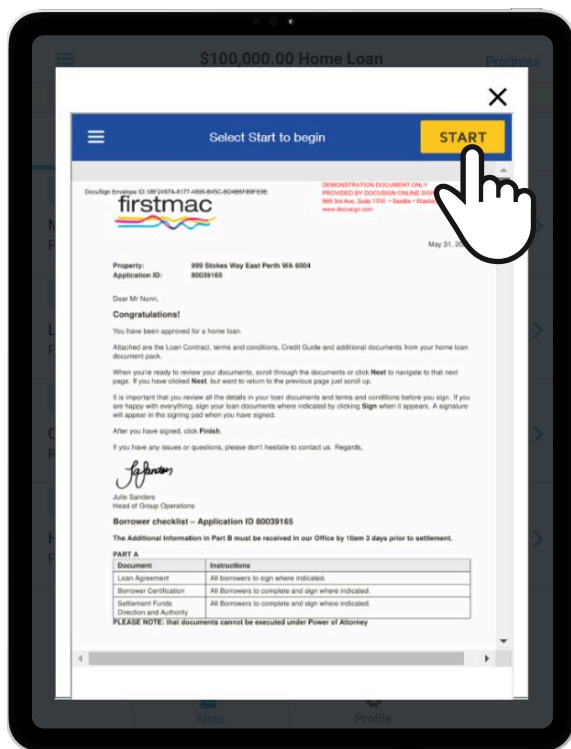


Step 2

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**

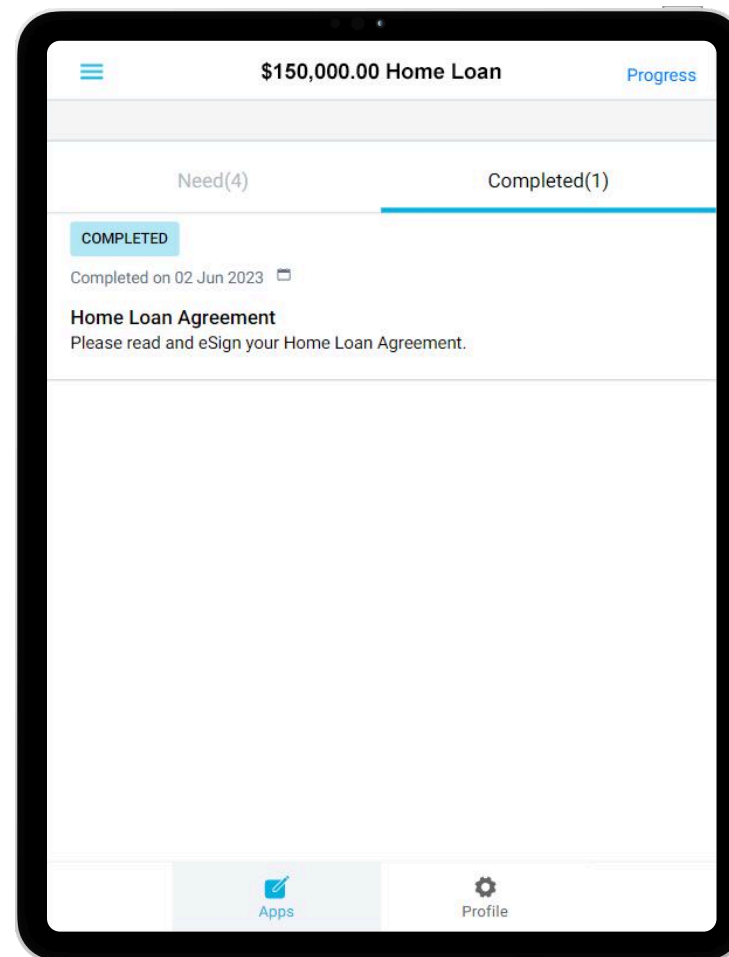
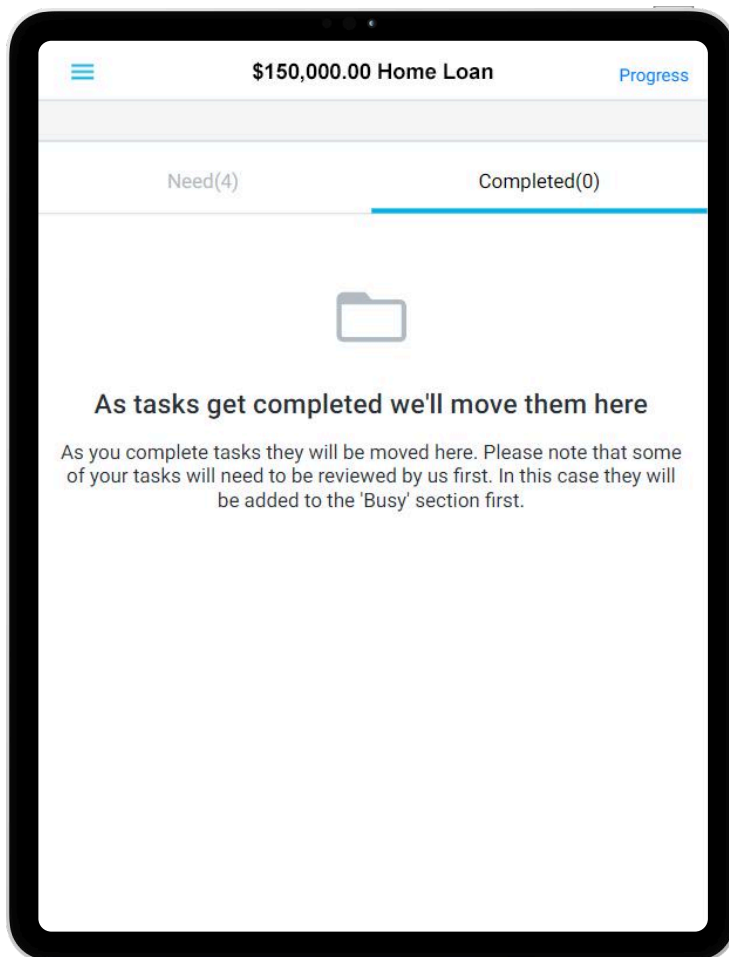
Note: The Verification of Identity form must also be printed and signed but originals are not required for settlement.



Step 3

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.

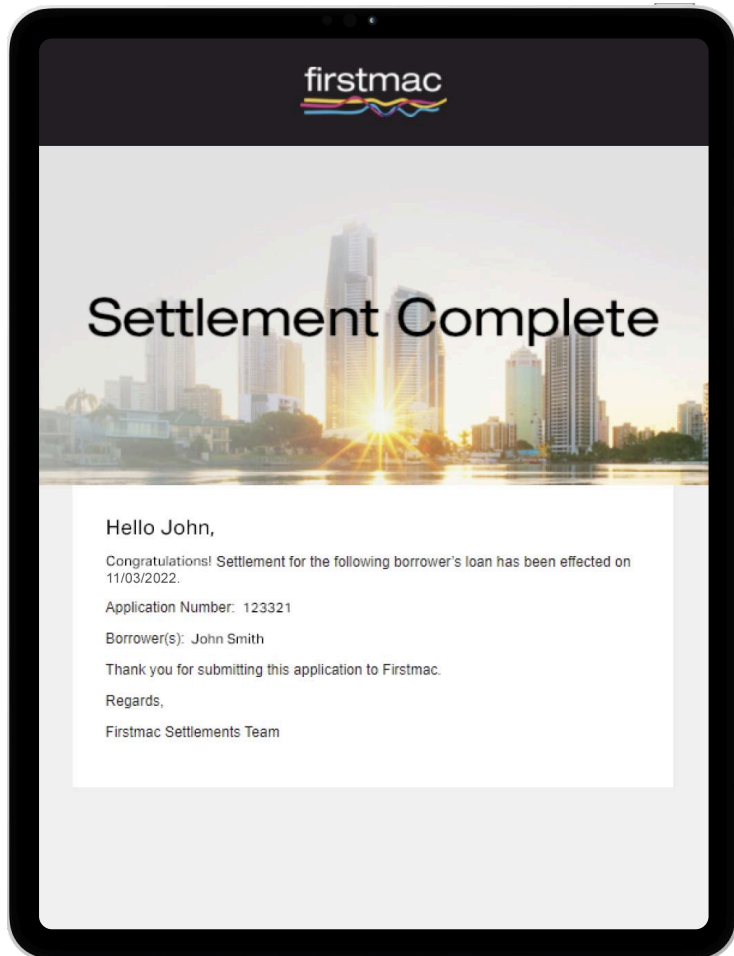


A close-up photograph of a person wearing a white lab coat, holding a smartphone with both hands. The person's face is partially visible in the upper left corner, looking down at the device. The background is a soft-focus outdoor setting. The text "Viewing welcome letter" is overlaid in white, bold, sans-serif font in the center of the image.

**Viewing welcome
letter**

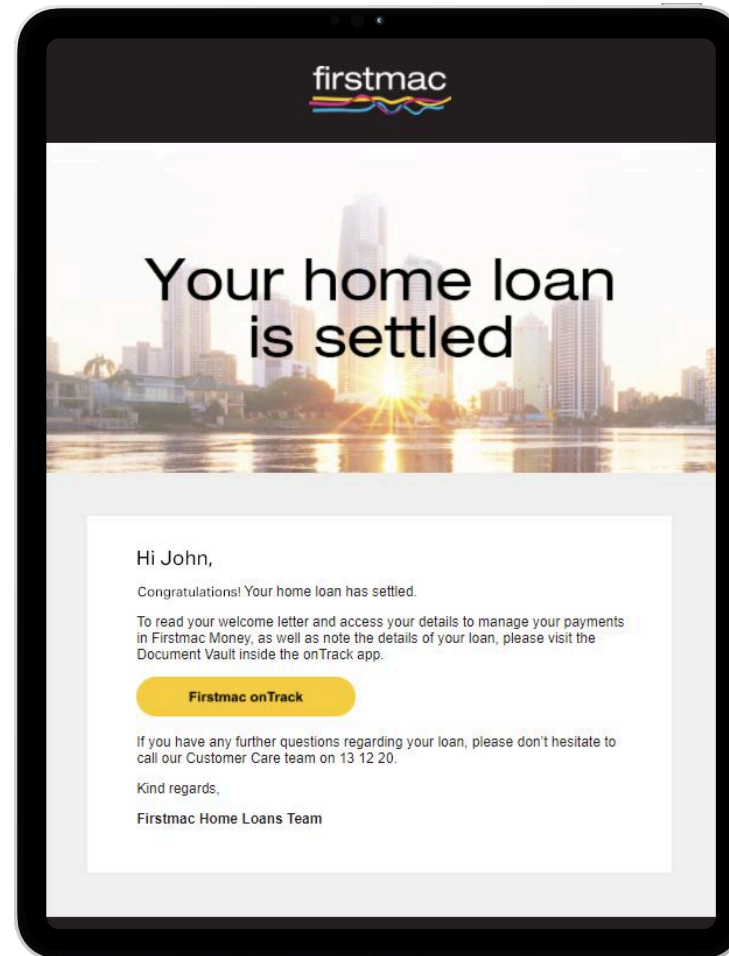
Step 1

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



Step 2

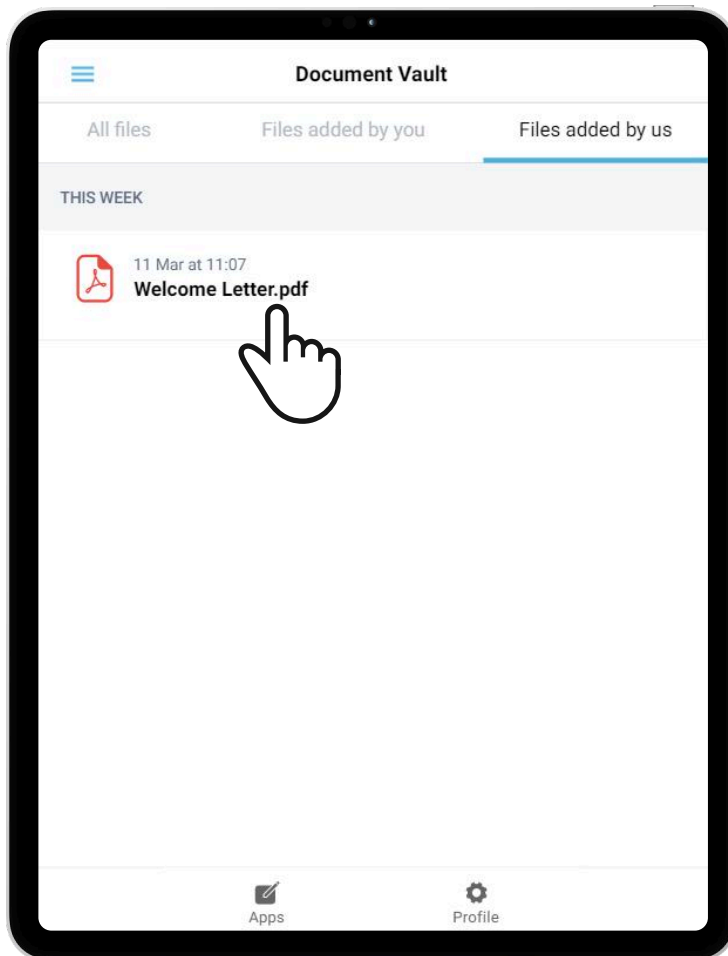
A **Welcome Letter** email will be sent to your customer the following morning.



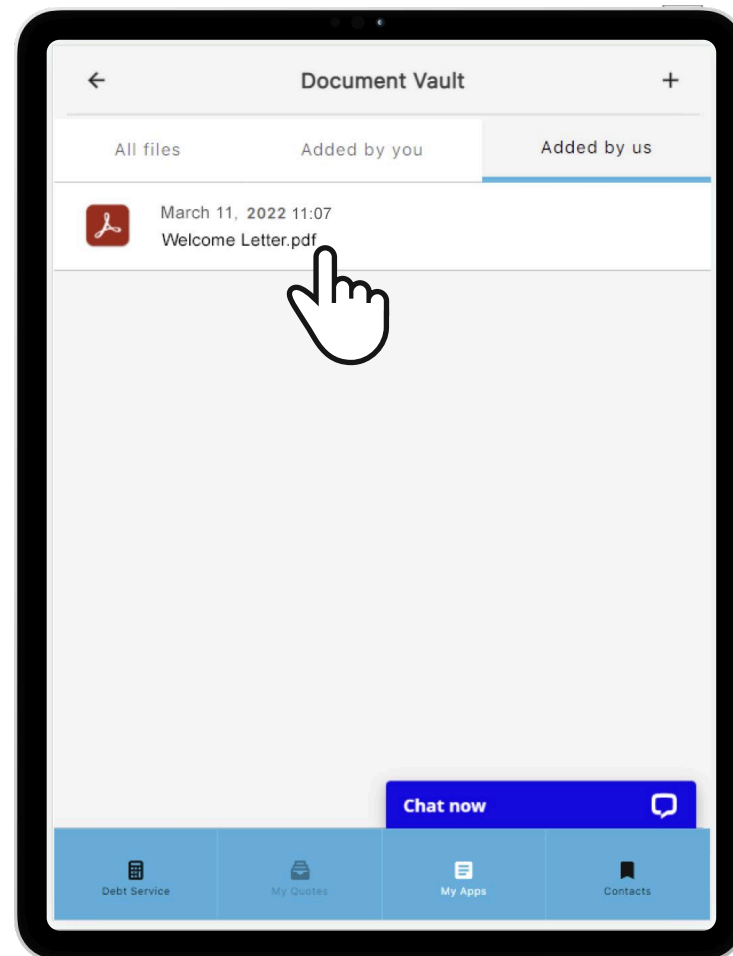
Step 3

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.



onTrack



Broker Tools



Step 4

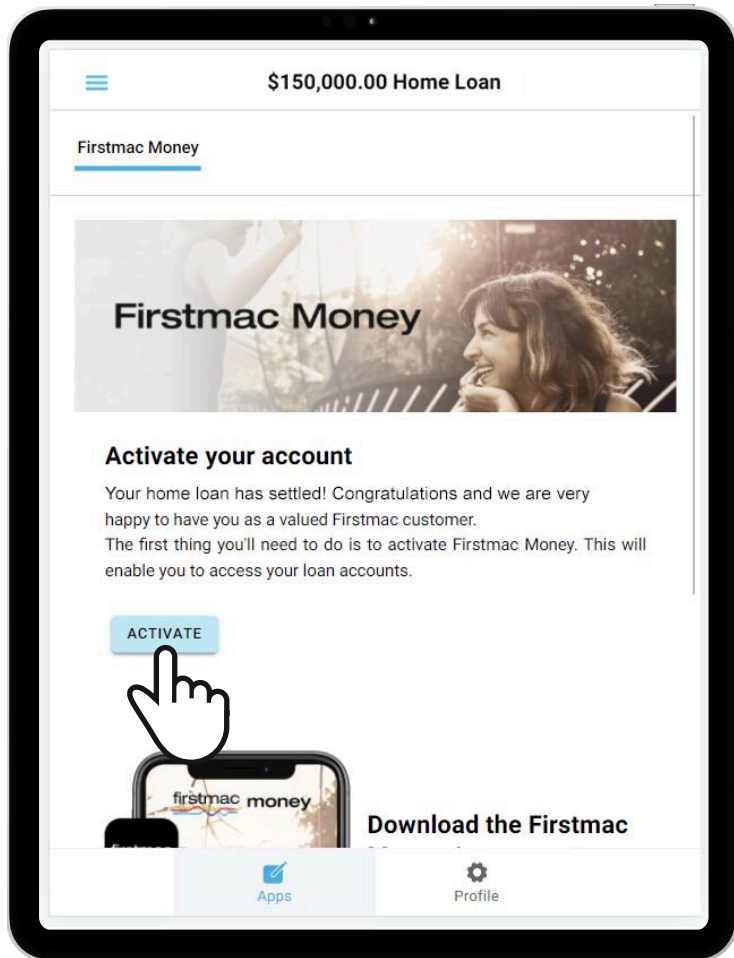
Click the **download icon** to save a copy.

A close-up photograph of a person's hands holding a black smartphone. The person is wearing a light-colored, long-sleeved shirt. The background is a blurred indoor setting with a window. The text "Firstmac Money account activation" is overlaid in white, bold, sans-serif font across the center of the image.

**Firstmac Money
account activation**

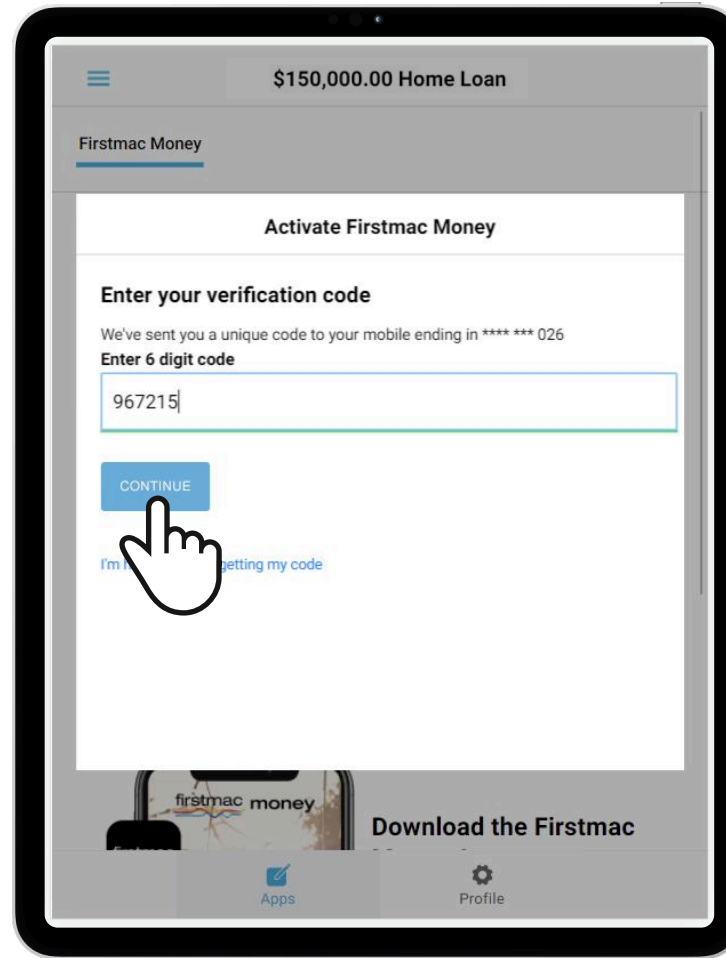
Step 1

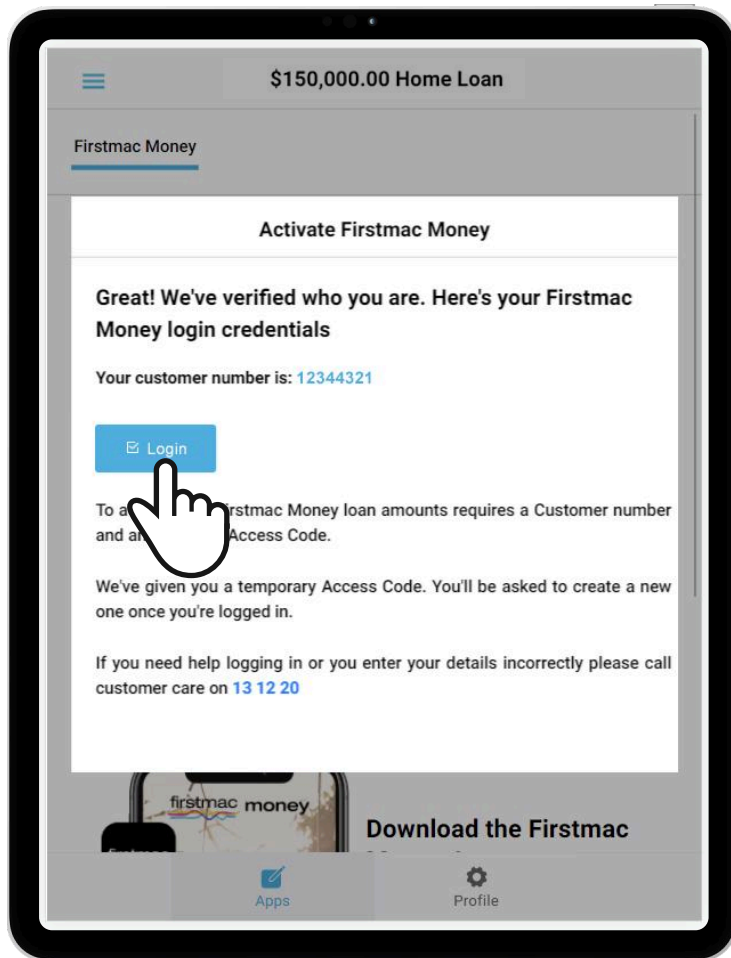
Upon selecting an application in onTrack, a page for Firstmac Money activation will load. Your customer will have to click **Activate** to initiate the process.



Step 2

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





Step 3

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.

Step 4

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

Terms and Conditions Sign Out

Security Questions

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.

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.

Click in the field below to enter your answer.

1 Choose question ▼

Answer:

2 Choose question ▼

Answer:

3 Choose question ▼

Answer:

Do not show this message again.

SAVE

Terms and Conditions Sign Out

Terms and Conditions

1. Access to Online Services

a. We are offering to provide you with use of Online Services under these terms and conditions (Conditions). It is important that you read these Conditions before you use Online Services.

b. These terms and conditions apply to your use of Online Services. They apply as well as the terms of your loan agreement, your loan account, your offset redraw facility, and any other account you access using Online Services.

c. When you first access and use Online Services you will be asked to

i. read and accept these Conditions; and

ii. and read and accept our Privacy Policy.

d. You must accept and agree to be bound by these Conditions by clicking on the "I accept these conditions" button at the bottom of this screen in order to access and use Online Services.

e. We may at any time vary these Conditions. We will give you notice of these terms and conditions when you next log in after the change has been made. It is important that you read these Conditions regularly. By accessing, viewing or using Online Services after these Conditions have been varied; you agree to be bound by the varied Conditions.

f. If any of your Access Codes have become known to another person or you are concerned they have, please refer to Clause 3(e) for information on what you should do.

g. Words in these Conditions which are capitalised have a particular legal meaning which is set out at the end of these Conditions in Clause 11.

Change Access Code Sign Out

Current code:

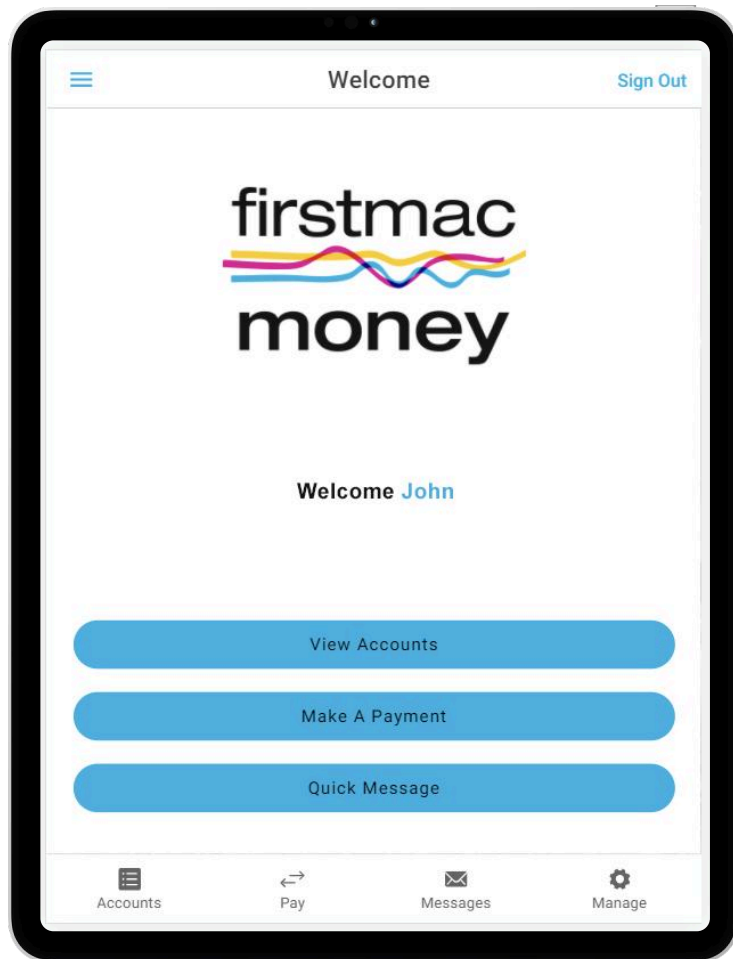
New code:

Verify new code:

Your Access Code must be numeric, be between 8-14 characters, must not consist of consecutive number (e.g. 12345678), repeated numbers (e.g. 22222222) and must not resemble your date of birth or client number

Save

Click **Save** to proceed.



Step 5

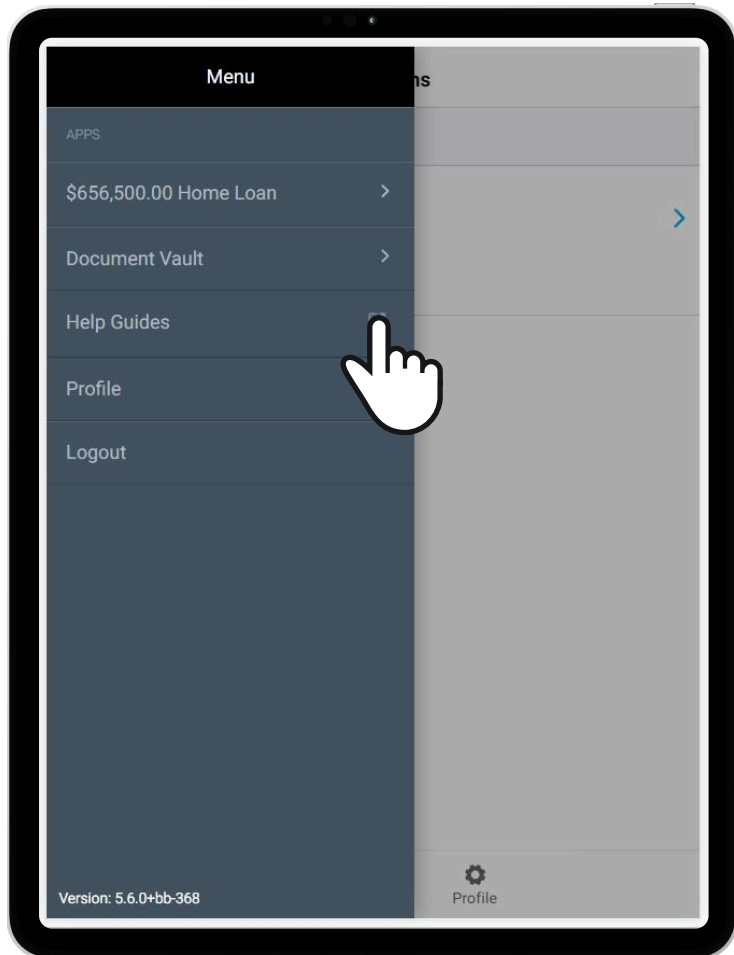
Once completed, their Firstmac Money account is **Active**.



**Access Helper Guides
from Firstmac onTrack**

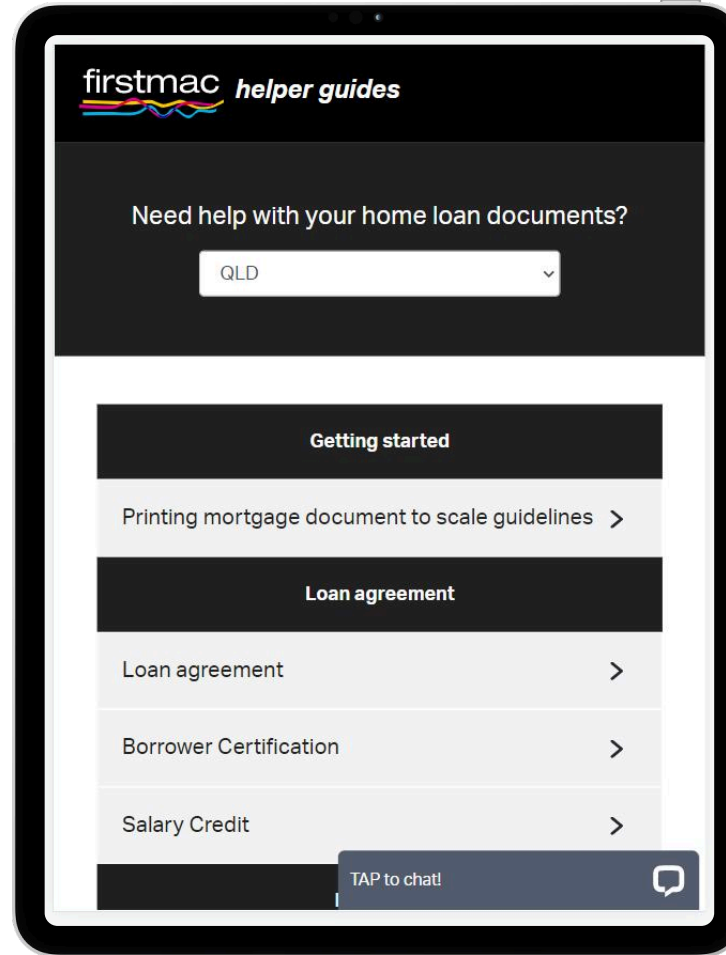
Step 1

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**.

