

onTrack User Guide Car Loans





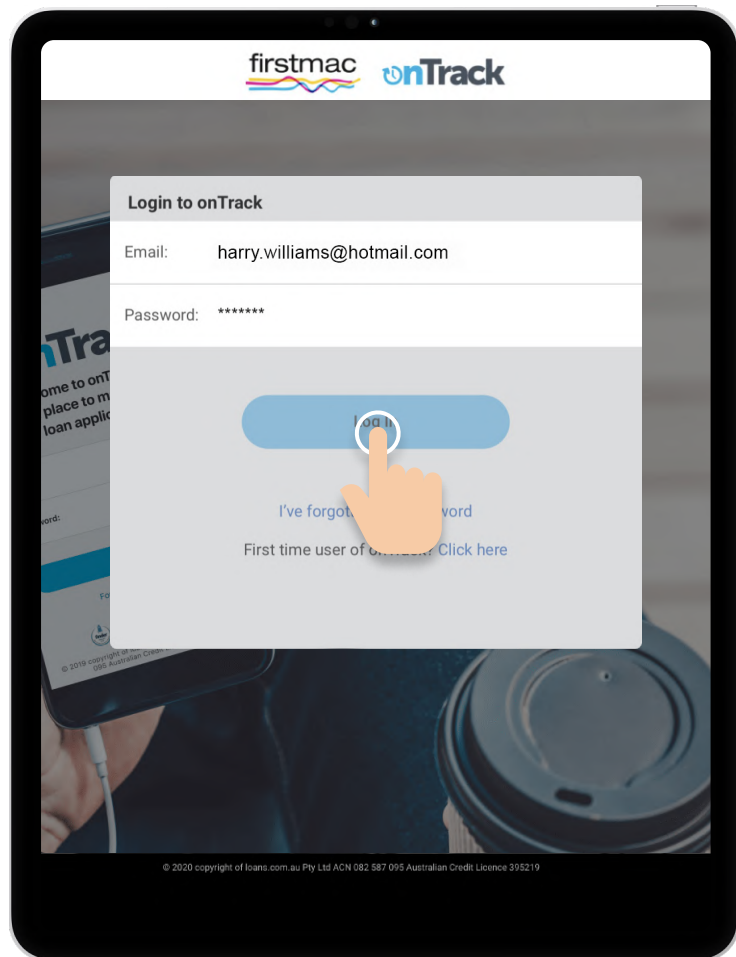
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DocuSign Help Guide

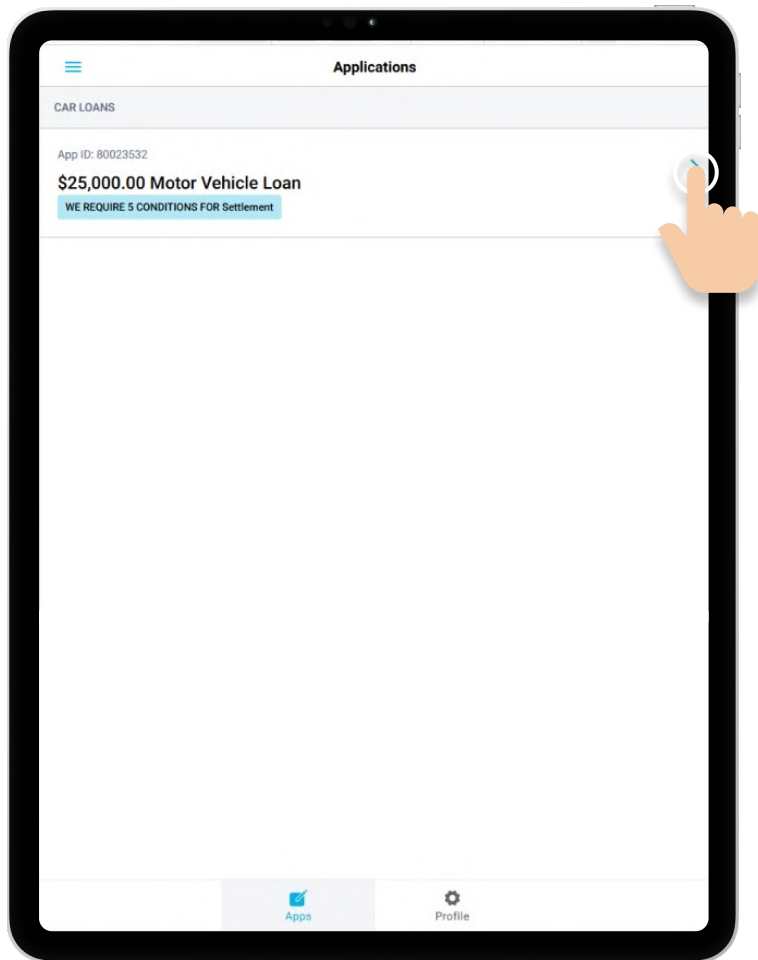
Firstmac's handy **DocuSign** function allows you to sign your loan documents on your desktop computer or any tablet device. A couple of taps and you are done. Documents are encrypted so they are completely secure.

Please follow the steps below to sign your loan documents via **DocuSign**.



Step 1

Login to **Firstmac onTrack**



Step 2

Select your **car loan application** from the Applications list.

Step 3

Select **Please provide loan repayment details** from the list of outstanding conditions and complete form.

\$25,000.00 Motor Vehicle Loan Progress

Need(5) Busy(0) Completed(0)

Review
Please review & confirm your application form details. >

Please Complete
Please provide loan repayment details. (Hand icon pointing to this step)

eSign
Please read and eSign your Car Loan Agreement.

Upload
Please upload a certificate of currency for your insurance. >
Please contact your broker if you have any questions

Please Complete
Please indicate if we have your permission to run your identity documents through an electronic ID verification to confirm authenticity. >

Apps Profile

\$25,000.00 Motor Vehicle Loan

REQUIRED ?

Direct Debit request
Please provide Direct Debit details.

Account name:* Harry Williams

BSB:* 142201

Financial Institution:* PIB

Account number:* 123456789

Frequency:* Monthly

*Your direct debit will be setup for the required repayment amount. Fortnightly repayments are half the monthly amount. Weekly repayments are half the fortnightly amount.

By clicking **COMPLETE** you agree to the [Direct Debit Terms](#).

COMPLETE (Hand icon pointing to this button)

Apps Profile

Step 4

Select **Please review and confirm your application form details** from the list of outstanding conditions and complete. Then, answer questions on **Have there been any changes to your circumstances** and **Are you politically-exposed**.

\$25,000.00 Motor Vehicle Loan Progress

Need(5) Busy(0) Completed(0)

Review

Please review & confirm your application form details.

Please Complete

Please provide loan repayment details.

eSign

Please read and eSign your Car Loan Agreement. >

Upload

Please upload a certificate of currency for your insurance. >
[Please contact your broker if you have any questions](#)

Please Complete

Please indicate if we have your permission to run your identity documents through an electronic ID verification to confirm authenticity. >

[Apps](#) [Profile](#)

firstmac **Consumer Car Loan** Application ID 60023532

Your Details

How many applicants are applying: 1 Is the percentage of use for Business, 50% or more: ☐ Yes ☒ No

First name: Harry Middle name: Surname: Williams

DOB: 10 October 1991 Marital status: Married Driver's license no: 1 111 111 111

Permanent resident: ☒ Yes ☐ No

Residential address: Renting ☒ Mortgaged ☐ Own

Suburb: Banora Point State: New South Wales Postcode: 2486 Time at residence: 5 years 5 months

Mobile: +61487654321 Landline: Email address: harry.williams@hotmail.com

Dependents 0-11: 0 Dependents 12+: 0

I consent to Firstmac Limited verifying my identity electronically through a credit check: ☐ Yes ☒ No

Your Employment

Employer: Employer Name Occupation: Administrator

Employer's name: Type: ☒ Full time ☐ Part time ☐ Casual

Employer's email: Employer's phone:

Length of employment: 5 years 5 months Probation: ☐ Yes ☒ No

Your Income

Monthly amount

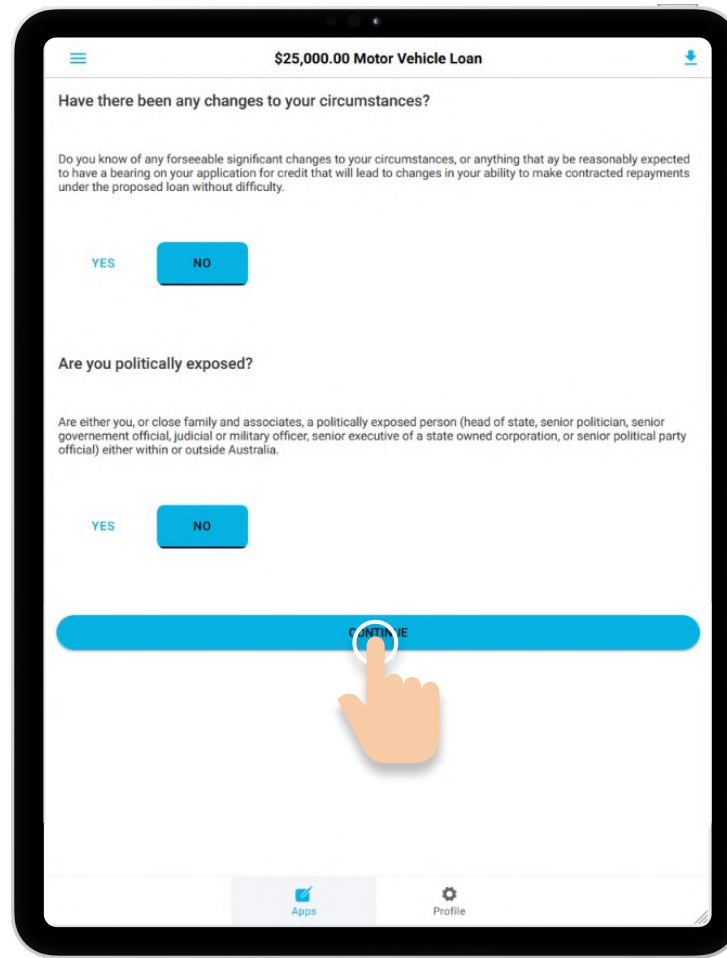
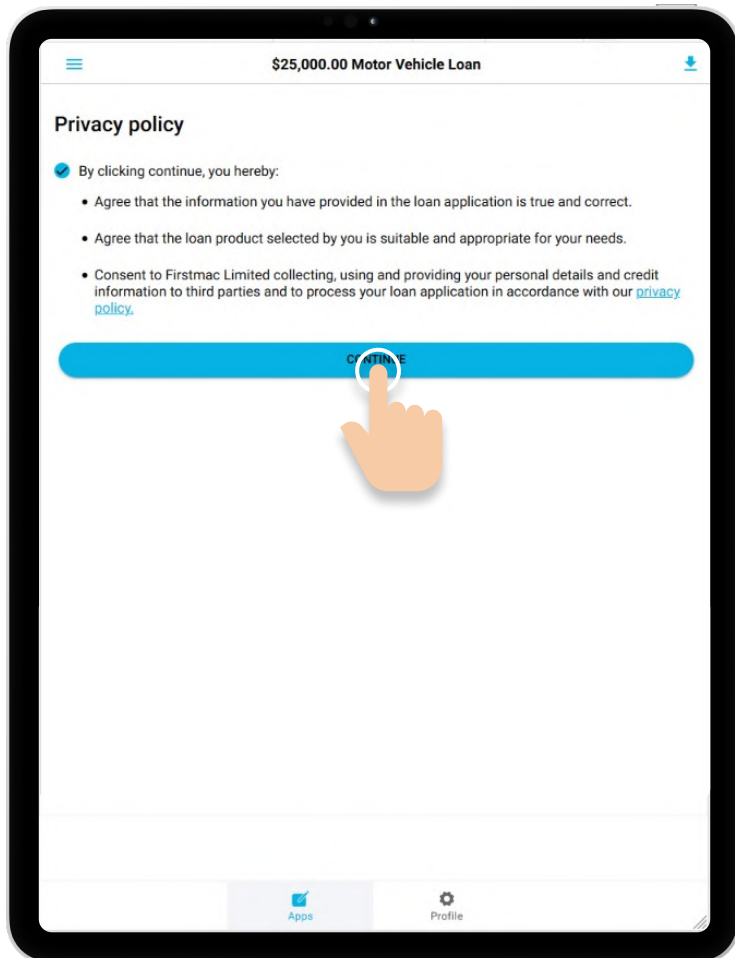
Salary: \$20,000.00

Loan Purpose

What is the main purpose of the application (choose): ☒ New Car from Dealer ☐ Used Car from Dealer ☐ Used Car Private Sale ☐ Refinance

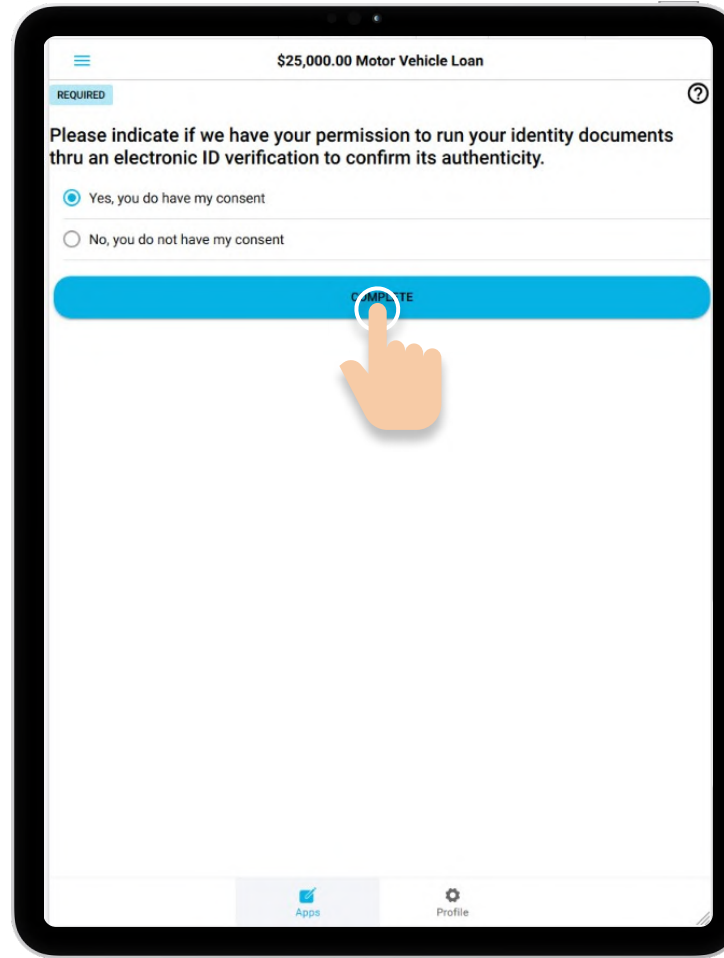
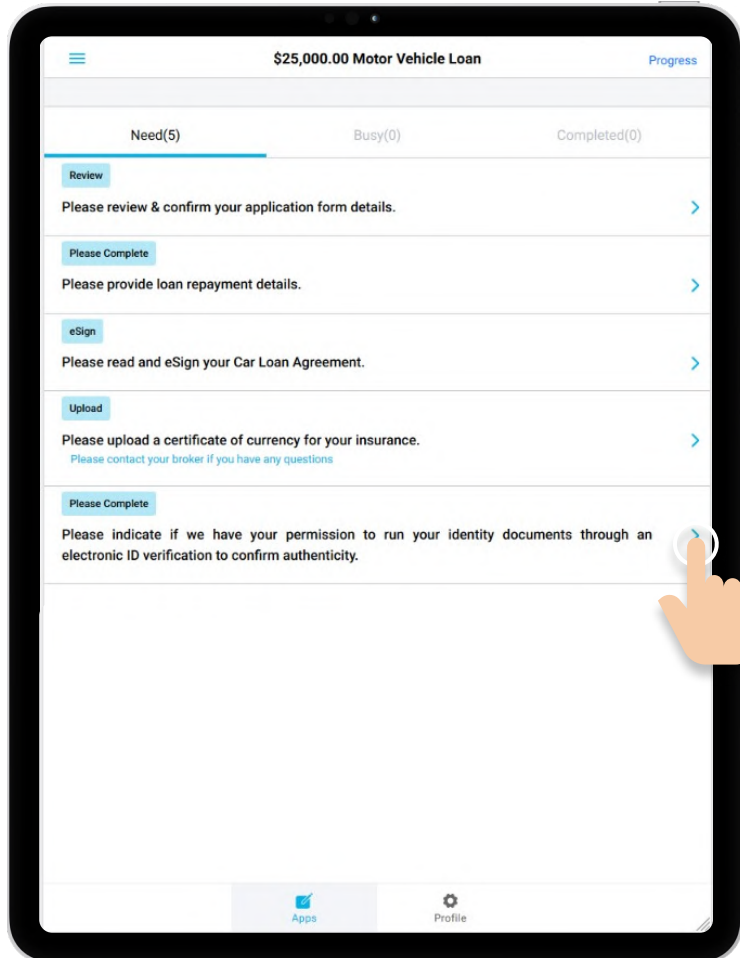
CONTINUE

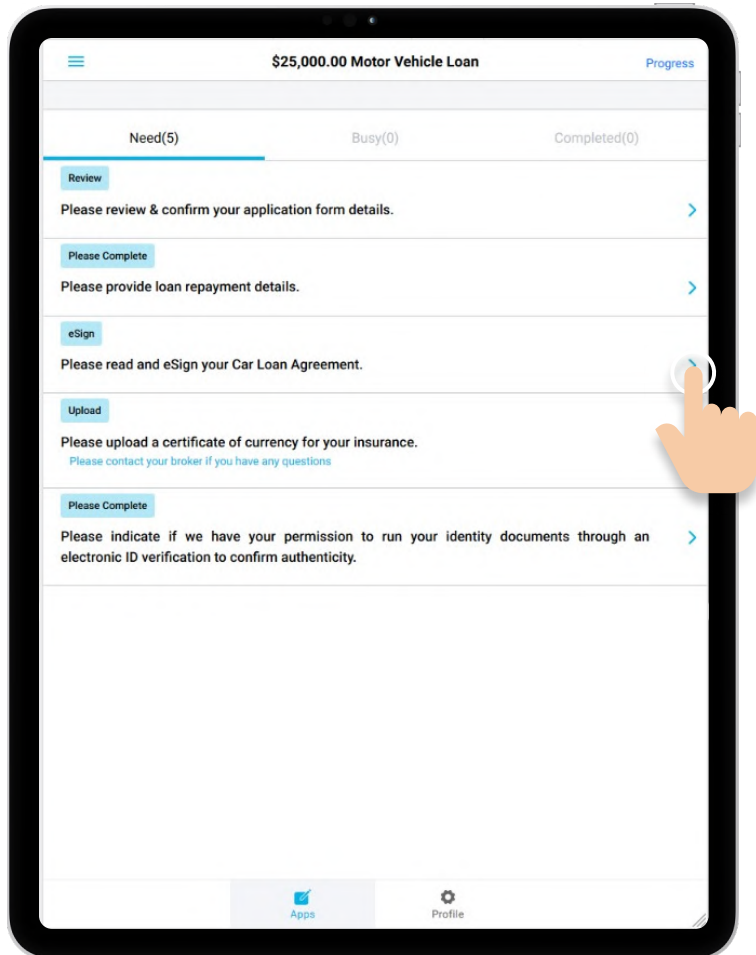
[Apps](#) [Profile](#)



Step 5

Select **Please indicate if we have your permission to run your identity documents through an electronic ID verification to confirm authenticity** and grant permission.



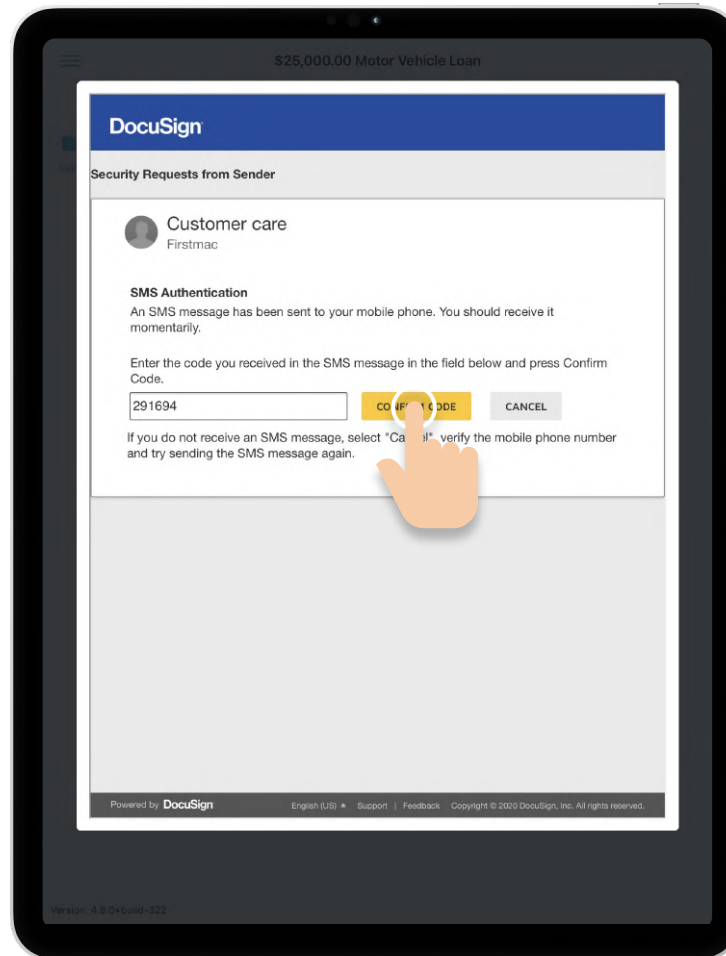
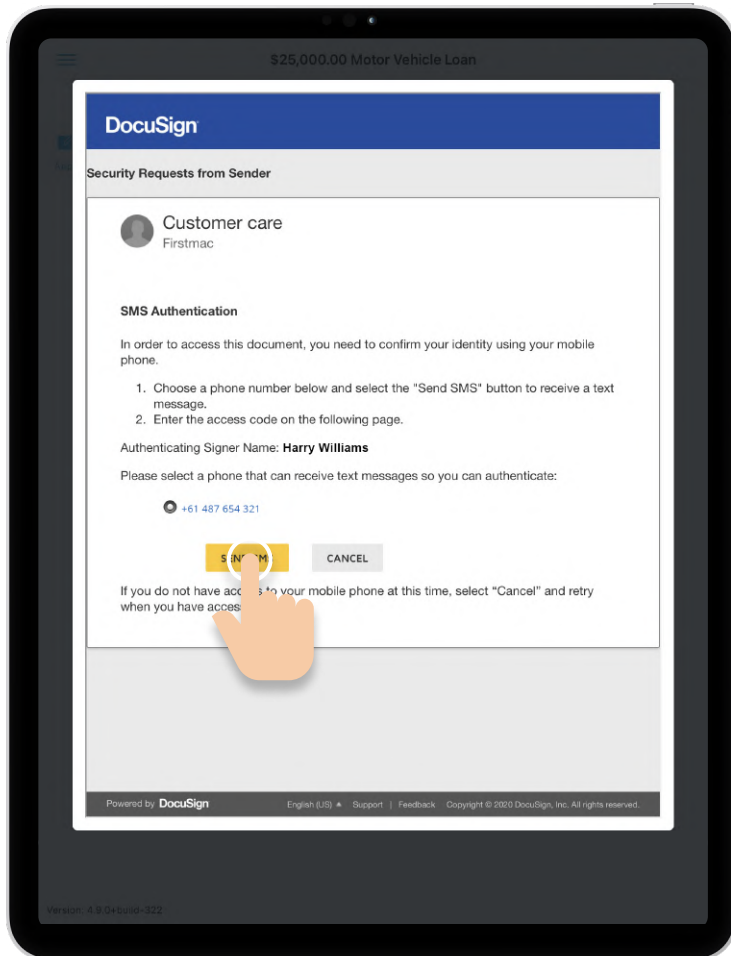


Step 6

Select **Please read and eSign your Car Loan Agreement** from the list of outstanding conditions.

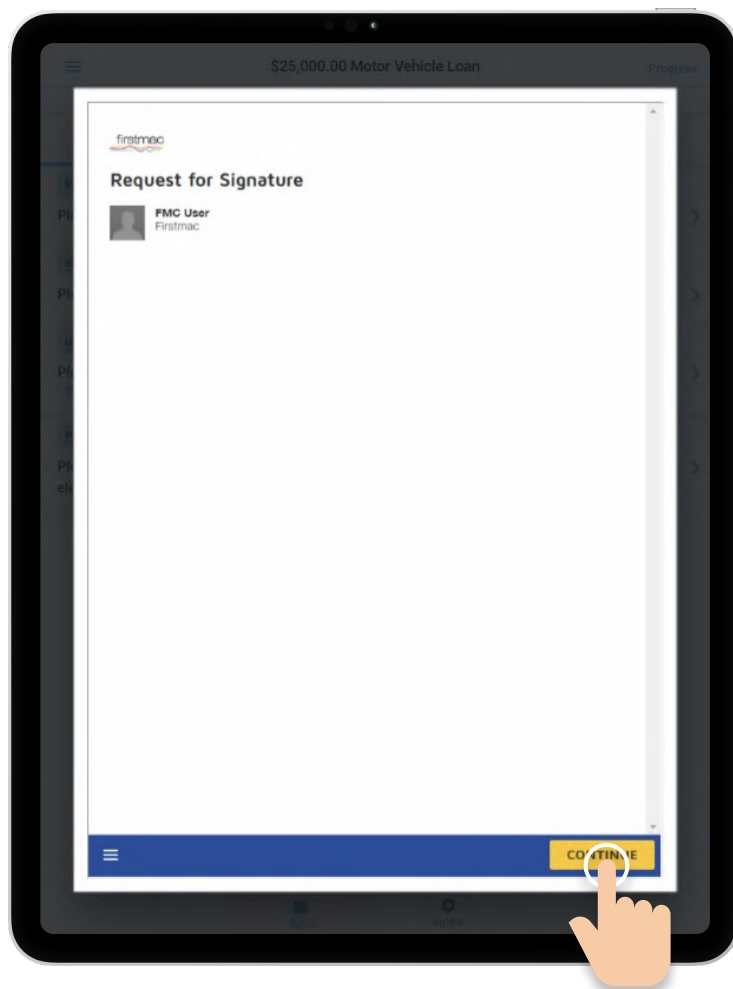
Step 7

Click **Send SMS** and then enter your security code on the next page before clicking **Confirm Code**.



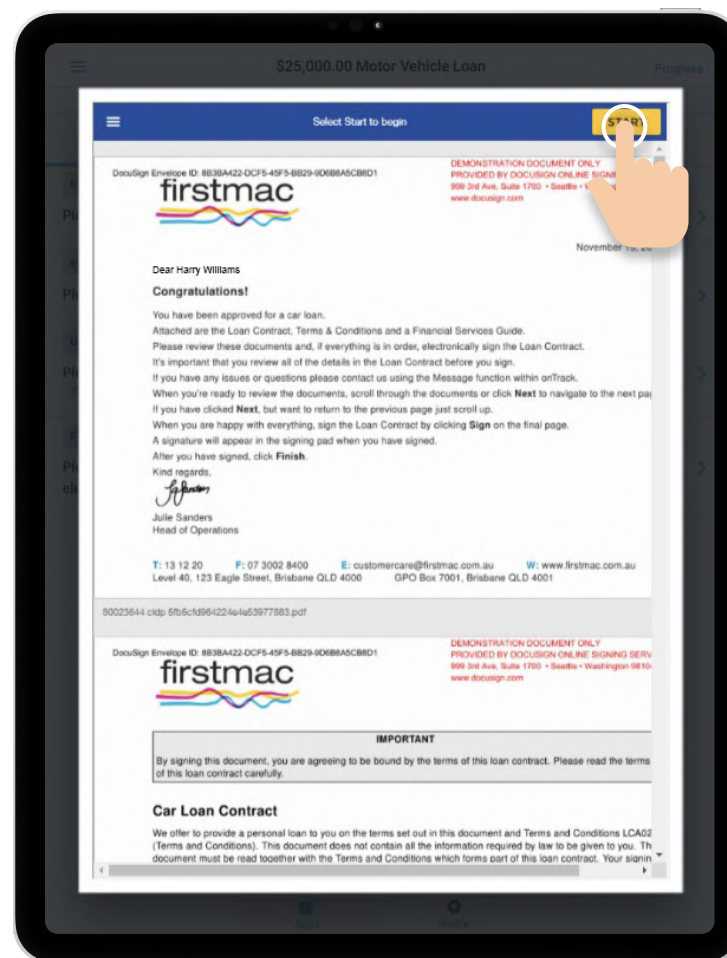
Step 8

Click **Continue**



Step 9

Read the message from Firstmac and review your Car Loan Contract.
Click **Start** to begin signing.



Step 10

Complete the Politically Exposed Persons form and sign by clicking on **Sign**. Then click **Next**.

\$25,000.00 Motor Vehicle Loan

Select Sign here to sign

3644 cdp 5fb5chd964224e4e53977883.pdf

uSign Envelope ID: 8B3BA422-DCF5-45F5-8B29-6068A5C8BD1

DEMONSTRATION DOCUMENT ONLY
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Applicant Certification - Politically Exposed Persons

Application ID: 80023644


The Anti-Money Laundering and Counter-Terrorism Financial Rules 2007 require that organisations take steps to identify customers who are Politically Exposed Persons.
Politically Exposed Persons are individuals who occupy a prominent public position or function in a government body or international organisation, both within and outside Australia. This definition also extends to their immediate family members and close associates.

Applicant name: Harry Williams

Are you, or your close family and associates, a politically exposed person (head of state, senior politician, senior government official, judicial or military officer, senior executive of a state-owned corporation, or senior political party official) either within or outside Australia?

☒ No
☐ Yes, please provide details _____

DATE: _____

Signed:  _____
Harry Williams

Next

Step 11

Once you have thoroughly reviewed your Car Loan contract, sign it by clicking on **Sign** and then select **Next**.

\$25,000.00 Motor Vehicle Loan

Select Sign here to sign

uSign Envelope ID: 8B3BA422-DCF5-45F5-8B29-6068A5C8BD1


DEMONSTRATION DOCUMENT ONLY
PROVIDED BY Docusign ONLINE SIGNING SERVICE
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firstmac

How do I accept this offer?

To accept this offer you must sign and date this document.

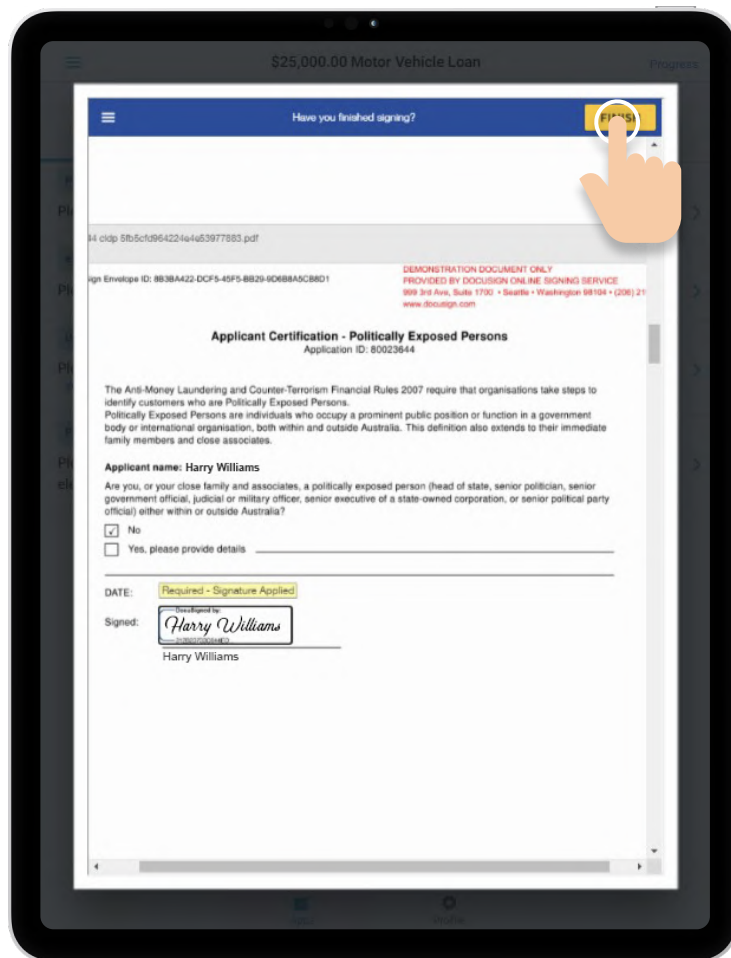
BEFORE YOU SIGN	IMPORTANT THINGS YOU MUST KNOW
<ul style="list-style-type: none"> READ THIS CONTRACT DOCUMENT so that you know exactly what contract you are entering into and what you will have to do under the contract. You should also read the information statement: "THINGS YOU SHOULD KNOW ABOUT YOUR PROPOSED CREDIT CONTRACT". Fill in or cross out any blank spaces. Get a copy of this contract document. Do not sign this contract document if there is anything you do not understand. 	<ul style="list-style-type: none"> Once you sign this contract document, you will be bound by it. However, you may end the contract before you obtain credit, or a card or other means is used to obtain goods or services for which credit is to be provided under the contract, by telling the credit provider in writing, but you will still be liable for any fees or charges already incurred. You do not have to take out consumer credit insurance unless you want to. However, if this contract document says so, you must take out insurance over any mortgaged property, such as a house or car. If you take out insurance, the credit provider cannot insist on any particular insurance company. If this contract document says so, the credit provider can vary the annual percentage rate (the interest rate), the repayments and the fees and charges and can add new fees and charges without your consent. If this contract document says so, the credit provider can charge a fee if you pay out your contract early.

here  _____
Signature
Harry Williams
Full Name
19/11/2020 12:19
Date of signature

Next

Step 12

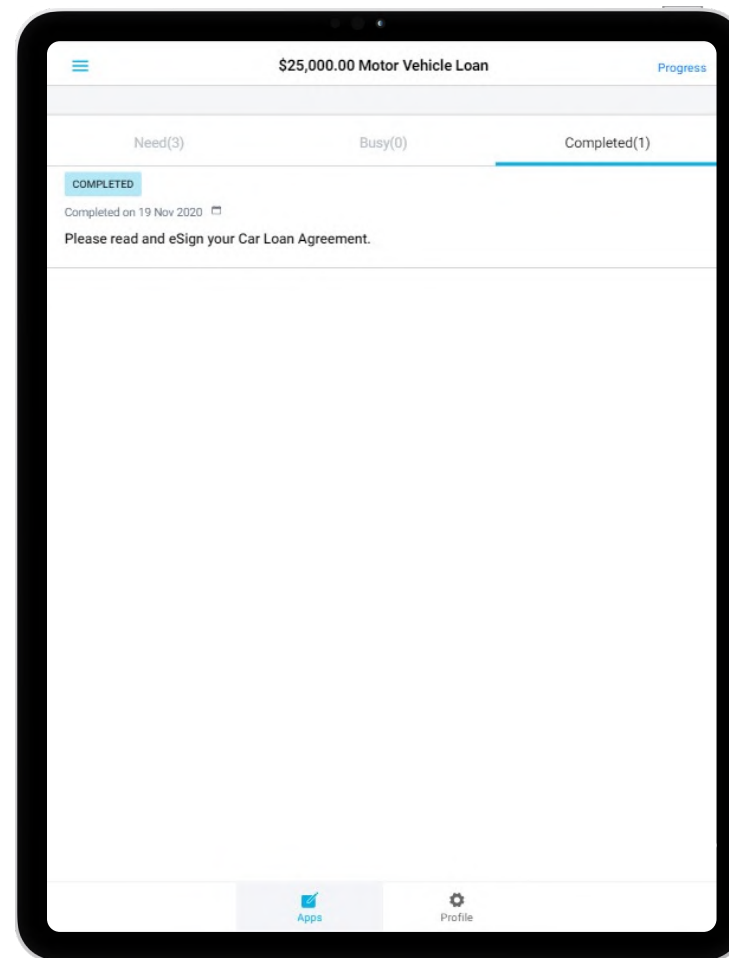
You will be shown a signed copy of your Car Loan Contract. Select **Finish** to complete.



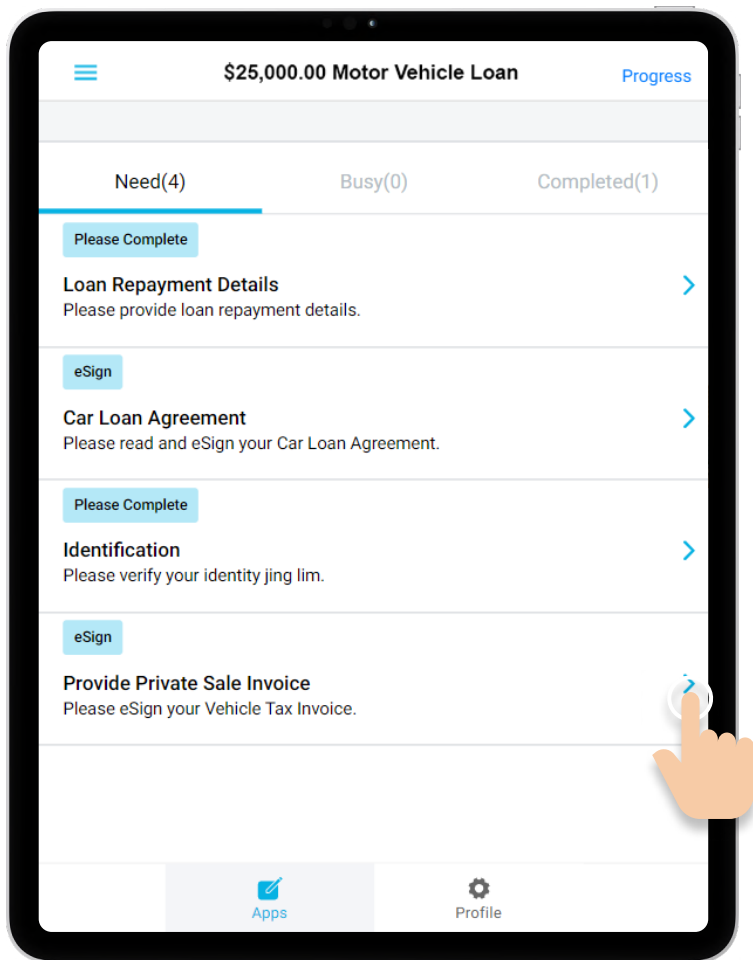
Step 13

The condition will now show as **Completed** in onTrack.

You are done!



Private Sale



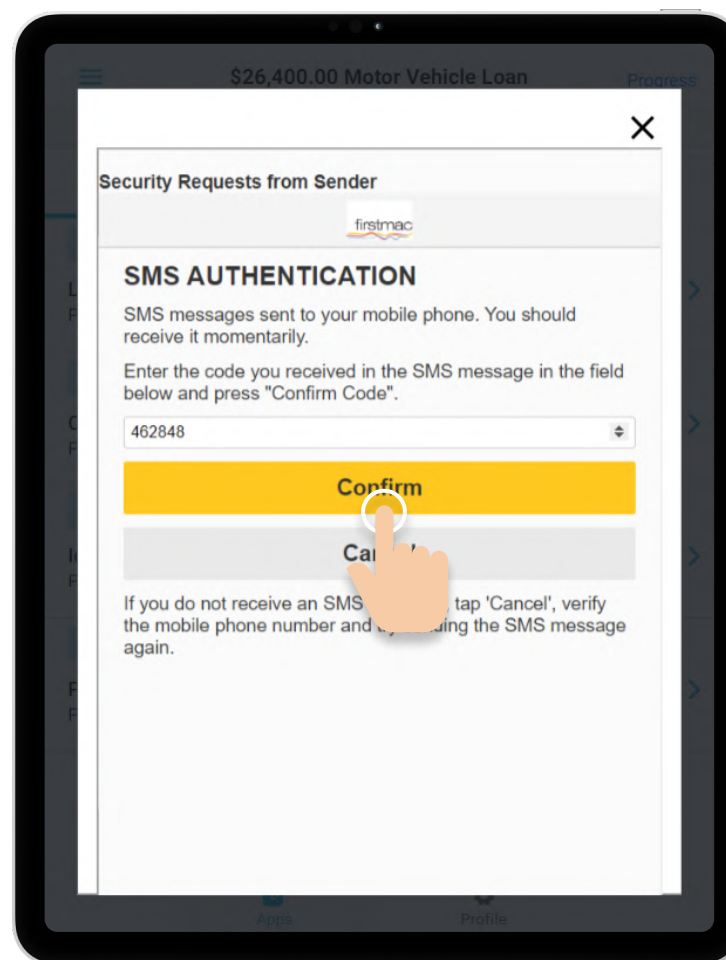
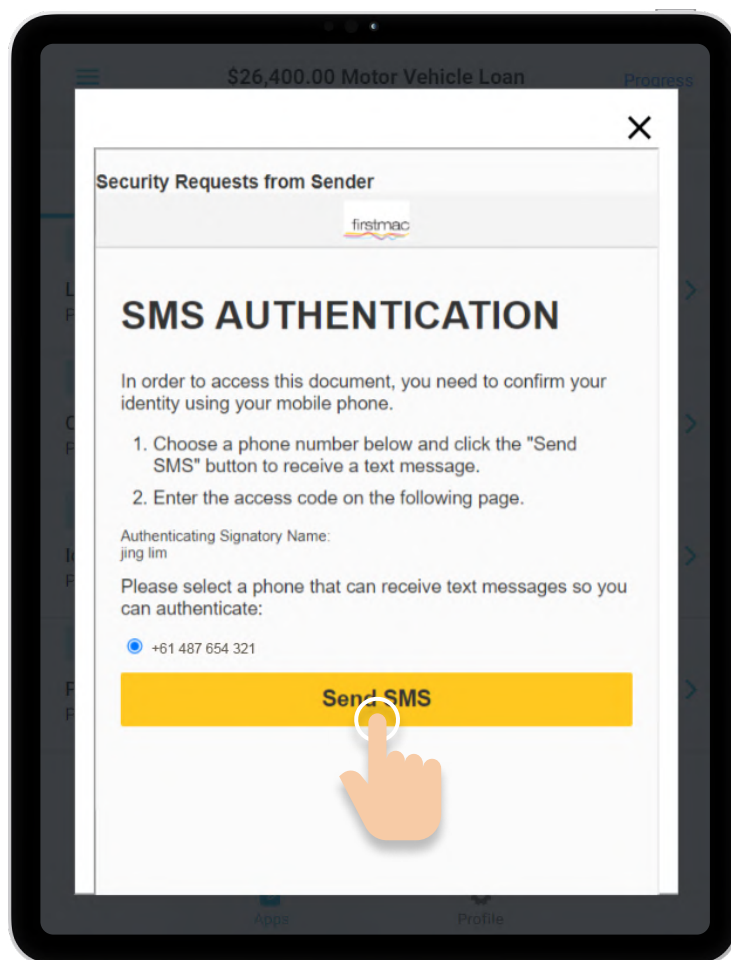
Step 1

Select **Provide Private Sale Invoice** from the list of outstanding conditions.

Note: This condition is only required if the Loan Purpose is to purchase a used car from a Private Seller.

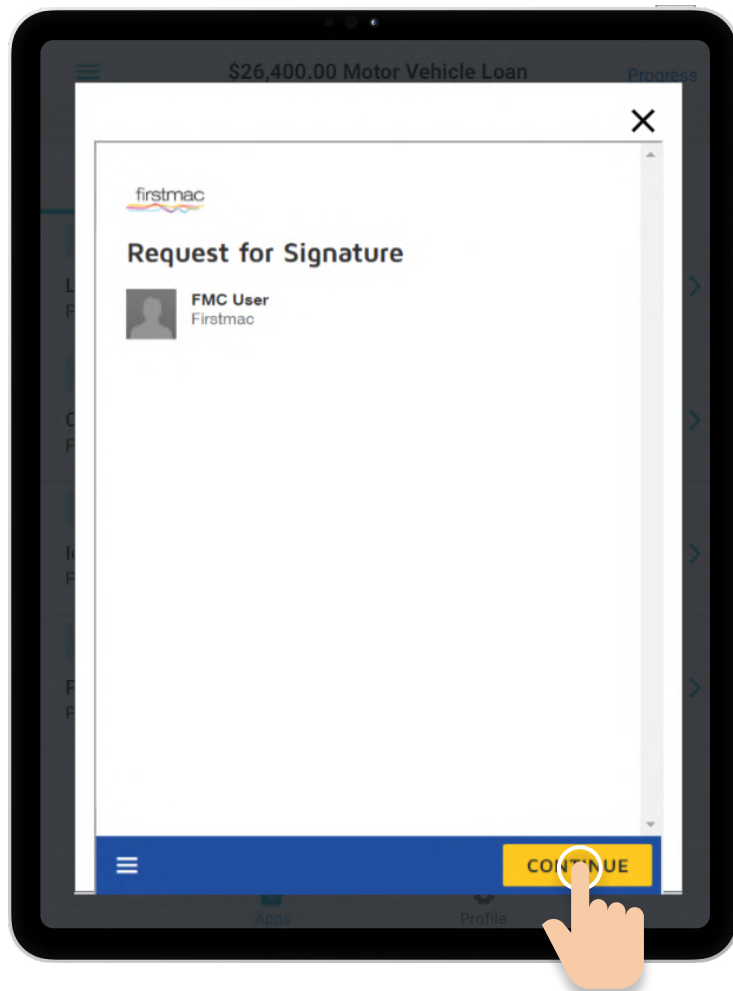
Step 2

Click **Send SMS** and then enter your security code on the next page before clicking **Confirm**.



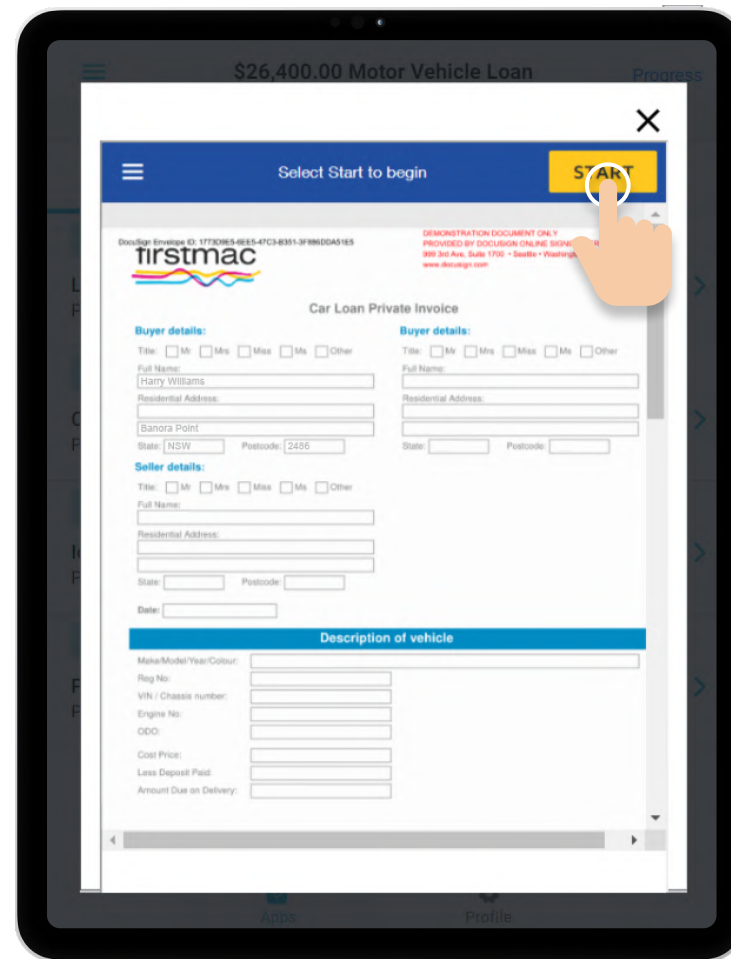
Step 3

Click **Continue**



Step 4

Read the message from Firstmac and review your Car Loan Private Sale Invoice. Click **Start** to begin signing.



Step 5

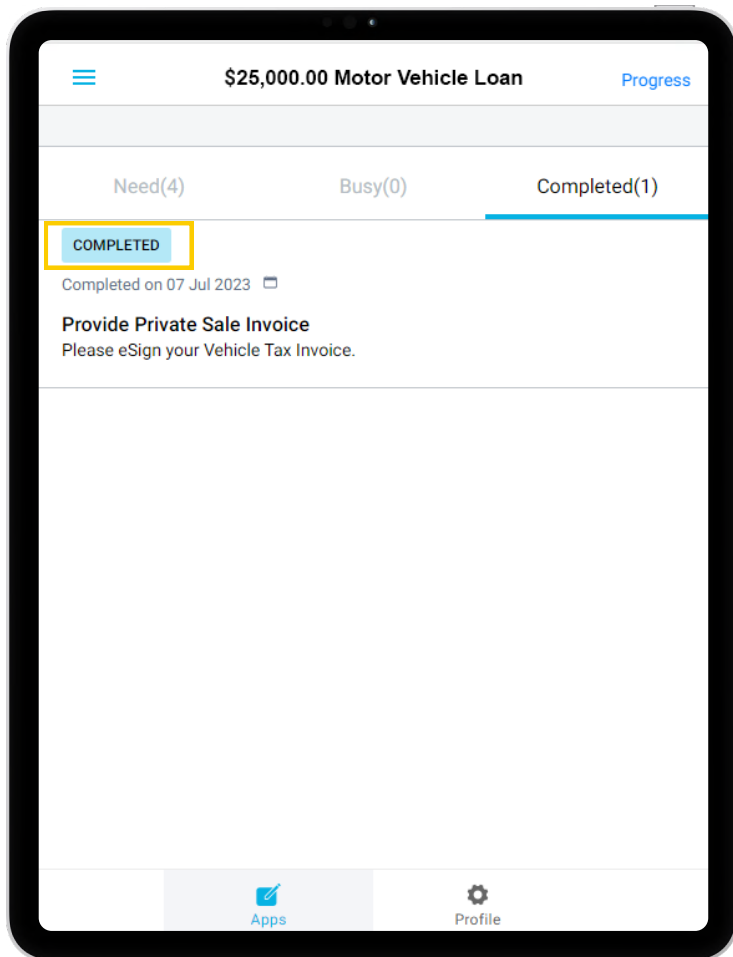
Once you have thoroughly reviewed your Car Loan Private Sale Invoice, sign it by clicking on **Sign**.

The screenshot shows a tablet displaying a web application. At the top, it says "\$26,400.00 Motor Vehicle Loan" and "Progress". Below this is a blue header with a menu icon, "Select Start to begin", and a yellow "START" button. The main content area has a "Declaration" section with a blue header. Below the header, there is a paragraph of text and a form with fields for "The seller:", "for the amount of", "to account:", and "Account No:". A yellow "Sign" button is highlighted by a hand icon.

Step 6

You will be shown a signed copy of your Car Loan Private Sale Invoice. Select **Finish** to complete.

The screenshot shows a tablet displaying a web application. At the top, it says "Have you finished signing?". Below this is a blue header with a menu icon and a yellow "FINISH" button. The main content area has a "Declaration" section with a blue header. Below the header, there is a paragraph of text and a form with fields for "The seller:", "for the amount of", "to account:", and "Account No:". A yellow "Finish" button is highlighted by a hand icon.



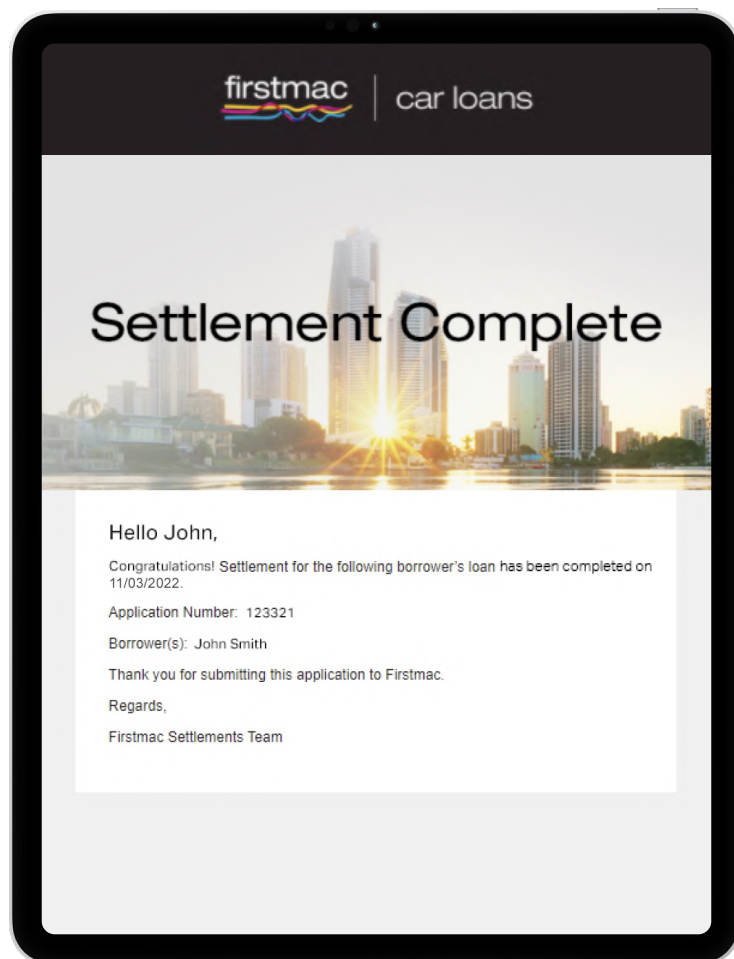
Step 7

Provided that all other parties required to eSign are finished signing, the condition will show as **Completed** in onTrack. You are done!

Viewing Welcome Letter

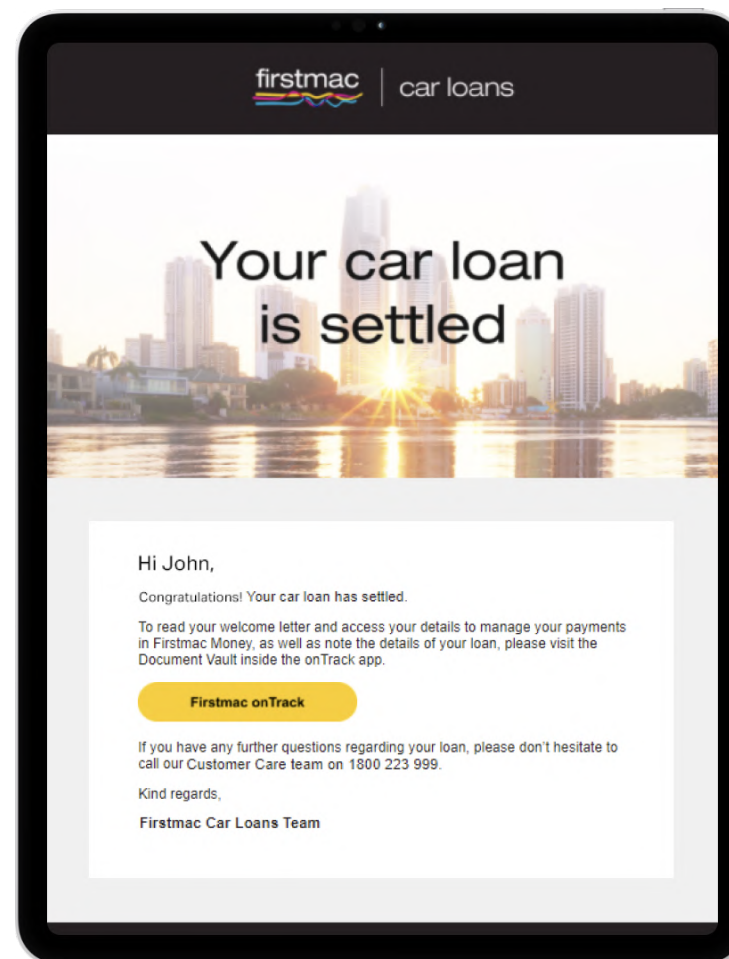
Step 1

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



Step 2

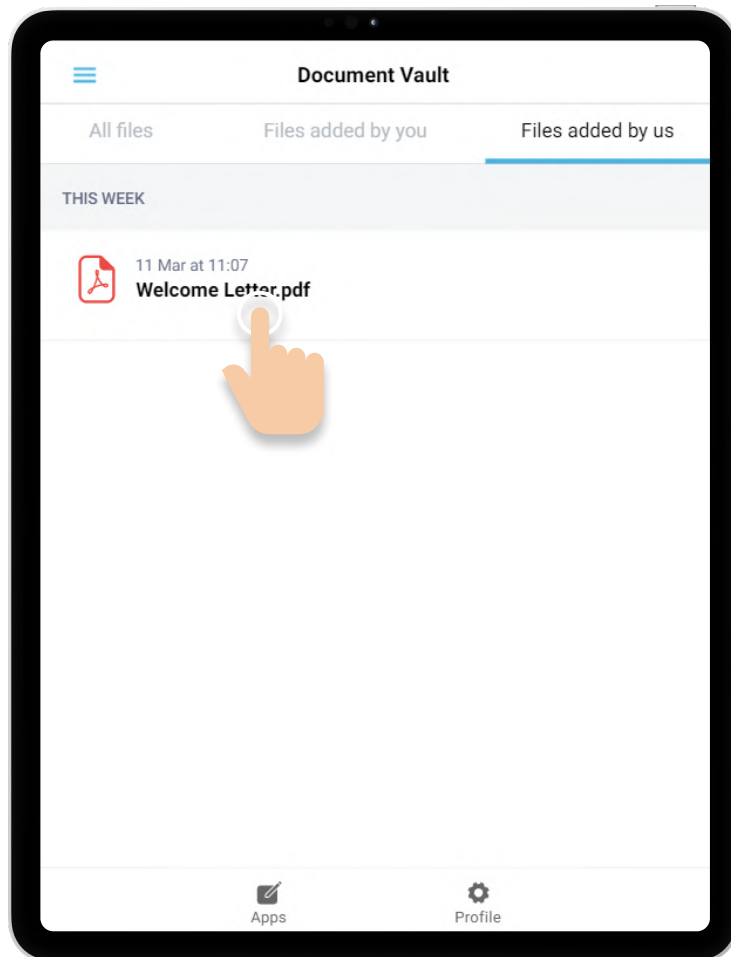
A **Welcome Letter** email will be sent to your customer the following morning.



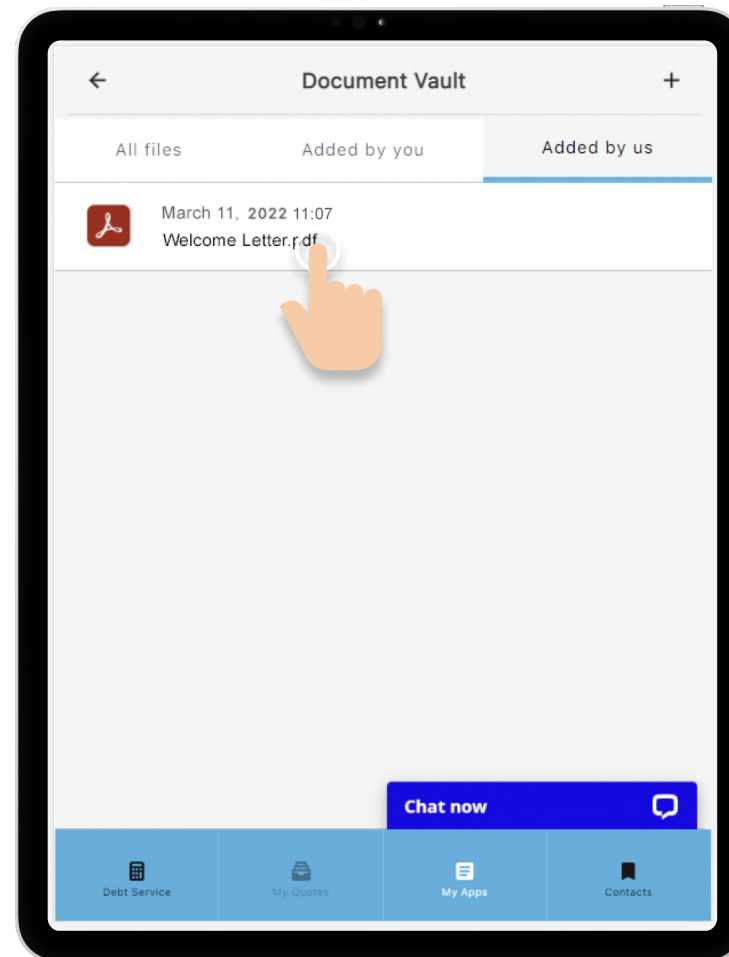
Step 3

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



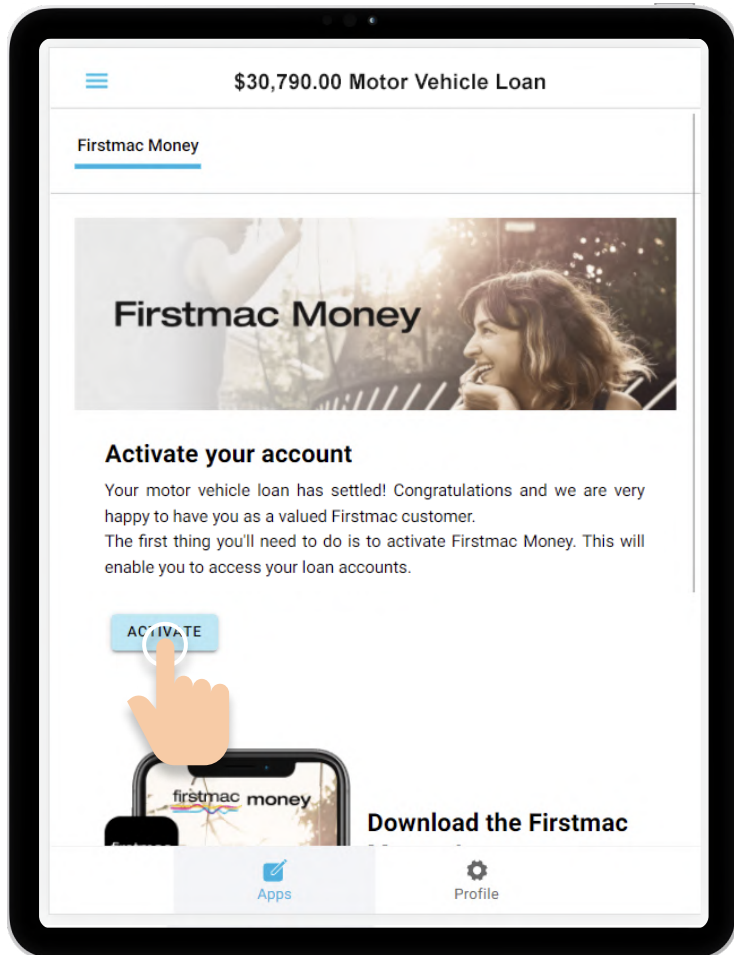
Broker Tools



Step 4

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

Firstmac Money account activation

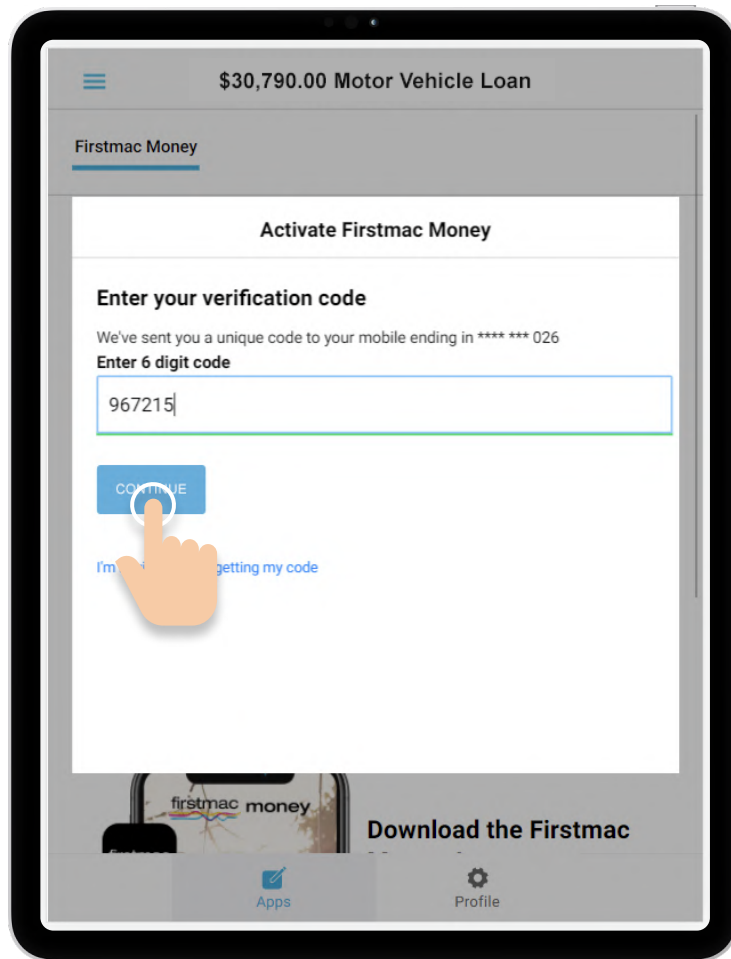


Step 1

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

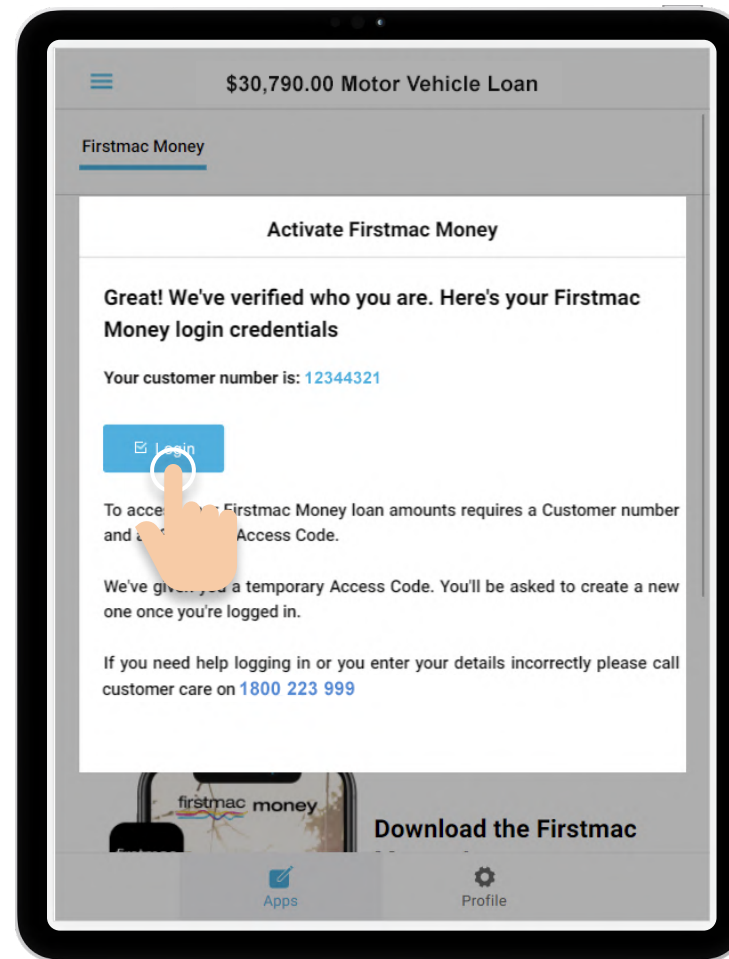
Your customer will receive a verification code to their mobile phone. Enter the code on the website and click **Continue**.



The screenshot shows a mobile app interface for "Firstmac Money" with a title bar "\$30,790.00 Motor Vehicle Loan". The main heading is "Activate Firstmac Money". Below it, the text says "Enter your verification code" and "We've sent you a unique code to your mobile ending in **** *026". A prompt "Enter 6 digit code" is followed by a text input field containing "967215". A blue "CONTINUE" button is highlighted with a hand icon. At the bottom, there is a link "I'm having trouble getting my code" and a footer with the Firstmac Money logo and a "Download the Firstmac" button. The bottom navigation bar includes "Apps" and "Profile" icons.

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.



The screenshot shows the same mobile app interface as Step 2, but the text now says "Great! We've verified who you are. Here's your Firstmac Money login credentials". Below this, it displays "Your customer number is: 12344321". A blue "Login" button with an envelope icon is highlighted with a hand icon. The text continues: "To access your Firstmac Money loan amounts requires a Customer number and a temporary Access Code." and "We've given you a temporary Access Code. You'll be asked to create a new one once you're logged in." At the bottom, it says "If you need help logging in or you enter your details incorrectly please call customer care on 1800 223 999". The footer and navigation bar are the same as in Step 2.

Step 4

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

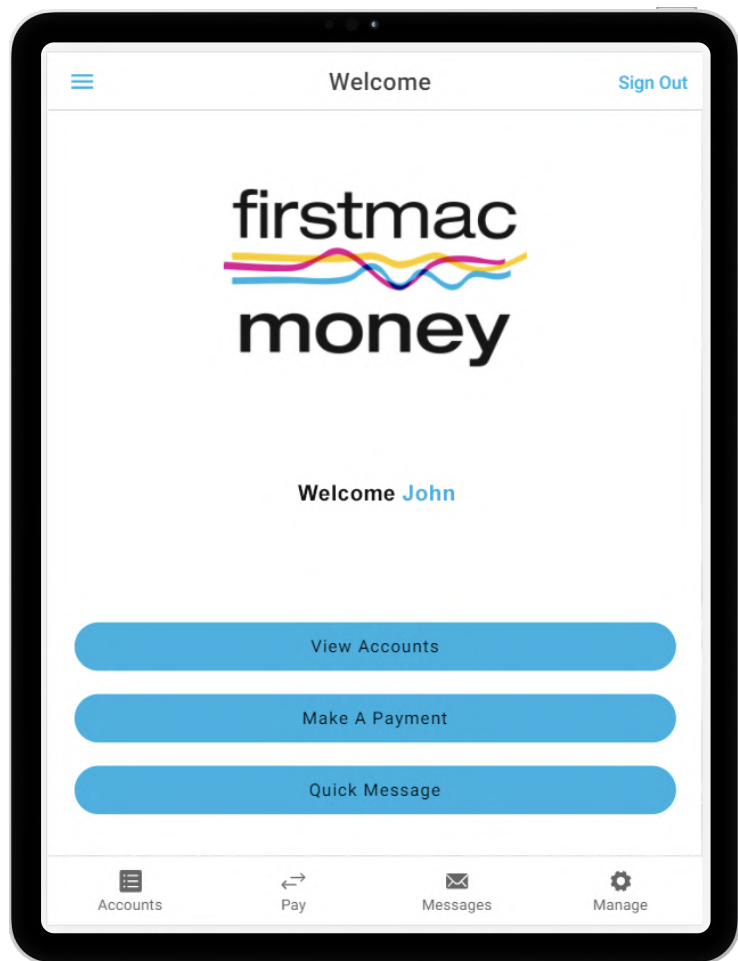
The image displays three sequential mobile app screens for a customer setup process.

Screen 1: Security Questions
The screen has a title bar with a back arrow, "Terms and Conditions", and a "Sign Out" link. The main heading is "Security Questions". Below it, a paragraph states: "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." A note follows: "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." Below this, a prompt says "Click in the field below to enter your answer." There are three sections, each with a question number, a question, and an "Answer:" field. At the bottom, there is a radio button option "Do not show this message again." and a blue "SAVE" button.

Screen 2: Terms and Conditions
The screen has a title bar with a back arrow, "Terms and Conditions", and a "Sign Out" link. The main heading is "Terms and Conditions". Below it, the section "1. Access to Online Services" is followed by a list of terms (a through g) regarding online services, conditions of use, and access codes.

Screen 3: Change Access Code
The screen has a title bar with a back arrow, "Change Access Code", and a "Sign Out" link. It contains three input fields: "Current code:", "New code:", and "Verify new code:", each followed by a series of dots. Below these fields, a paragraph states: "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". At the bottom, there is a blue "Save" button with a hand icon pointing to it.

Click **Save** to proceed.



Step 5

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

If you have any further questions about outstanding conditions on your application please call our **Car Loan Sales Support team** on **1800 223 999**.

