



FAB+ eSignature – 6 April 2020
Distribution - Frequently Asked Questions (FAQs)
Internal use only

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Overview of Changes

What is changing?

- We're introducing electronic signing (eSignature) for loan and mortgage documentation for the Loan Origination process.
- For loans lodged through ApplyOnline (excluding variations), Broker, Adviser and Direct RM can provide clients the option of eSigning their loan agreement. Clients in NSW, VIC and SA, will receive the full digital experience, with the option of eSigning both the loan and mortgage documents.
- A new Welcome letter and subsequent follow up emails will be sent to clients at 7, 14, 30, 80 Day intervals. The Broker, Adviser and Direct RM reminder email will realign to the client correspondence.

When will this change take effect?

- Monday 6 April 2020.

Why is this happening?

- The current process of signing and posting loan documentation can be slow and inefficient and the option to eSign will provide a real-time and seamless experience for clients. This is a step in digitising our offering and improving the client experience.

What has Changed?

Which clients will be eligible to eSign their loan and mortgage documentation?

- All applications lodged via ApplyOnline that have selected electronic communication (e-communication) will have the option to eSign their loan. Clients in NSW, Vic and SA will receive the full digital experience and can eSign both their loan and mortgage documents. Clients in Qld, WA, ACT, NT and Tasmania are legally required to provide a wet signature (physically sign) their mortgage forms.

What are the eSignature requirements for each state?

Is an electronic signature valid?

Summary as at 1 October 2019 – Readers should obtain their own legal advice on acceptability of electronic signatures



State / Territory	Loan Documentation	National Mortgage Form – for electronic lodgement	Client Authorisation Form – for electronic lodgement	Discharge Form – for manual lodgement (for electronic lodgement only PEXA Subscriber signature required)
New South Wales	Individual – YES	Individual – YES	Individual – YES	Individual – NO
	Company – NO	Company – NO	Company – NO	Company – NO
Victoria	Individual – YES, if not a deed	Individual – YES	Individual – YES	Individual – NO
	Company – NO	Company – NO	Company – NO	Company – NO
Queensland	Individual – YES, if no witness	Individual – NO	Individual – YES	Individual – NO
	Company – NO	Company – NO	Company – NO	Company – NO
South Australia	Individual – YES, if no witness	Individual – YES	Individual – YES	Individual – NO
	Company – NO	Company – NO	Company – NO	Company – NO
Western Australia	Individual – YES, if no witness	Individual – NO	Individual – YES	Individual – NO
	Company – NO	Company – NO*	Company – NO	Company – NO
Tasmania	Individual – YES, if not a deed	Individual – not available	Individual – not available	Individual – NO
	Company – NO	Company – not available	Company – not available	Company – NO
Northern Territory	Individual – YES, if not a deed	Individual – not available	Individual – not available	Individual – NO
	Company – NO	Company – not available	Company – not available	Company – NO
Australian Capital Territory	Individual – YES, if not a deed	Individual – not available	Individual – not available	Individual – NO
	Company – NO	Company – not available	Company – not available	Company – NO

What do I need to do if the client elects to eSign their loan?

- Ensure the electronic communication (e-communication) checkbox has been selected when lodging the application in ApplyOnline.
- For applications with multiple borrowers, each applicant will require an individual email and mobile number to complete the verification process.
- Ensure that each client signs the Privacy Consent form.

Electronic communication (e-communication) must be selected in ApplyOnline

Statement Delivery Method

Online

Post

Communicating Electronically

Yes, I'd like to receive information by electronic communication

No thanks, I prefer paper communications

If you're an existing customer, your selections above will apply to all accounts

Things you need to know before you agree to online statements or electronic communication:

- paper documents may no longer be given.
- online statements will be made available in My AMP and we'll notify you by email - we may also deliver other documents this way if you've agreed to electronic communications.
- you'll have to check regularly for electronic communications.
- you can change to statements by post or paper communications at any time above or by calling us on 13 30 30.

If you choose statements by post, or paper communications:

- some electronic communications will still be sent, like account updates and fraud alerts.
- electronic communications and online statements may still be used for any Bet3r account, as explained in the terms and conditions.

Each applicant must have an individual email and mobile in ApplyOnline

Applicant

Title:	Mr ▼	First Home Buyer:	No ▼
First Name:	Greg	Eligible for First Home Owner Grant:	▼
Middle Name:		Customer of Lender:	<input type="checkbox"/>
Family Name:	Ham	If yes, how long:	<input type="text"/> months
Previous Name:		Employee of Lender:	<input type="checkbox"/>
Date of Birth:	05 Mar 1988	Marital Status:	Married ▼
Gender:	Male ▼	Spouse	
Permanent Australian Resident:	Yes ▼	<input checked="" type="radio"/> Co-Applicant	Julie Ham ▼
Residency Status:	Citizen ▼	<input type="radio"/> Non Loan Party	▼
Country of Residency:	Australia ▼	First Name:	<input type="text"/>
Citizenship:	Australia ▼	Family Name:	<input type="text"/>
Home Phone Number:	02 00000000	Financially Independent Spouse:	<input type="checkbox"/>
Mobile Phone:	0404589594	Dependants	
Business Phone Number:	<input type="text"/>	Dependants common to joint applicants need only be entered once.	
Fax Number:	<input type="text"/>	Age	<input type="text"/>
E-mail Address:	Jade_Hammond@ampbanking.com.au		
Preferred Contact Method:	No preference ▼		
National Relay Service:	No ▼		

Each client is required to sign the Privacy Consent form in ApplyOnline

13. Declaration (continued)

! Statement delivery and electronic communication

If you are an existing AMP Bank customer:

- your selections below will apply to all accounts, and
- if you do not cross an option below, your standing instructions will remain unchanged for all accounts.

Statement delivery method (please cross one box only)

Online Post

Electronic Communication (please cross one box only)

Yes, I'd/We'd like to receive information by electronic communication No thanks, I/We prefer paper communications

Things you need to know before you agree to online statements or electronic communication:

- paper documents may no longer be given.
- online statements will be made available in My AMP and we'll notify you by email – we may also deliver other documents this way if you've agreed to electronic communications.
- you'll have to check regularly for electronic communications.
- you can change to statements by post or paper communications at any time in My AMP or by calling us on 13 30 30.


If you choose statements by post, or paper communications:

- some electronic communications will still be sent, like account updates and fraud alerts.
- electronic communications and online statements may still be used for any Bett3r account, as explained in the terms and conditions.

For terms that apply to communications about your accounts, see the Account Access and Operating Terms and Conditions, available at amp.com.au/bankterms.

You will be able to register for **My AMP** after your loan has settled at amp.com.au.

Clients that opt in to eSign will receive an email to login and view their documents



It's time to complete your home loan documents easily and safely online

Dear Adam,

AMP Bank have partnered with First Mortgage Services (FMS) to make signing your home loan documents quicker and easier through the **FMS loan document portal**.

Just click on the link below and you'll be able to access your loan documents and sign them online! It's a safe and secure site so you don't need to worry.

You've received this email because you've agreed to electronic communications which includes receiving and signing your loan documents online. If you don't want to do it this way, that's ok. We can send your loan documents to you through the mail. But first you'll need to click on the link below and choose **I don't want to sign electronically**.

[Review your loan documents](#)

We're here to help

If you need help while you're using the portal, please call FMS on 1300 360 757.

Clients will be required to authenticate themselves with an SMS authentication code

AMP Bank

AUTHENTICATE AND CONSENT 1 REVIEW AND SIGN 2 SUBMIT AND REVIEW 3

You are listed as a required signee for the application below. All signees are required to accept and sign the documents before we can settle your loan. You can securely sign your documents electronically AMP Bank eSign portal.

APPLICATION NUMBER 2540951 - Klopp - 20200401120416
PLEASE SIGN BY 30/6/2020

How signing electronically works

- 1 AUTHENTICATE VIA SMS CODE**
Each signee will receive their own link to eSign via an email request to your unique email address. Each signee will be prompted to request an SMS authentication code. This will be sent to your unique mobile number.
- 2 VIEW AND SIGN YOUR DOCUMENTS**
Once authenticated, you'll be able to securely view, download and sign your documents electronically.
- 3 SUBMIT LOAN DOCUMENTS**
Once all requested signees have signed and submitted their documents, we'll process the request. You will be able to check the progress update anytime on the portal.
- 4 SENDING COMPLETED DOCUMENTS**
When all your loan documents have been signed by all signees, we will email you copies of all the completed documents for your records. Please store these signed documents in a secure location for your future reference

TO GET STARTED, CONSENT AND REQUEST SMS AUTHENTICATION CODE

By clicking 'Request SMS authentication code', you:

- Agree to view and sign your Home Loan Documents electronically.
- Will not receive a paper copy of the documents unless you request a paper copy from AMP Bank
- Agree to receive signed copies of your Home Loan Documents via email for future reference.
- Acknowledge that you can withdraw your consent prior to signing your Home Loan Agreements electronically.

We'll send an SMS authentication code to 0XXX XXXX 573.
If this number isn't correct, please contact your broker directly or call AMP Bank on 13 30 30 from Monday to Friday (8am - 6pm) or Saturday and Sunday (8am - 5pm), Sydney time

REQUEST SMS AUTHENTICATION CODE

Homepage for the eSignature portal

AMP Bank Logout

Hello Adam Lallana,
Welcome to the AMP Bank eSign portal. Once all necessary steps have been completed, please click on the "submit loan documents" button at the bottom of the screen.

AUTHENTICATE AND CONSENT 1 REVIEW AND SIGN 2 SUBMIT AND REVIEW 3

VIEW WHO HAS SIGNED

FOR REVIEW	STATUS	
Memorandum of Common Provisions	Document not viewed	View
Home Loan Access - Conditions	Document not viewed	View
Loan Conditions	Document not viewed	View
Fees and Charges Guide	Document not viewed	View
Tax Invoice	Document not viewed	View

FOR SIGNING	STATUS		
Loan Agreement	Unsigned	View	Sign now
Home Loan Application Summary	Unsigned	View	Sign now
Mortgage	Unsigned	View	Sign now
Loan Drawdown and Loan Repayment instructions Form	Unsigned	View	Sign now

Your loan documents require action.
Documents must be actioned before sending.

SUBMIT LOAN DOCUMENTS

CONTACT US
If you need help while you're using the portal, please call FMS on 1300 360 757.
If you have any questions about your loan application, please contact your broker directly or call AMP Bank on 13 30 30 from Monday to Friday (8am - 6pm) or Saturday and Sunday (8am - 5pm), Sydney time.

REPORT AN ERROR
Mention the name of the document(s) and describe the error(s). A notification will be sent to First Mortgage Services, who will work with AMP Bank to resolve the problem.
[Report an error in the document](#)

HAVE A QUESTION?
If you prefer to complete the loan documents on paper, you can opt-out of signing electronically.
[I don't want to sign electronically](#)
[Frequently asked questions](#)

Loan agreement eSignature page

	be liable for any fees or charges already incurred.
<ul style="list-style-type: none"> You should also read the information statement: "THINGS YOU SHOULD KNOW ABOUT YOUR PROPOSED CREDIT CONTRACT". 	<ul style="list-style-type: none"> 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 that is used as security, such as a house or car.
<ul style="list-style-type: none"> Fill in or cross out any blank spaces. 	<ul style="list-style-type: none"> If you take out insurance, the credit provider can not insist on any particular insurance company.
<ul style="list-style-type: none"> Get a copy of this 	<ul style="list-style-type: none"> 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.
<ul style="list-style-type: none"> Do not sign this anything you do not understand. 	<ul style="list-style-type: none"> If this contract document says so, the credit provider can charge a fee if you pay out your contract early.

CONFIRM SIGNATURE

Click CONFIRM to sign the document or CANCEL to exit signing the document.

Mr Jurgen Klopp

Date

Click to Sign here

Mr Adam Lallana

Date will be added on signing

Date

The eSignature confirmation

	mortgaged property that is used as security, such as a house or car.
<ul style="list-style-type: none"> Fill in or cross out any blank spaces. 	<ul style="list-style-type: none"> If you take out insurance, the credit provider can not insist on any particular insurance company.
<ul style="list-style-type: none"> Get a copy of this contract document. 	<ul style="list-style-type: none"> 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.
<ul style="list-style-type: none"> Do not sign this contract document if there is anything you do not understand. 	<ul style="list-style-type: none"> If this contract document says so, the credit provider can charge a fee if you pay out your contract early.

Mr Jurgen Klopp

Date

E-SIGNED by Adam Lallana
on 2020-04-01 16:05:27 AEDT

Mr Adam Lallana

2020-04-01 16:05:27 AEDT

Date

Confirmation that the documents have been successfully eSigned

The screenshot shows the AMP Bank portal interface. At the top left is the AMP Bank logo, and at the top right is a 'Logout' button. The main content area features a large blue checkmark icon and the text: 'CONGRATULATIONS, YOU HAVE SUCCESSFULLY SIGNED AND SUBMITTED YOUR DOCUMENTS AS A BORROWER'. Below this, it says 'Thank you for signing your documents, Adam Lallana'. A summary table shows: Adam Lallana, Signer Role: Borrower, Status: Completed (with a checkmark), Total Documents Reviewed/Submitted: 9 documents, and Submit Date: 2020/04/01. Below the table are two columns: 'NEXT STEPS' and 'REMAINING SIGNATURES'. The 'NEXT STEPS' section includes instructions on when AMP Bank can settle the loan and what to do upon successful completion. The 'REMAINING SIGNATURES' section lists Adam Lallana as 'Completed' and Jurgen Klopp as 'Incomplete'. At the bottom, there is a 'NEED HELP?' section with contact information and two buttons: 'RETURN TO LOAN DOCUMENTS PORTAL' and 'EXIT LOAN DOCUMENTS PORTAL'.

Clients will receive an email confirming all applicants have completed esigning, and that final documents can be downloaded/printed from the portal

The screenshot shows an email from AMP Bank. The header features the AMP Bank logo. The main heading is 'Your completed home loan documents'. The email is addressed to 'Dear <First name>,' and congratulates the recipient for completing their home loan application. It states that the recipient can now access a copy of their final home loan documents to save or print. A link is provided to review the documents. The email also includes a 'Review your loan documents' button. At the bottom, there is a 'We're here to help' section with contact information for AMP Bank, and a 'What you need to know' section with a disclaimer about the confidentiality of the email and its attachments.

Can clients still receive their loan agreement by post?

- Clients can choose to receive their documentation by post and print, sign and return a paper copy of their loan agreement. Clients can also select e-communication as part of the application process but still opt out of eSign and receive the loan and mortgage documents by post.

Clients can choose to opt out of eSign

The screenshot displays the AMP Bank logo at the top left. Below it, a progress bar indicates three steps: 1. AUTHENTICATE AND CONSENT (highlighted with a blue arrow), 2. REVIEW AND SIGN, and 3. SUBMIT AND REVIEW. The main content area contains the following text:

BEFORE CONTINUING TO THE LOAN DOCUMENT PORTAL PLEASE READ AND ACCEPT THE FOLLOWING

By clicking on "Accept", you

- Agree to complete and sign my Home Loan Documents and then receive final copies of these by email. You can withdraw your consent at any time by contacting your AMP BANK lender.
- Will not receive a paper copy of the documents unless you request a paper copy from AMP BANK.

At the bottom right, there are two buttons: "I don't want to sign electronically" and "ACCEPT".

Do we still require the physical signature for some documents?

- Mortgage forms for QLD, WA, NT, ACT and Tasmania and Statutory Declaration and Guarantee Indemnity forms for all States should be downloaded, signed and posted to FMS as the original documents are required to commence the Settlement process.
- The Discharge Authority can be downloaded, signed and uploaded to the portal. The form should be physically signed, but the original copy is not required for Settlement.

For clients that are required to physically sign their mortgage document, should they sign an individual or one copy of the mortgage document?

- Clients in QLD, WA, NT, ACT and Tasmania are required to physically sign (wet signature) their mortgage document. All applicants should sign only one copy of the mortgage document.

If there are multiple applicants for the loan, can each client elect to eSign or receive their loan documents by post?

- No, multiple applicants must elect to either eSign or physically sign (wet signature) their loan.
- If a client selects e-communication as part of the application process but subsequently opts out of the process, all borrowers included in the application will be required to physically sign their loan agreement.

Why do we require an individual email and mobile number for the client?

- An individual email and mobile number is required to complete the verification process. Without this information, the client will be unable to verify their identity and access their loan and mortgage documents.

If the client elects to eSign their loan, can Broker, Adviser and Direct RM receive a copy of the documentation?

- Yes, as per the current process, loan and mortgage documents can be downloaded from Docuprep.

If there is an error in the loan and/or mortgage documents who do I contact?

- The process will remain the same. The Originator Hotline: 1300 300 400 is available from 9am – 7pm Monday to Friday.

Will clients receive a copy of their eSigned loan Agreement?

- The signed documents will be available to download from the FMS portal for a period of 30 days

Can customers opt in to eSign, but then download and physically sign and post their documents?

- If the client has downloaded their loan and mortgage documents from the FMS portal but subsequently decides that they would prefer to physically sign (wet signature) their documents, they would need to opt out of eSignature. This would automatically trigger FMS to post the documents, with instructions on signing and returning the forms.

Will the customer have access to view the Broker comments on the FMS portal?

- No, the customer will only see the final version of the Loan Documents. Comments won't be visible

What communications will the Broker, Adviser and Direct RM receive?

- As per the current process, reminder emails will be sent to the Broker, Adviser or Direct RM. However, the cadence will change to 7, 14, 30, 80 Day intervals to align with the new 'Follow up' letter sent to clients.

Client Welcome Letter



It's time to complete your home loan documents easily and safely online

Dear Adam,

AMP Bank have partnered with First Mortgage Services (FMS) to make signing your home loan documents quicker and easier through the FMS loan document portal.

Just click on the link below and you'll be able to access your loan documents and sign them online! It's a safe and secure site so you don't need to worry.

You've received this email because you've agreed to electronic communications which includes receiving and signing your loan documents online. If you don't want to do it this way, that's ok. We can send your loan documents to you through the mail. But first you'll need to click on the link below and choose **I don't want to sign electronically**.

[Review your loan documents](#)

We're here to help

If you need help while you're using the portal, please call FMS on 1300 360 757.


If you have any questions about your loan application, please contact your broker directly or call AMP Bank on 13 30 30 from Monday to Friday (8am — 8pm) or Saturday and Sunday (9am — 5pm), Sydney time.

Regards
AMP Bank

[What you need to know](#)

This email has been sent to you by AMP Bank Limited ABN 15 081 596 009, AFSL and Australian Credit Licence 234517. The email message and any accompanying attachments is intended for luke.jesse_3@amp.com.au and may contain information that is confidential. If you are not the intended recipient, do not read, use, disseminate, distribute or copy this message or attachments. If you have received this message in error, please notify the sender immediately and delete this message. Before opening any attachments, please check them for viruses and defects.

7 Day Follow Up letter to client



Remember to complete your home loan documents online

Dear Adam,

It's been a week since we sent you an email to review and sign your home loan documents using this link to the FMS loan document portal.

[Review your loan documents](#)

If you don't want to do it this way, that's ok. We can send your loan documents to you in the mail. But first you'll need to click on the link above and choose **I don't want to sign electronically**.

We're here to help

If you need help while you're using the portal, please call FMS on 1300 360 757.

If you have any questions about your loan application, please contact your broker directly or call AMP Bank on 13 30 30 from Monday to Friday (8am — 8pm) or Saturday and Sunday (9am — 5pm), Sydney time.

Regards
AMP Bank

[What you need to know](#)

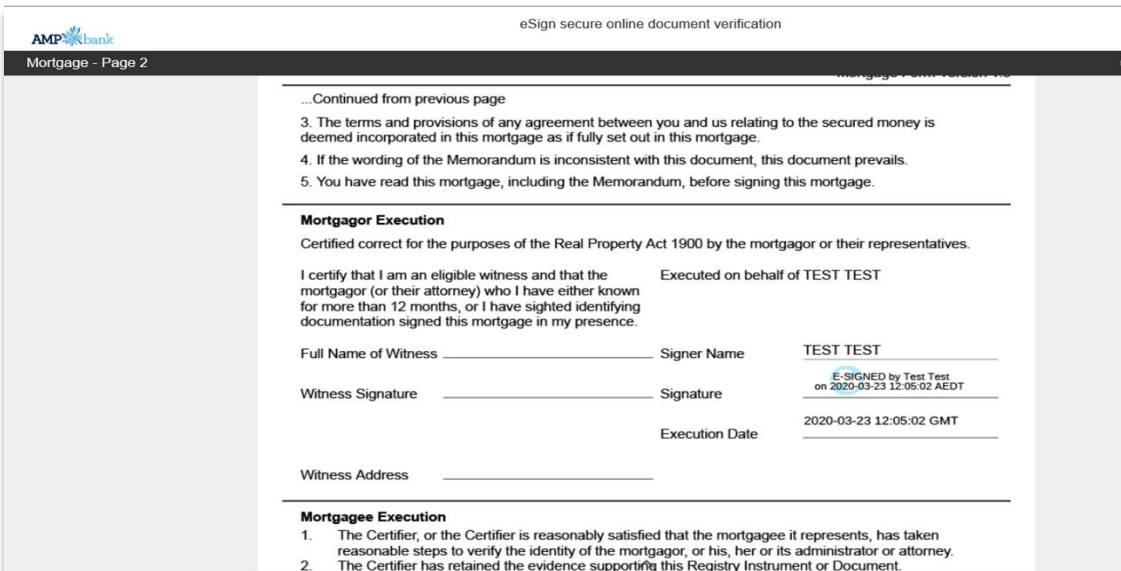
This email has been sent to you by AMP Bank Limited ABN 15 081 596 009, AFSL and Australian Credit Licence 234517. The email message and any accompanying attachments is intended for luke.jesse_3@amp.com.au and may contain information that is confidential. If you are not the intended recipient, do not read, use, disseminate, distribute or copy this message or attachments. If you have received this message in error, please notify the sender immediately and delete this message. Before opening any attachments, please check them for viruses and defects.

Final letter to client



Should the mortgage document be witnessed when a client eSigns?

- There is no requirement for the mortgage document to be witnessed when a client eSigns. In NSW, the witness signature box will still be visible, however there is no need for the form to be witnessed.



The following [link](#) will demonstrate the eSignature process and provide more information.

Who do I contact if I have any questions regarding eSignature?

- Please contact your Business Development Manager