

 **onTrack**
User Guide
Car Loans



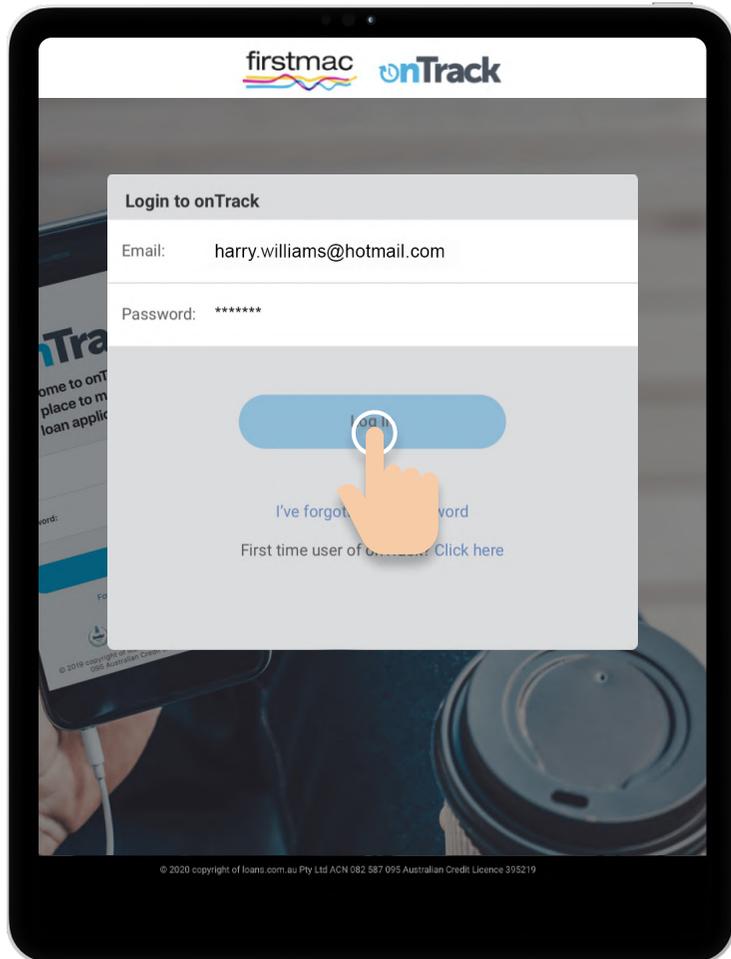
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DocuSign Help Guide

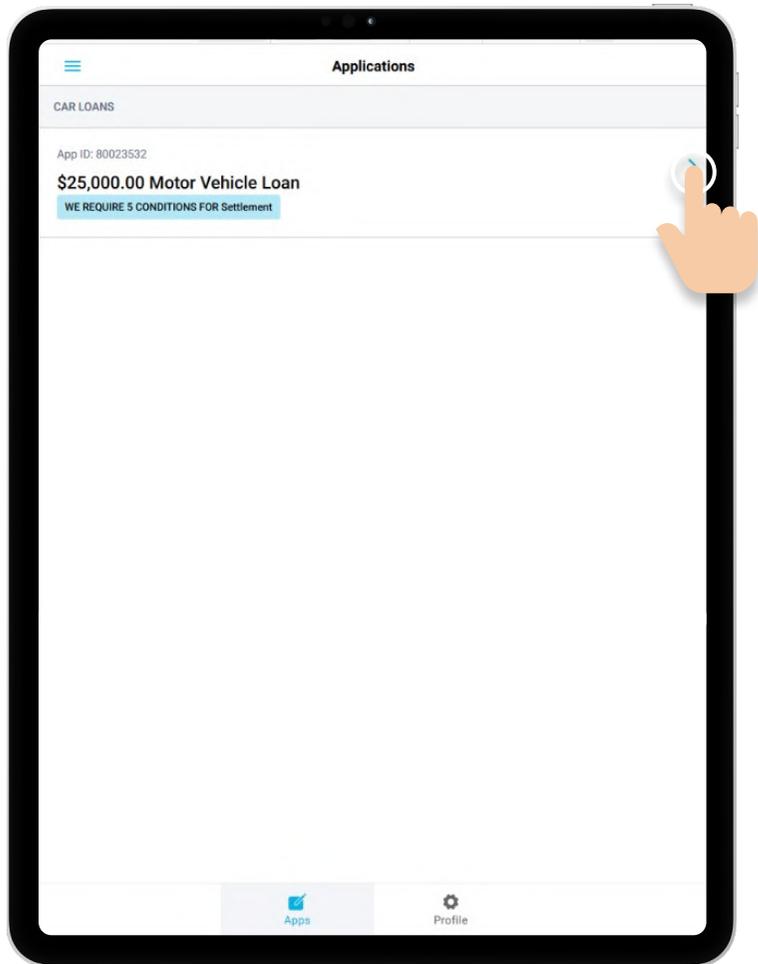
Firstmac's handy **DocuSign** function allows you to sign your loan documents on your desktop computer or any tablet device. A couple of taps and you are done. Documents are encrypted so they are completely secure.

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



Step 1

Login to **Firstmac onTrack**

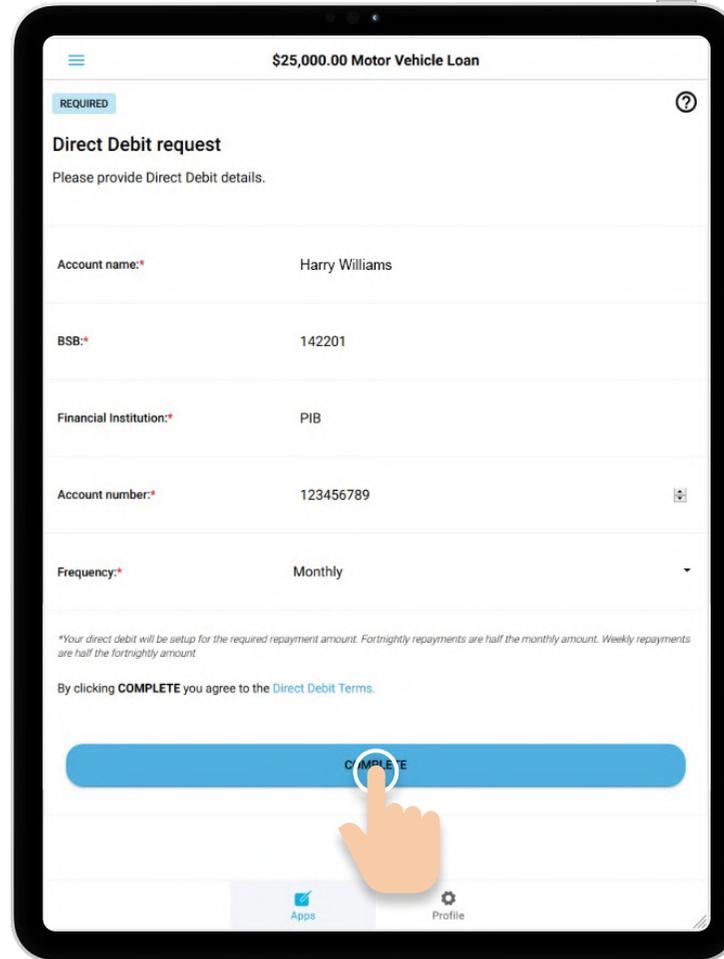
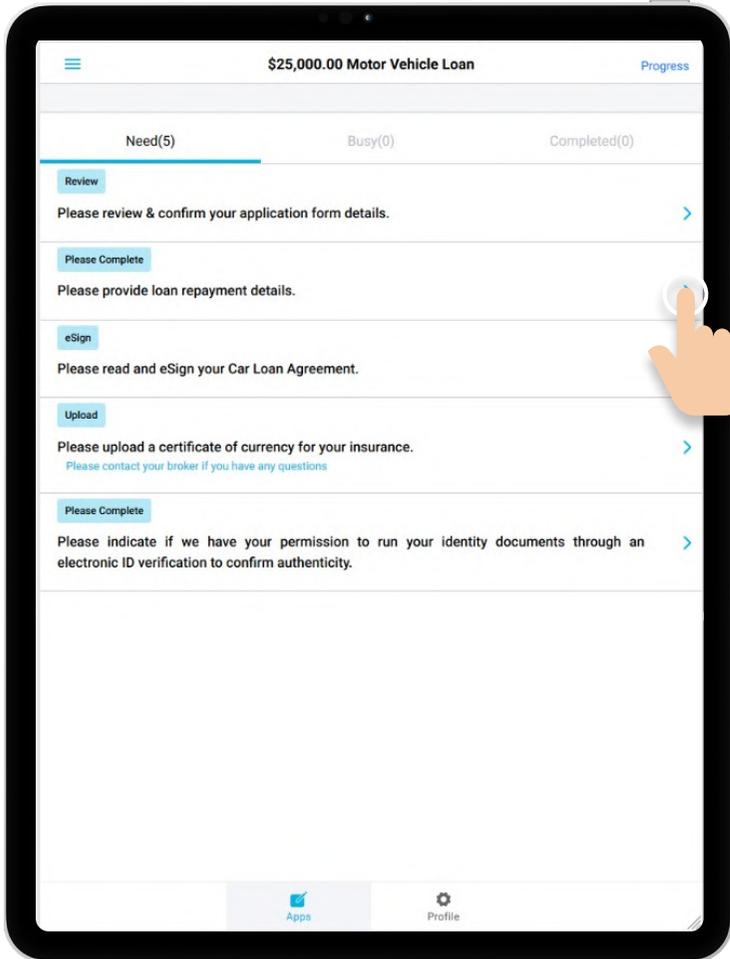


Step 2

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.



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

\$25,000.00 Motor Vehicle Loan

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 Wales South Postcode: 2486 Time at residence: 5 years 5 months

Mobilo: +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: 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

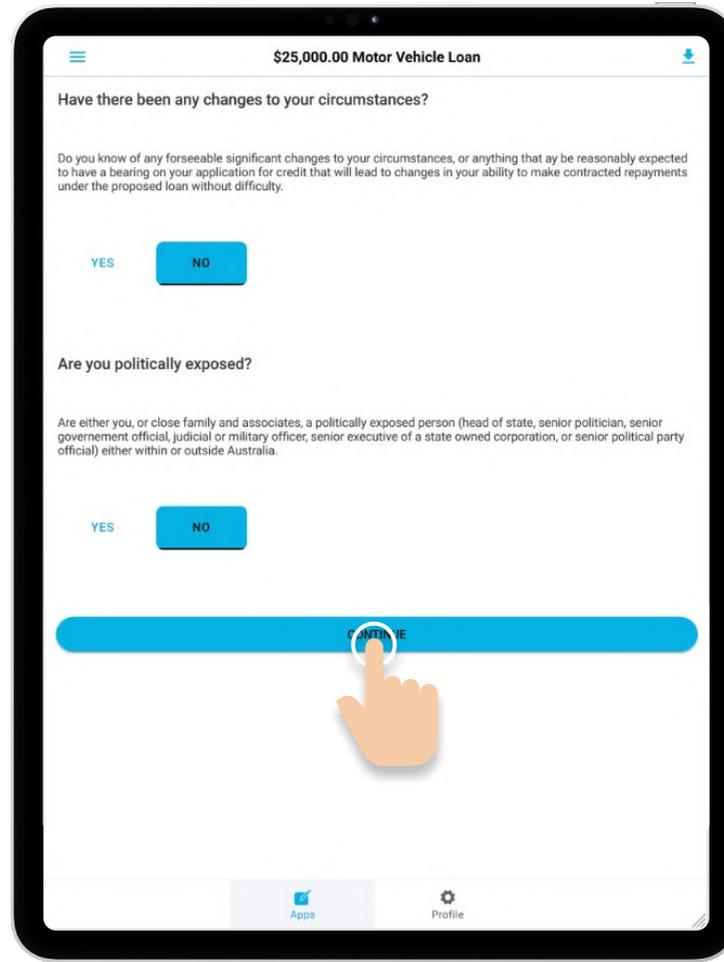
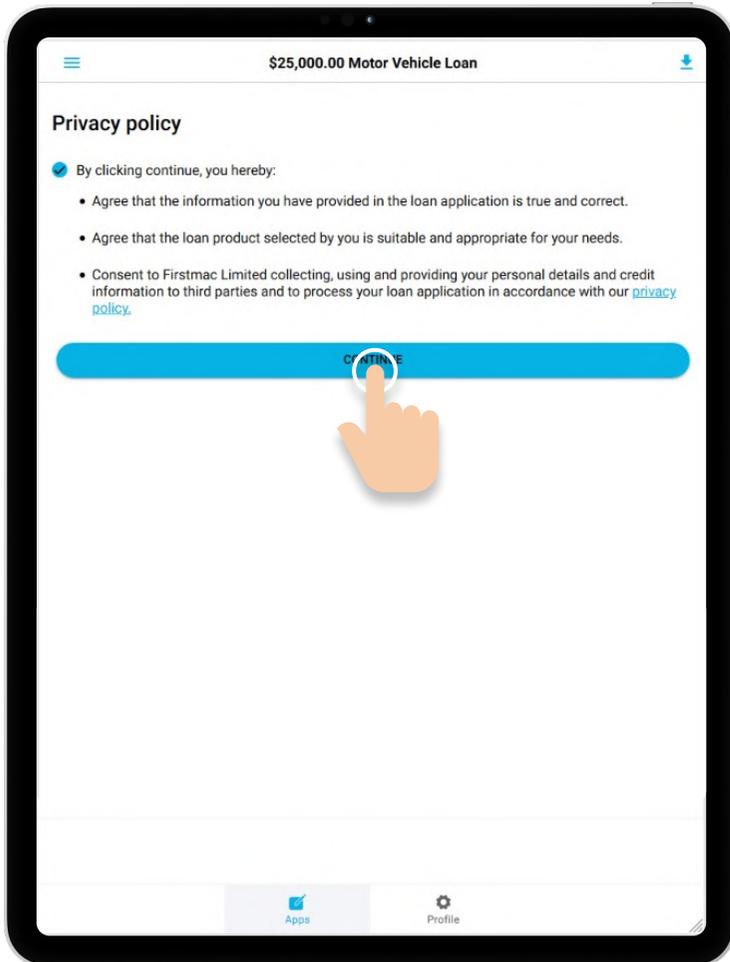
Salary: \$20,000.00

Loan Purpose

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

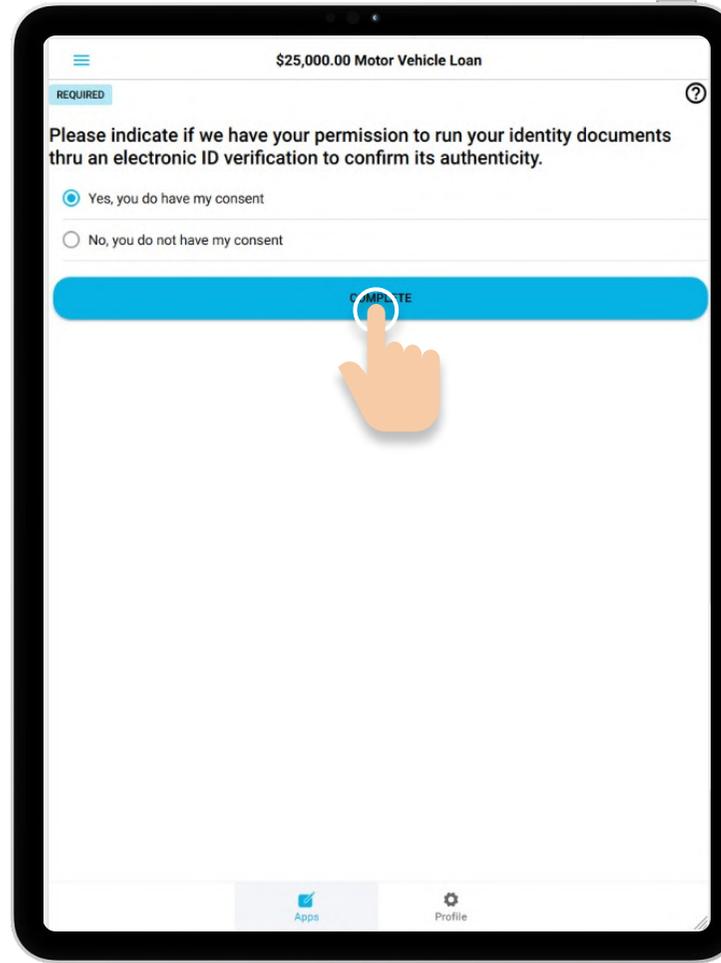
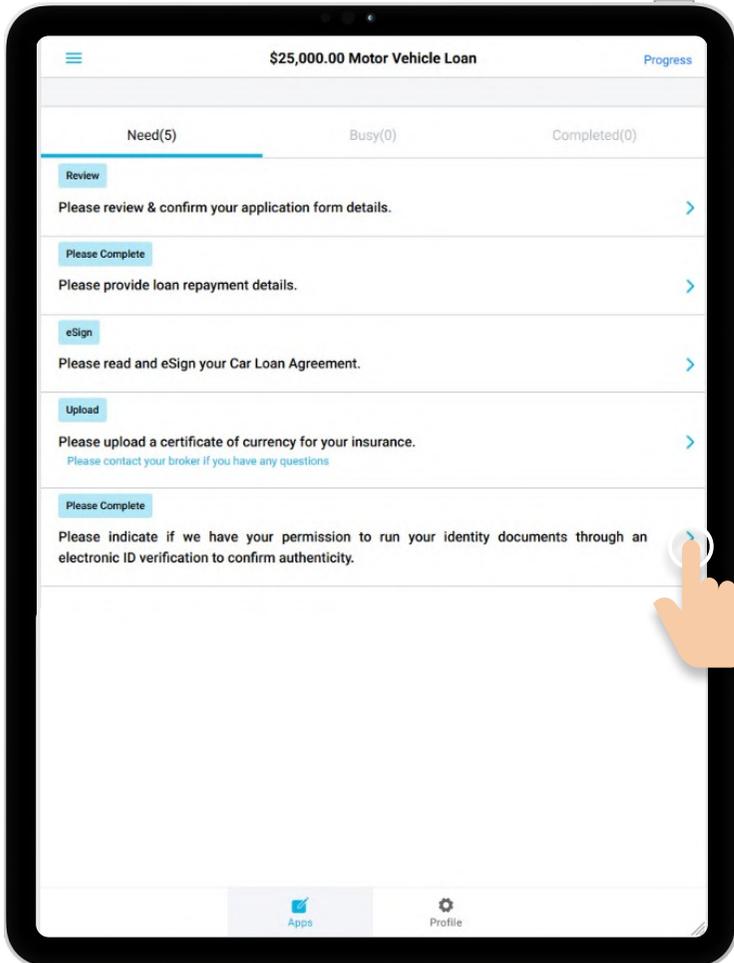
CONTINUE

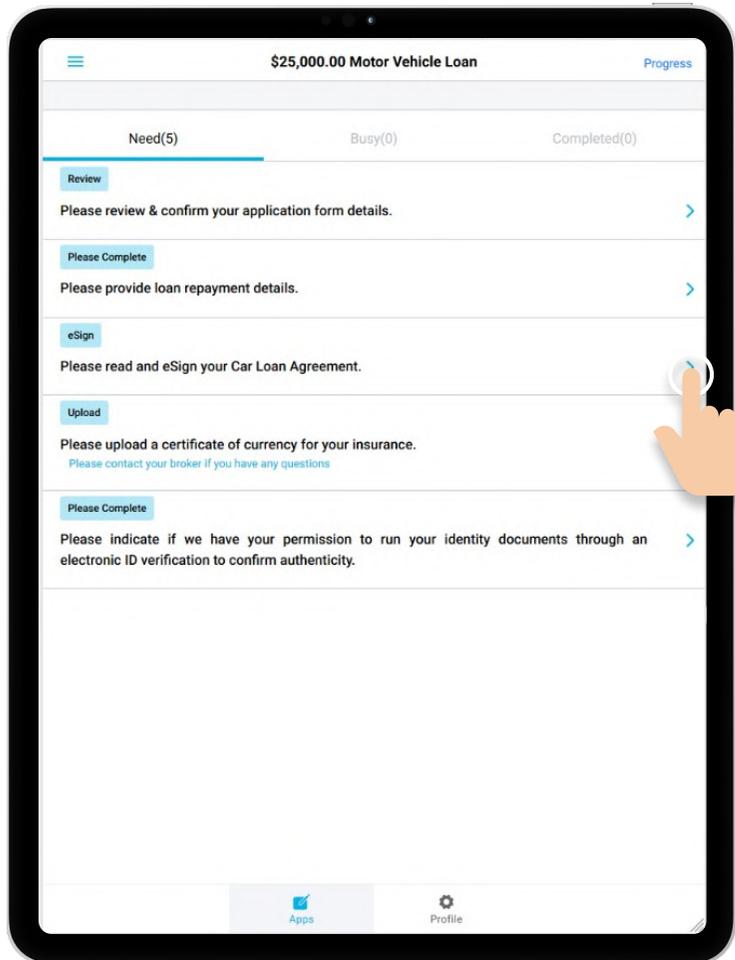
Apps Profile



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.



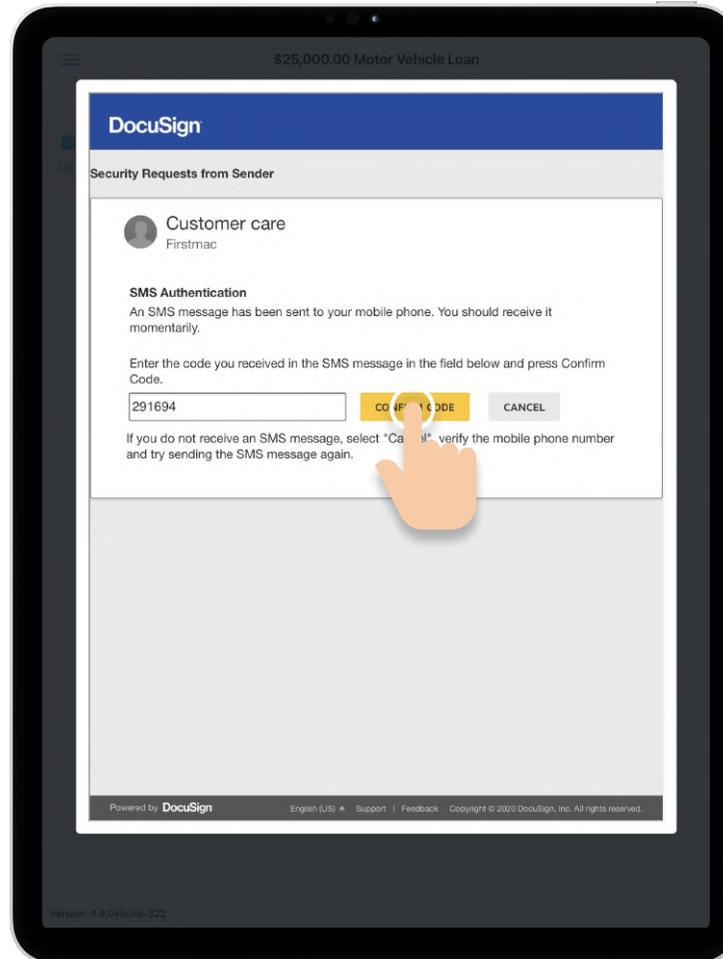
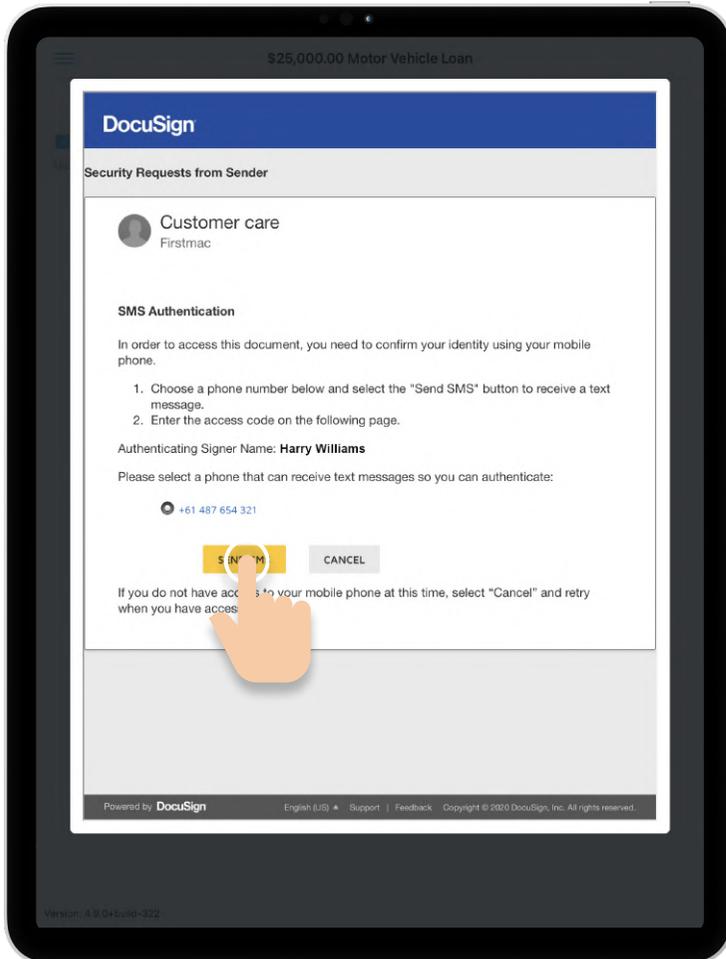


Step 6

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

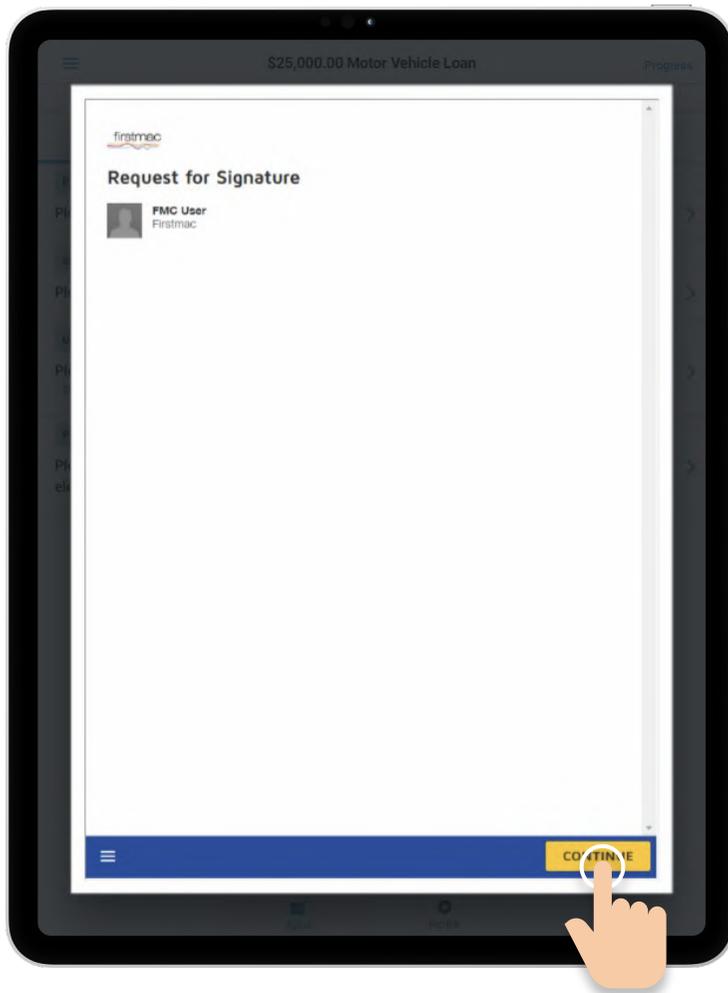
Step 7

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



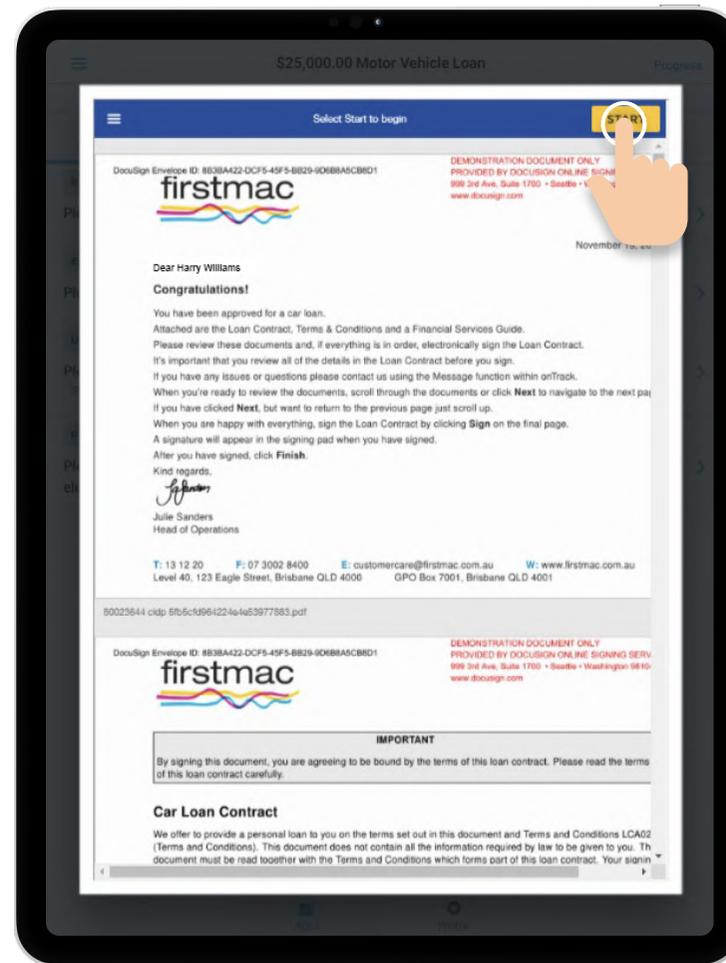
Step 8

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 5fb5ch964224e4e53977883.pdf

uSign Envelope ID: 8E3BA422-DCF5-45F5-8B29-6068A5C86D1

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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

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: 8E3BA422-DCF5-45F5-8B29-6068A5C86D1

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firstmac

How do I accept this offer?

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

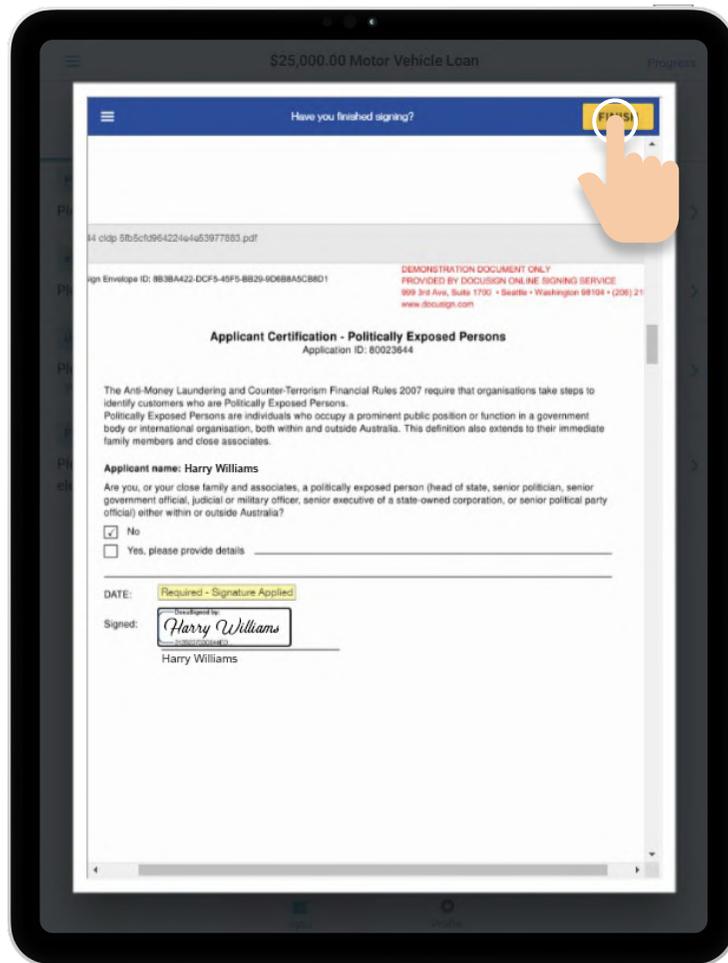
BEFORE YOU SIGN	IMPORTANT THINGS YOU MUST KNOW
<ul style="list-style-type: none">READ THIS CONTRACT DOCUMENT so that you know exactly what contract you are entering into and what you will have to do under the contract.You should also read the information statement: "THINGS YOU SHOULD KNOW ABOUT YOUR 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 11:15
Date of signature

Step 12

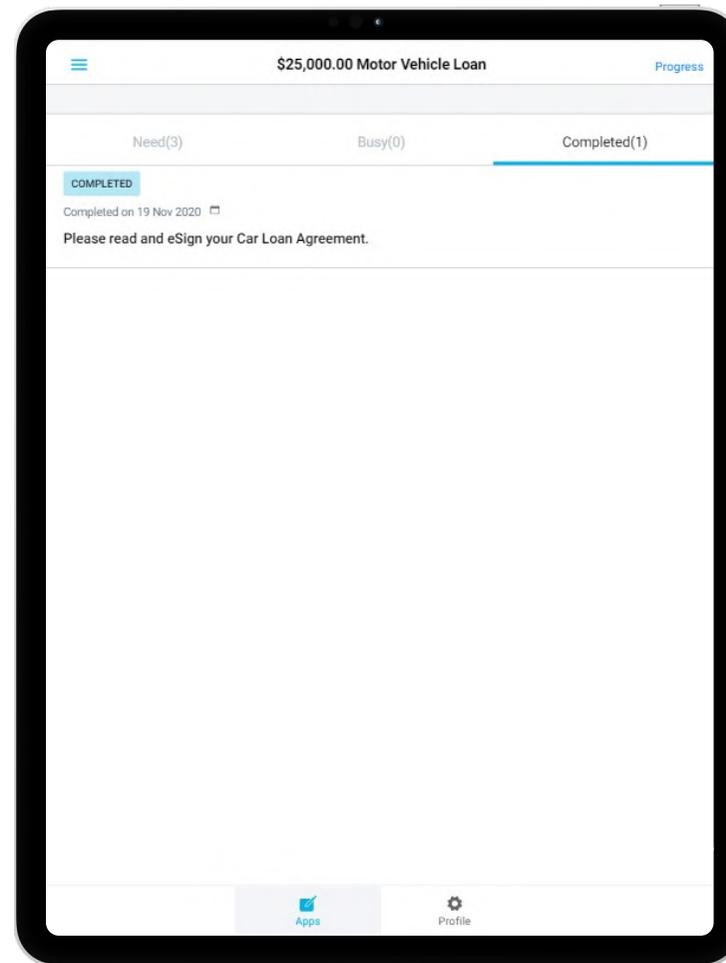
You will be shown a signed copy of your Car Loan Contract. Select **Finish** to complete.



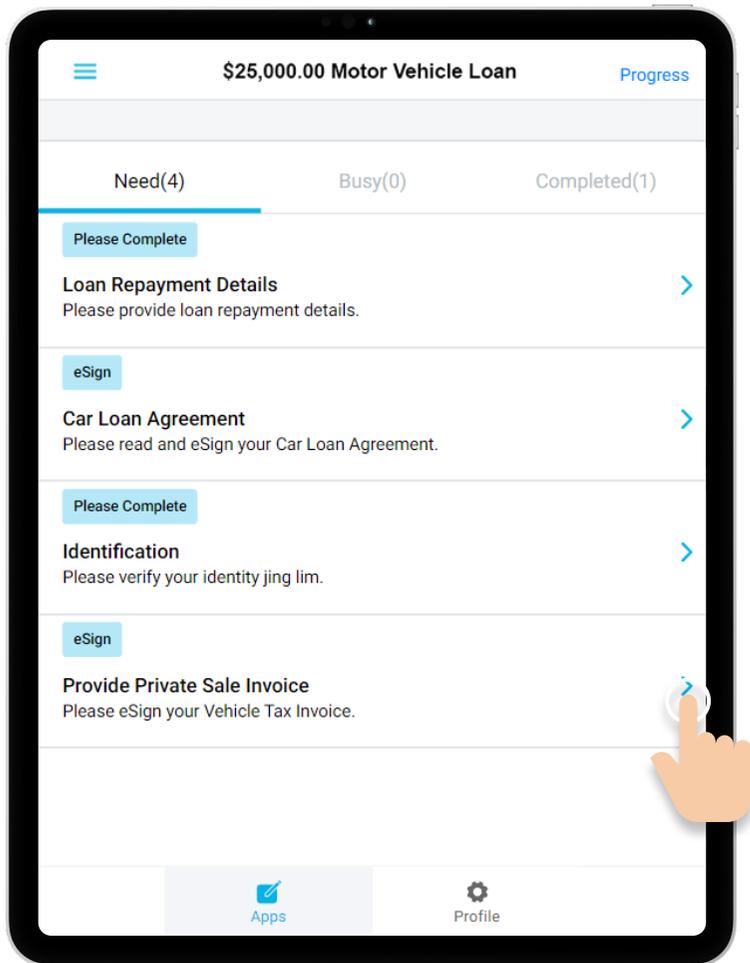
Step 13

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

You are done!



Private Sale



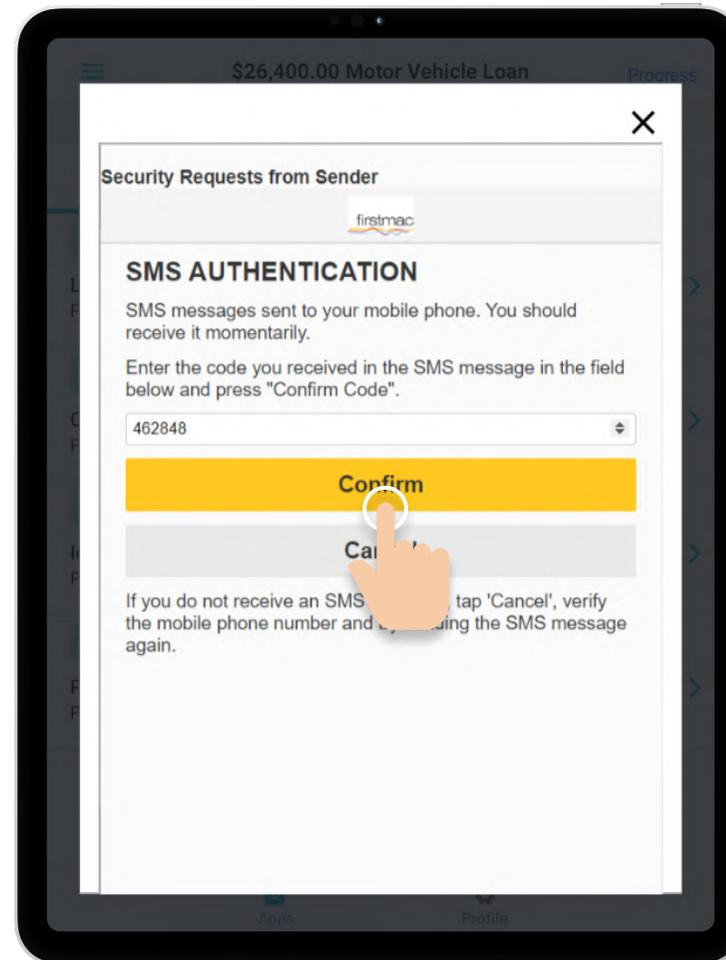
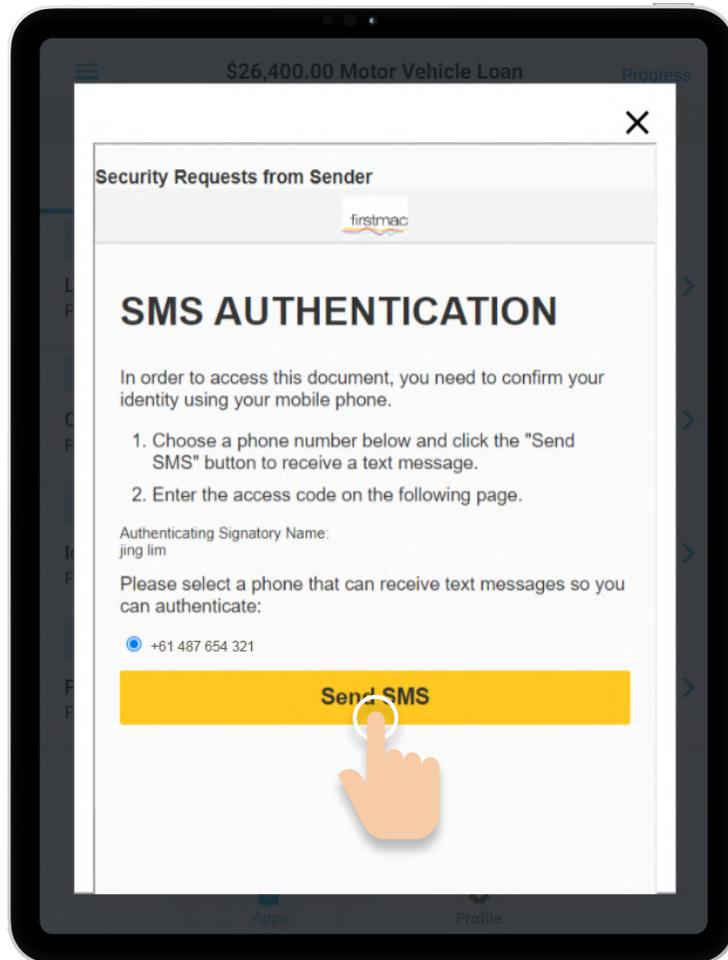
Step 1

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.

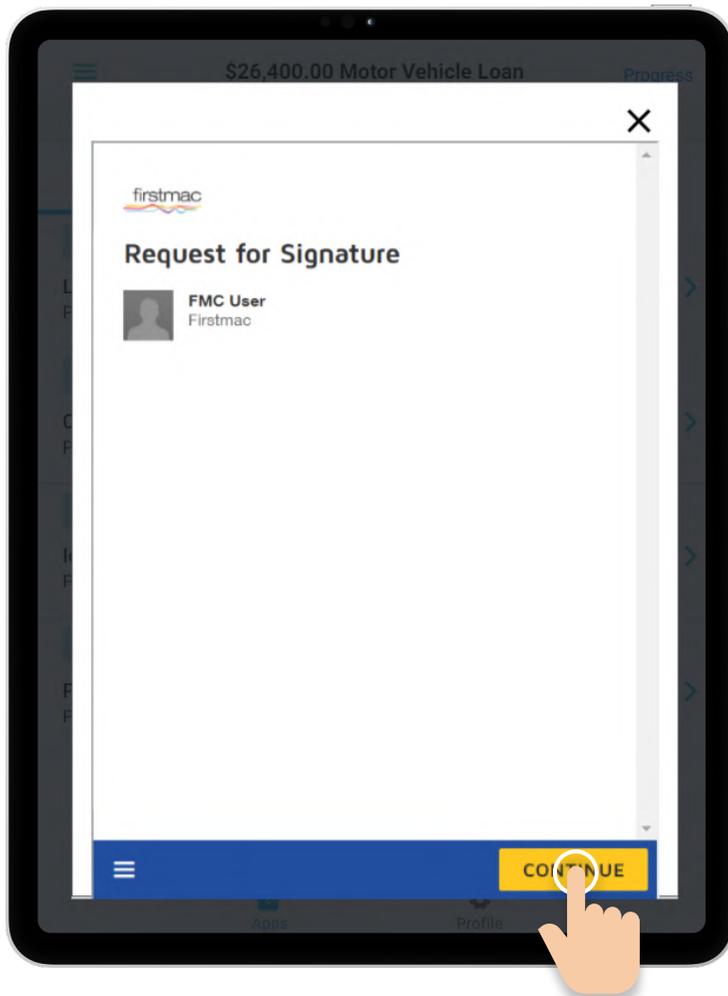
Step 2

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



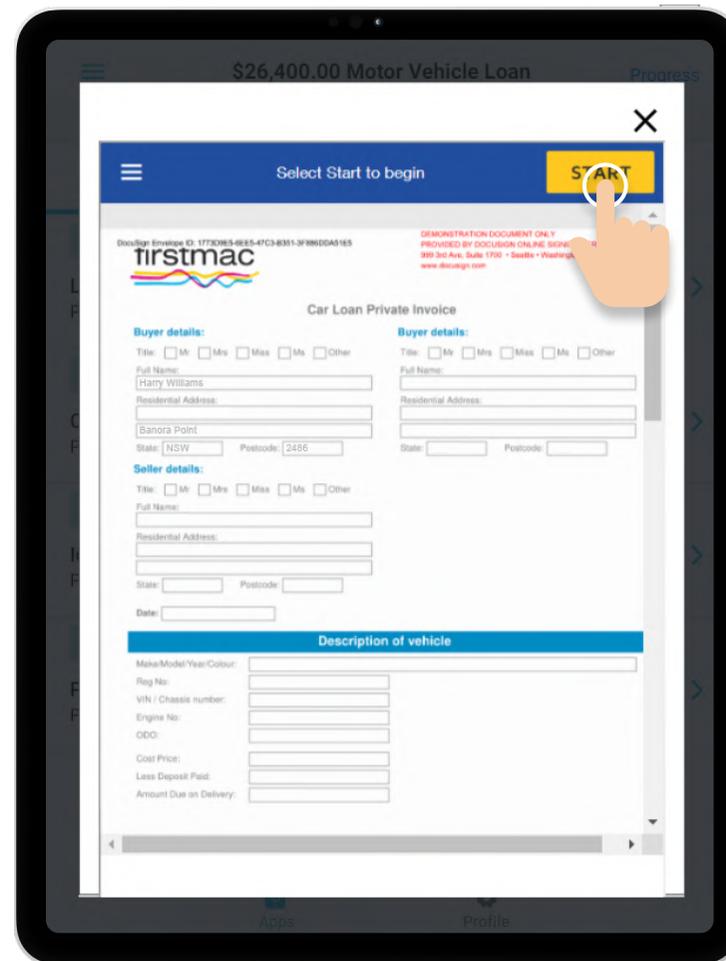
Step 3

Click **Continue**



Step 4

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



Step 5

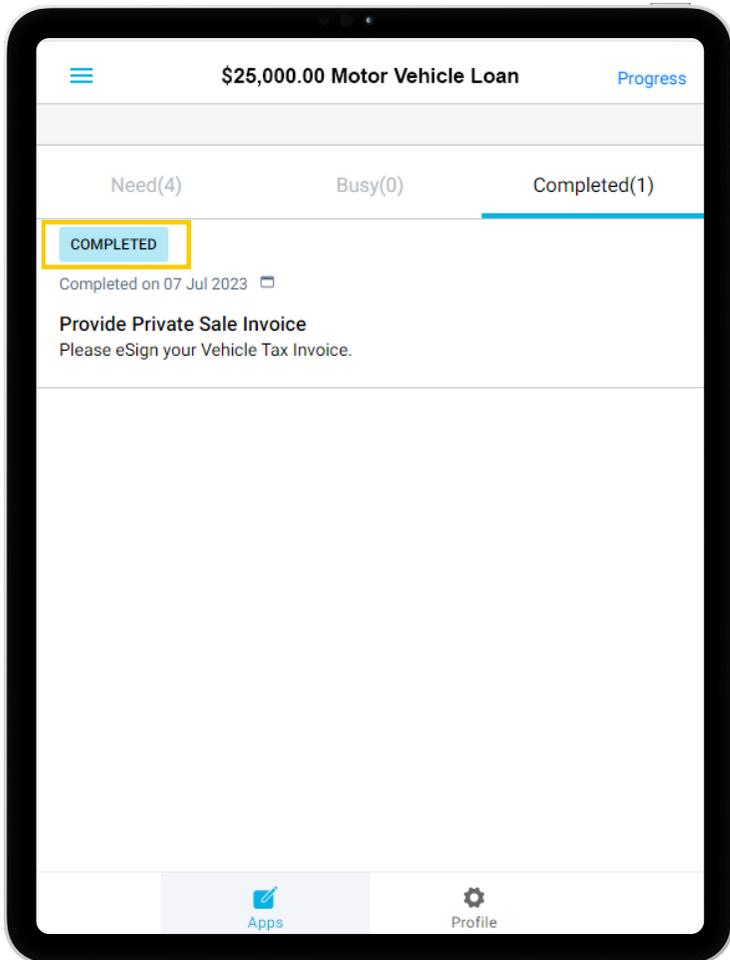
Once you have thoroughly reviewed your Car Loan Private Sale Invoice, sign it by clicking on **Sign**.

The screenshot shows a mobile application interface for signing a document. At the top, it displays "\$26,400.00 Motor Vehicle Loan" and "Progress". Below this is a blue header with a menu icon, the text "Select Start to begin", and a yellow "START" button. Contact information for "Douglign" is listed, including phone numbers, email, and website. A document ID "80021178 psrv 649e0ca3f35e-d8e6e01tr: pdf" is shown. The main section is titled "Declaration" and contains a paragraph of text. Below the text are several input fields for "The seller:", "for the amount of", "to account:", "Account name:", "BIB:", and "Account No:". A yellow "Sign" button is positioned over the "The seller:" field, with a hand icon pointing to it. At the bottom of the screen, there are two tabs: "Apps" and "Profile".

Step 6

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

The screenshot shows the same mobile application interface as in Step 5, but now the document is signed. The "Declaration" section shows the signature "Harry Williams" and the name "Harry Williams" below it. A yellow "Finish" button is highlighted by a hand icon. At the bottom of the screen, there is a blue section with the text "Ready to finish?" and "You've completed the required fields. Review your work, then select FINISH." followed by a yellow "FINISH" button.



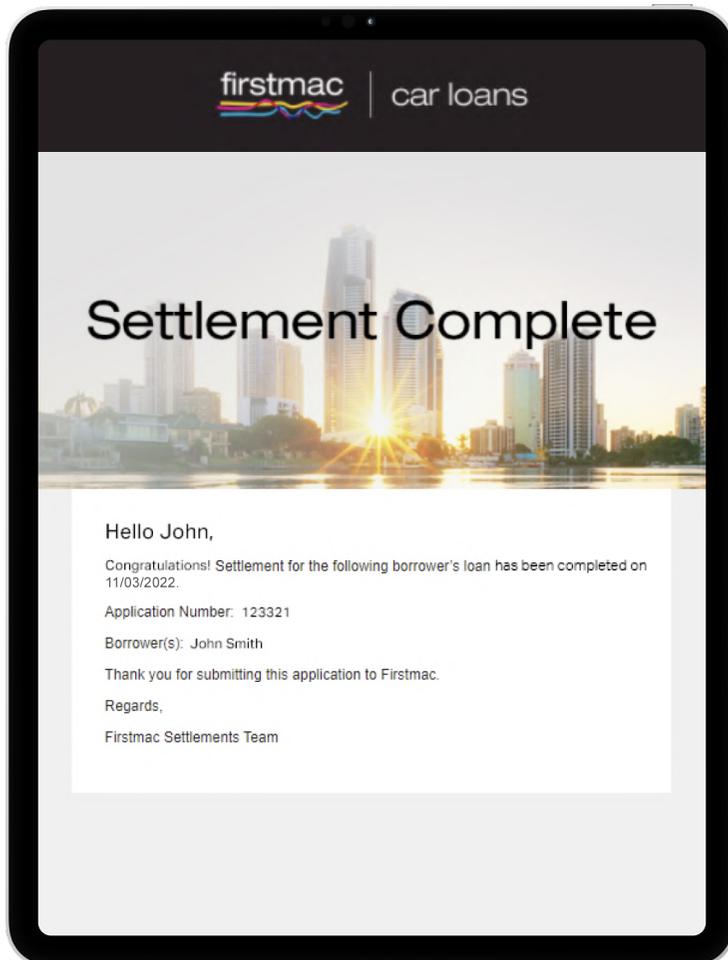
Step 7

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

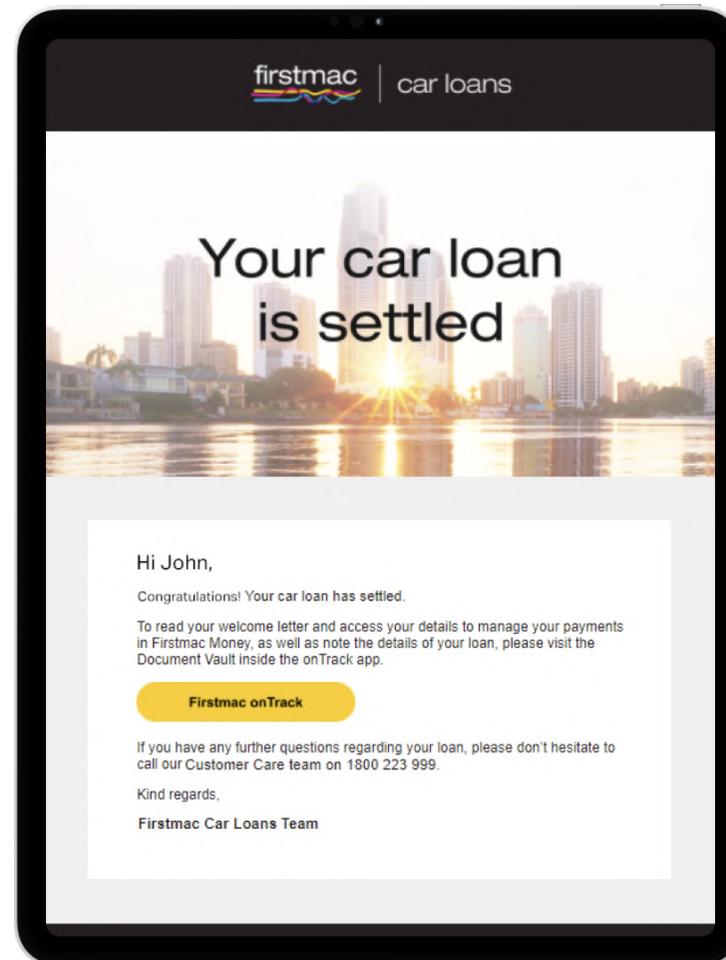
Step 1

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



Step 2

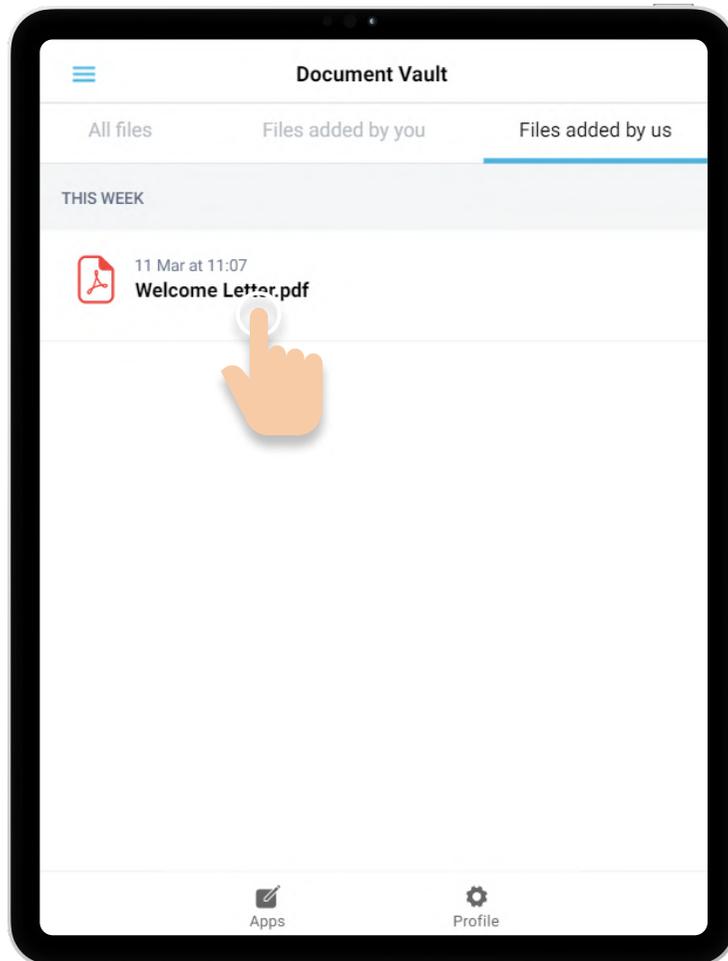
A **Welcome Letter** email will be sent to your customer the following morning.



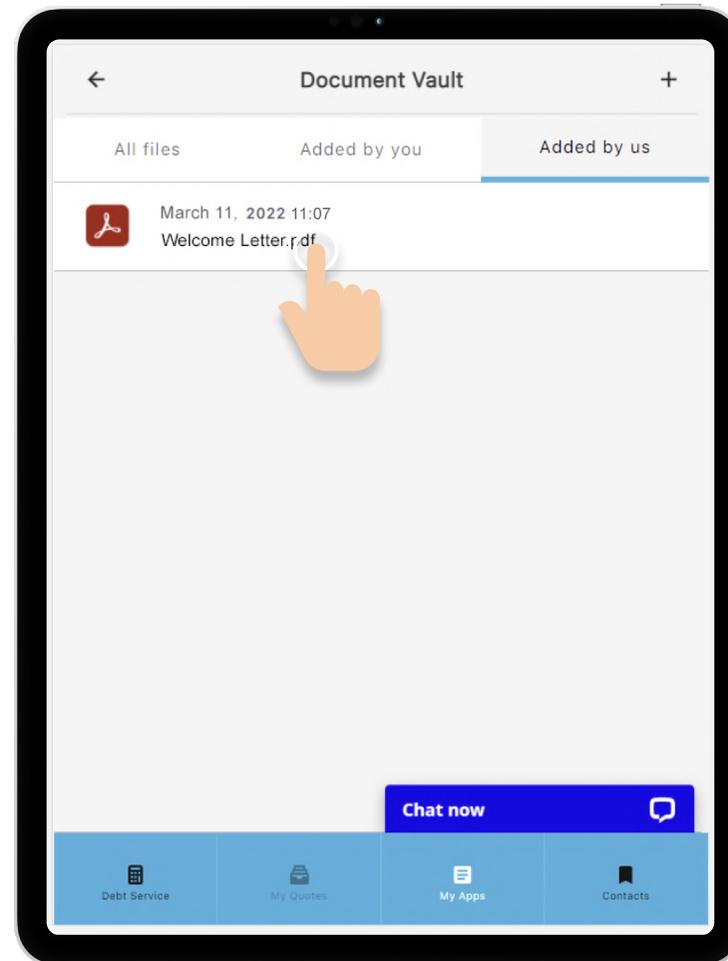
Step 3

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

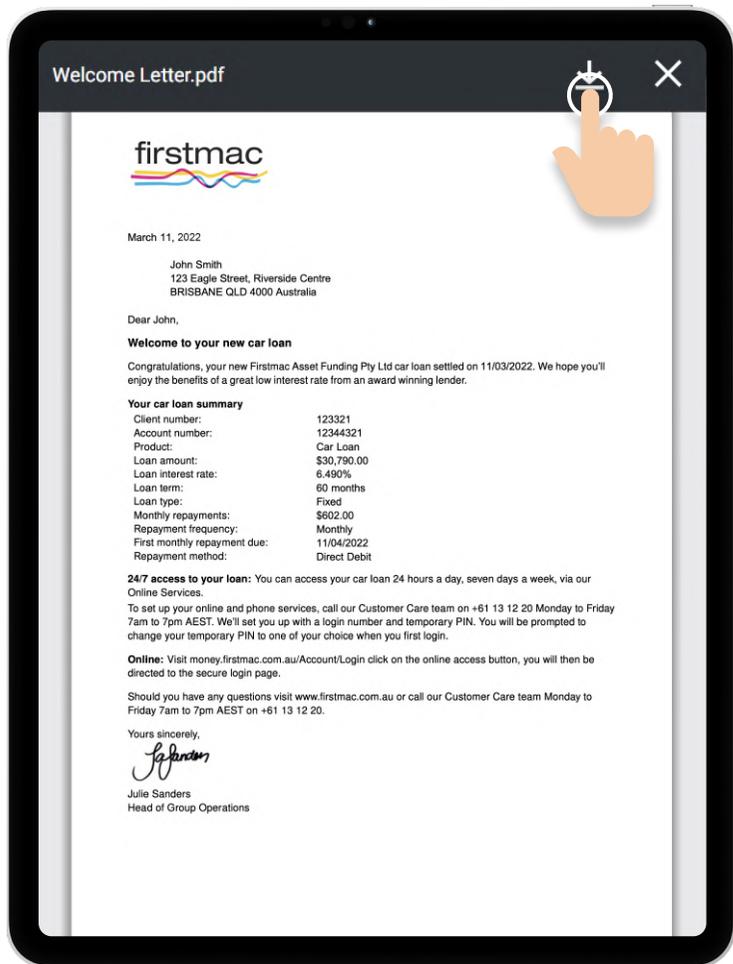
A copy is also saved to **Broker Tools Document Vault** for your reference.



onTrack



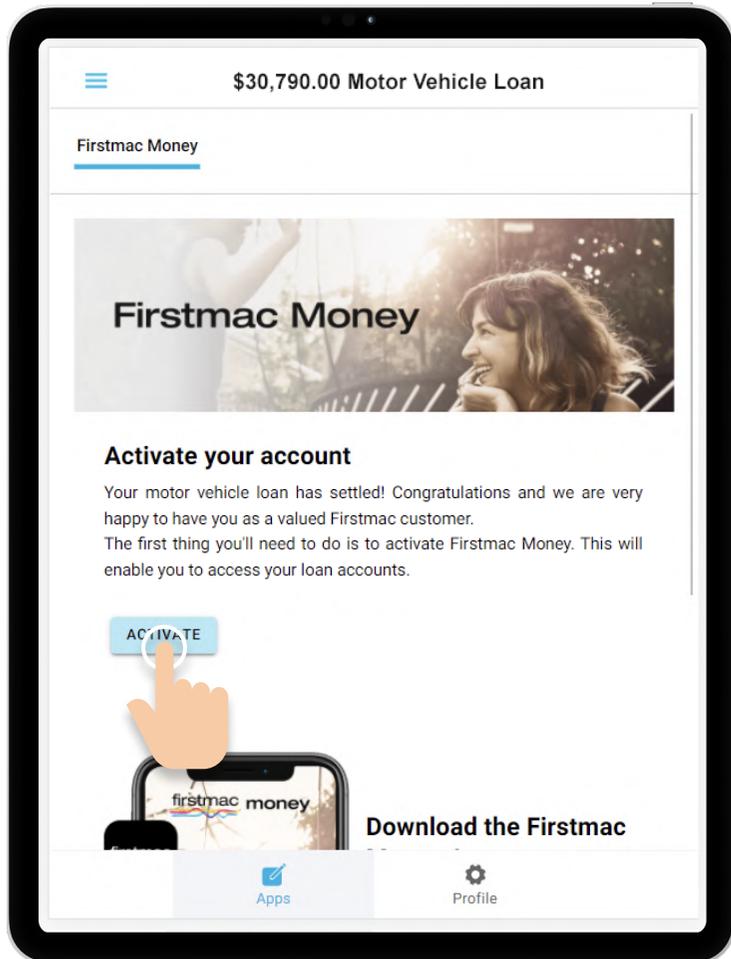
Broker Tools



Step 4

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

Firstmac Money account activation

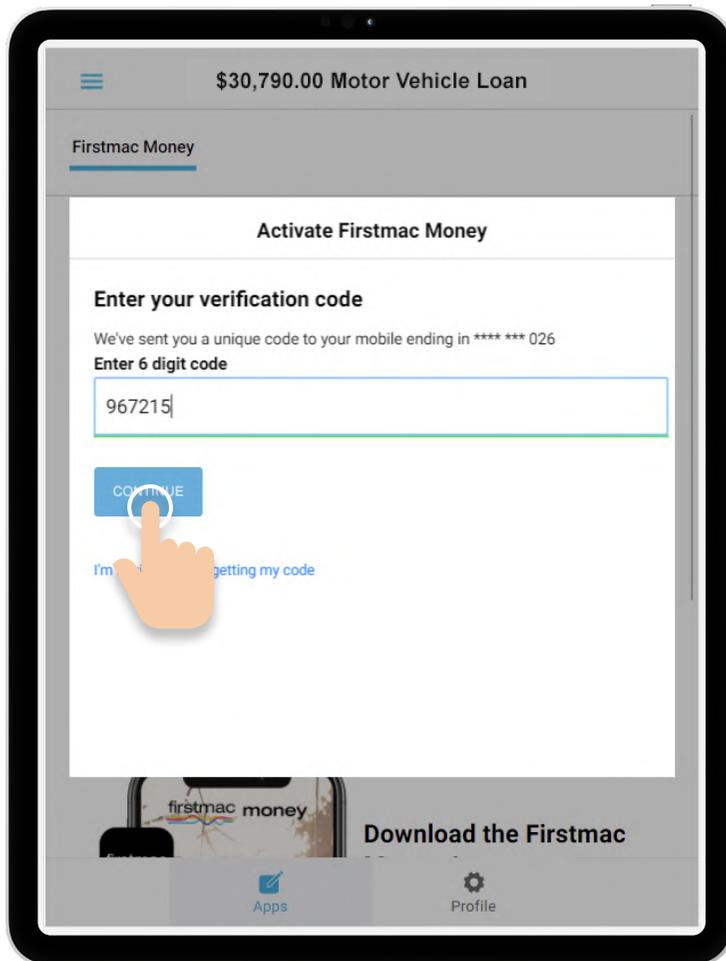


Step 1

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.

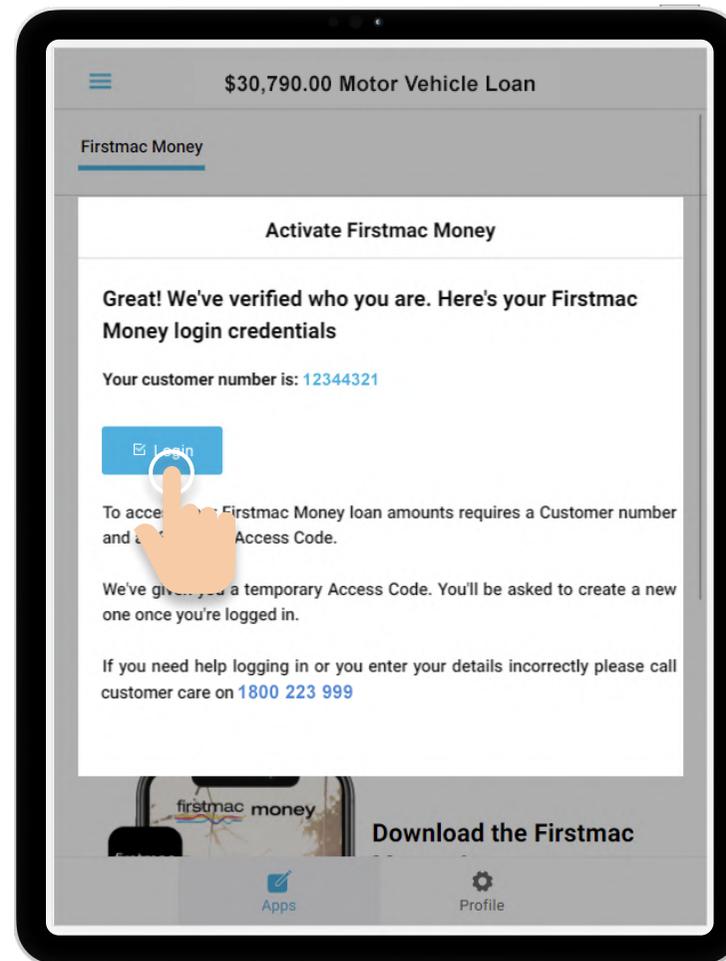
Step 2

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



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.



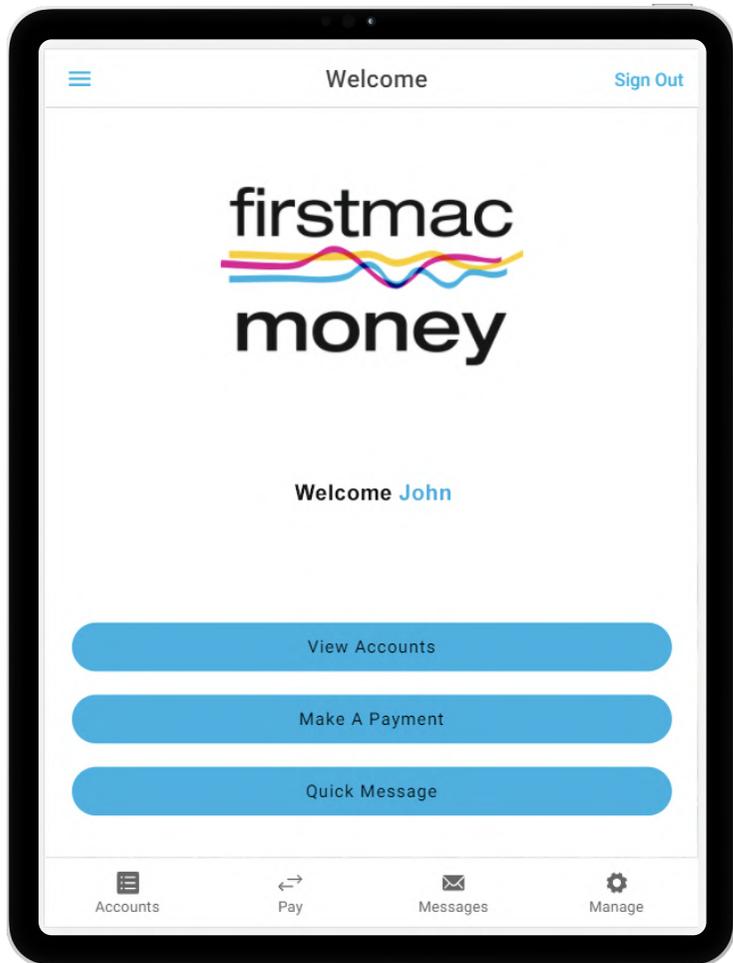
Step 4

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

The image displays three sequential mobile app screens for account setup:

- Screen 1: Security Questions**
 - Header: Terms and Conditions, Sign Out
 - Section: Security Questions
 - Text: 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.
 - Instruction: Click in the field below to enter your answer.
 - Form fields: 1 Choose question, Answer; 2 Choose question, Answer; 3 Choose question, Answer.
 - Option: Do not show this message again.
 - Button: SAVE
 - Footnote: particular legal meaning which is set out at the end of these Conditions in Clause 11.
- Screen 2: Terms and Conditions**
 - Header: Terms and Conditions, Sign Out
 - Section: Terms and Conditions
 - Section: 1. Access to Online Services
 - Text: 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.
 - Text: 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.
 - Text: 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.
 - Text: 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.
 - Text: 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.
 - Text: 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.
 - Text: 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.
- Screen 3: Change Access Code**
 - Header: Change Access Code, Sign Out
 - Form fields: Current code:; New code:; Verify new code:
 - Text: 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
 - Button: Save (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**.

