

eSignature – January 2022 Originator - Frequently Asked Questions (FAQs)

Contents

Contents	1
Overview of Changes	3
• What is changing?	3
• When will this change take effect?	3
• Why is this happening?	3
• How do customers opt into eSignature?.....	3
• Do we still require the physical signature for some documents?	3
• Why do we require an individual email and mobile number for the customer?.....	3
• If the customer has questions regarding eSign who should they be referred too?.....	4
• Who do I contact if I have any questions regarding eSignature?.....	4
Originator Changes	5
• How has the process changed for the Originators?	5
How does a Originator set up an eSign Application?	5
What happens to an Application if it has been sent for eSigning but communicating electronically is not checked?.....	5
How does a Originator make a change to an eSign Application once submitted?	5
How does a Originator keep track of an eSign Application?	5
New Broker Declaration section.....	5
Dynamic Form.....	6
Auto completion of Supporting document cards.....	8
Additional and Removal of Application Form fields.....	8
eSignature Communication	9
• What communications will be sent to the Originator?	9
• What communications will be sent to the customer?	9

- The Client Welcome Email..... 10
- 7 Day Follow Up Email to client..... 11
- Follow Up Email Submit Signed Application to client 11
- Final Email to client 12

Overview of Changes

What is changing?

- We're introducing electronic signing (eSignature) for loan application documentation for the Loan Origination process.
- For applications lodged through the Application Centre (excluding companies and trusts and increases and variations), customers will have the option of eSigning their loan applications.
- eSign will be via a secure portal where customers will access via receipt of SMS and Email notification
- Updates have been made to supporting forms and processes

When will this change take effect?

- Monday 31st January 2022.

Why is this happening?

- The current process of signing and posting loan application documents can be slow and inefficient and the option to eSign will provide a real-time and seamless experience for customers. This is an extension of existing capability, enabling eligible customers to electronically sign application documents across the end-to-end mortgage origination process, digitising our offering and improving the customer experience.

How do customers opt into eSignature?

The following process should be followed by the Originator/Direct Home Loan Specialist when lodging an application in the Originator/Lodgement Centre for customers to eSign their documentation:

- Electronic communication (e-communication) checkbox selected.
- Each applicant has a unique email and mobile number to complete the verification process.

Do we still require the physical signature for some documents?

- Physical signatures will still be accepted. The eSigning of the application is an alternative option.

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

- An individual email and mobile number is required to complete the verification process. Without this information, the customer will be unable to verify their identify and access their application.

Can customers still receive their application documents by post?

- Customers can elect to receive their documentation by post and print, sign and return a paper copy of their application form as they do today. For multiple applicants, if one applicant elects to receive their documentation by post, all applicants will also need to complete the form via this method. For Customers to opt out of the eSign process, they need to select **I don't want to sign electronically**.

Note: Originators can cancel eSign at any time prior to Application completion. Application tabs will be locked once eSign is initiated. If changes are required to the application, eSign must be cancelled and reinitiated after updates have been made.

AMP bank

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

BEFORE PROCEEDING TO THE LOAN DOCUMENT PORTAL, PLEASE READ AND ACCEPT THE FOLLOWING:

By clicking on "Accept", you

- ✓ Agree to sign your home loan application which will be sent to AMP Bank.
- ✓ You can withdraw your consent at any time within the portal.

I don't want to sign electronically ACCEPT

If the customer has questions regarding eSign who should they be referred too?

- If changes are required to the application, the Originator must cancel eSign and reinitiate after updates have been made. If a client has a question regarding eSignature or their application, they should be referred to their Originator or Direct Home Loan Specialist.

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

- Please contact your BDM.

Originator Changes

How has the process changed for the Originators?

There are five main changes that are being implemented for Originators for applications. These include:

- Set up eSign applications
- New Originator declaration section
- Dynamic application form
- Auto completion of Supporting document cards
- Addition and removal of Application form fields

How does a Originator set up an eSign Application?

The Originator completes the Application form via Originator ApplyOnline (AOL). All Applicants must have a unique mobile and email address. For multiple applicants, if one applicant elects to receive their documentation by post, all applicants will also need to complete the form via this method.

Note: eSign is only available for applicant(s) whom have elected electronic communications. Within the Summary tab, the Communicating Electronically section, the **Yes, I'd like to receive information by electronic communication** must be checked.

What happens to an Application if it has been sent for eSigning but communicating electronically is not checked?

Applications received which have been eSigned but communication preference is paper, will be immediately RMI'd back to the Originator to either have the customer elect for electronic communications or provide traditional 'wet signed' applications forms.

How does a Originator make a change to an eSign Application once submitted?

If changes are required to the application, the Originator must cancel eSign and reinitiate after updates have been made. This is actioned in the Supporting Docs tab, by selecting Cancel eSign application.

How does a Originator keep track of an eSign Application?

There are two options to view the status of eSigned applications via Originator AOL. These include:

- Supporting Documents tab (via the SIGNED button) and/or
- Status Tracking tab

New Broker Declaration section

The broker declaration (Part C of the Application form requiring the Originator signature has been removed) and will be completed upfront as they complete the loan application and before documents are sent to the customer for eSigning.

Additional declarations in the compliance tab (replace wet signature)

Originator declarations


The income and expense information provided within the application has been obtained from the the applicant(s). I have discussed and where applicable made further enquiry about the stated expenses provided. I can confirm I have no reason to question their authenticity.

Yes No

I confirm that I have followed the instructions provided to me to complete AMP verification of identity (VOI) and customer identification procedures to satisfy the obligations contained in the Anti-Money Laundering / Counter-Terrorism Financing Act 2006. I certify that:

- The identity documents I have provided with this application are true and correct copies of the original documents which I sighted at my meeting with the applicant/s in person or via video conference using the IDYou App, and
- Based on my meeting with the applicant/s, I am satisfied each applicant is the person they claim to be and is the same person shown in the photograph of the identity document/s produced, copies of which are provided with this application, and
- I have followed the VOI instructions and customer identification procedures given to me by the Lender, and
- I am aware that any wilful breach of identification obligations is made punishable under the Anti-Money Laundering/ Counter-Terrorism Financing Act 2006.

Yes No

This document accurately summarises my discussions with the applicant(s) regarding their requirements and objectives 

Yes No

I have considered the relevant Target Market Determination.

Dynamic Form

The dynamic form generated by Originator ApplyOnline (home Loan form parts B,C and Needs and Objective form) have been uplifted with 100% auto population and no manual entry required.

Auto population of communication preferences

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.

Auto population of Foreign Tax information

Personal Customers and Sole Traders

Are you a foreign tax resident?

Applicant 1 Yes No

Applicant 2 Yes No

Applicant 3 Yes No

If you are a foreign tax resident and also a taxpayer in Australia, you should answer Yes. All foreign tax residents and US citizens and resident alien individuals (ie green card test and substantial presence test) should answer Yes.

The ATO website provides residency test calculators to help you determine your tax residency, and information on CRS and FATCA. Additional information about CRS and FATCA can be found on the OECD and IRS websites (oecd.org and irs.gov)

If you are a foreign tax resident, please provide details below. If you are unable to provide a Tax Identification Number (TIN), you must select reason A, B or C as listed below. A tax identification number is an identifying number used for tax purposes, normally issued by the local tax authority in a country - eg in Australia, the ATO issues a Tax File Number (TFN).

Applicant 1

Country

TIN

- A. The country of tax residence does not issue TINs
- B. The country of tax residence issues a TIN but I cannot provide it
- C. The country of tax residence does not require TIN to be disclosed

Applicant 3

Country

TIN

- A. The country of tax residence does not issue TINs
- B. The country of tax residence issues a TIN but I cannot provide it
- C. The country of tax residence does not require TIN to be disclosed

Please copy and attach this page if you are a tax resident in more than one foreign country. You must provide details of each country, and each TIN (or reason A, B, or C for not having a TIN) on this form.

Companies and Trusts

Companies and trusts applying for an Offset Account must complete the 'Additional tax details' section in the 'Company and Trust additional

Auto population of joint statement delivery acknowledgement/address

– 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.

Joint Statements

Each of you is entitled to receive a copy of any statement, notice or other document under the National Credit Code. By signing the consent you are giving up the right to be provided with information separately from us.

We consent to statements, notices and other documents under the National Credit Code being sent jointly to us at the address below (leave blank if you do not consent to this):

17A WHITE Avenue BANKSTOWN NSW 2200

Any of you can cancel this consent by advising us in writing.

Auto population of Originator credit licence and contact info (including referrer)

Part C: Loan Originator Declaration and Verification of Identity

15. LOAN ORIGINATOR USE ONLY

I have considered the relevant Target Market Determination.

Credit Licence Declaration:

By completing the section below, you make the following declaration: I (the Loan Writer) declare that:

I hold an Australian Credit Licence under the *National Consumer Credit Protection Act 2009*,

OR

I am an Authorised Credit Representative or employee of an Australian Credit Licensee under the *National Consumer Credit Protection Act 2009*.

An Australian Credit Licence holder and an Australian Credit Licensee includes a person or entity registered to hold an Australian Credit Licence.

Loan Originator

Name

Email

Phone number

Fax number

ID code

Referrer

Name

Email

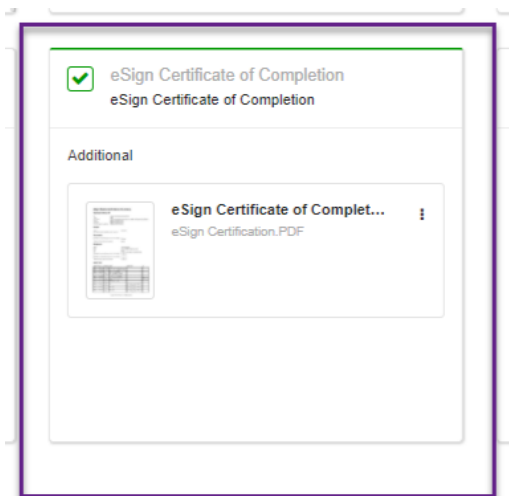
ID code

16. IDENTIFICATION

Identification must be verified by following a method permitted in section 16.1 or 16.2. This applies regardless of where the security property is located. A list of persons who can certify documents can be found at amp.com.au/identification.

Auto completion of Supporting document cards

Once signed by all applicants, forms will be automatically uploaded and verified against supporting documents cards. Additionally, eSign compliance card will be auto created.



Additional and Removal of Application Form fields

Additional fields to capture data required to populate in the Application form (mandatory fields) include:

- Foreign tax
- Referral ID's

New Foreign tax fields

If Yes is selected in the Foreign Tax Resident field, the Country/Jurisdiction must be selected and either Tax Identification Number (TIN) or Reason TIN Not Provided must be completed.

A screenshot of a form field for "Foreign Tax Resident". The field is set to "Yes" with a dropdown arrow and a red "X" icon. Below it, a text area contains "Foreign Tax Details:" followed by a dropdown menu showing "Barbados (Reason A - The country of tax residence does not issue TINs),". An "Edit" button is located at the bottom of the text area.

New Referral ID fields (contact name and email fields)

A screenshot of three form fields: "Referrer ID:" with a text input box; "Contact Name:" with a dropdown menu, a text input box, and a font color icon; and "Email:" with a text input box.

Removal of Credit Card information within the Application form for Fixed Rate Lock

A screenshot of a section titled "11. FEE PAYMENT DETAILS". Below the title, there is a paragraph of text: "11.1 Payment of upfront fees (if applicable) including Fixed rate lock fee and additional valuation fees. Payment for the fixed rate lock fee must be made with your application. If you provide us with payment details, you authorise us to debit your card for our fees we charge to process your application and any valuation we obtain for your application. We'll refund any of our fees we've charged where we decline your application. We won't refund any of our fees we've charged if you withdraw the application."

eSignature Communication

What communications will be sent to the Originator?

The Originator will receive emails advising of updates as the customer signs/completes the eSign process. These emails will only be received where Originators have turned on the below highlighted user settings in ApplyOnline.

Event	Email
Data Error	<input type="checkbox"/>
Welcome Letter Sent	<input checked="" type="checkbox"/>
Settled	<input checked="" type="checkbox"/>
Cancel	<input checked="" type="checkbox"/>
Decline	<input checked="" type="checkbox"/>
Withdrawn	<input checked="" type="checkbox"/>
Loan Document Sent	<input checked="" type="checkbox"/>
Loan Documents Received	<input checked="" type="checkbox"/>
Refer To Broker	<input checked="" type="checkbox"/>
Settlement Booked	<input checked="" type="checkbox"/>
Solicitor Instructed	<input checked="" type="checkbox"/>
Valuation Assigned	<input checked="" type="checkbox"/>
eSign Request Sent	<input checked="" type="checkbox"/>
eSign Status Update	<input checked="" type="checkbox"/>
Extend Loan Expiry	<input checked="" type="checkbox"/>
Resubmission Received	<input type="checkbox"/>
Valuation Instructed	<input checked="" type="checkbox"/>
Valuation In Progress	<input checked="" type="checkbox"/>
Valuation Delayed	<input checked="" type="checkbox"/>
Valuation Accepted	<input checked="" type="checkbox"/>
Valuation Inspected	<input checked="" type="checkbox"/>
Valuation Cancelled	<input checked="" type="checkbox"/>

What communications will be sent to the customer?

- A new Welcome and Follow up emails will be sent to clients at 7, 14, 30, 80 Day intervals. The Originator, Adviser and Direct RM reminder emails will realign to the client correspondence.

The image shows four email templates from AMP Bank, each with a starburst indicating a time interval: 7 days, 14 days, 30 days, and 80 days. The templates progress from a general reminder to a final deadline warning.

- 7 days:** "Remember to review and sign your home loan application". Subject: "Remember to sign your home loan application online".
- 14 days:** "You haven't completed your home loan application". Subject: "Remember to sign your home loan application online".
- 30 days:** "Remember to sign your home loan application". Subject: "Remember to sign your home loan application online".
- 80 days:** "Your home loan application will expire soon". Subject: "It's not too late to complete your home loan application online".

Each email includes the AMP Bank logo, a "Sign your application" button, and contact information for the originator or broker. The 80-day email includes a specific deadline: "This is our final reminder to complete your home loan application as our offer will expire on 23 February 2022".


The Client Welcome Email

Please sign your home loan application online



AMP Bank <ampbank@esign.firstms.com>

To  Ian Tomlinson

 If there are problems with how this message is displayed, click here to view it in a web browser.



It's time to sign your home loan application easily and safely online

Dear Nathan,

Thanks for choosing AMP Bank.

We've partnered with First Mortgage Services (FMS) to make signing your home loan application quicker and easier through the **FMS loan document portal**.

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

Once you've done this, your broker will send us your application so we can review it.

[Review your loan documents](#)

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. Just advise your broker or AMP Bank Direct relationship manager that **I don't want to sign electronically**.

We're here to help

If you have any questions about your home loan application, please contact your broker or AMP Bank Direct relationship manager.

Regards
AMP Bank

7 Day Follow Up Email to client

Remember to review and sign your home loan documents



AMP Bank <ampbank@esign.firstms.com>
To Ian Tomlinson

You forwarded this message on 16/11/2021 11:11 AM.
If there are problems with how this message is displayed, click here to view it in a web browser.



Remember to sign your home loan application online

Dear Nathan,

To avoid any hassles and delays later, you should sign your home loan application as soon as possible.

[Review your loan documents](#)

If you want to go ahead after this time, we may ask you to send us additional information to reassess your application.

We're here to help

If you have any questions about your loan application, please contact your broker or AMP direct relationship manager.

Regards
AMP Bank

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 ian.tomlinson@ampbanking.com.au and may contain information that is

Follow Up Email Submit Signed Application to client

You haven't submitted your home loan application



AMP Bank <ampbank@esign.firstms.com>
To Ian Tomlinson

If there are problems with how this message is displayed, click here to view it in a web browser.



Remember to submit your signed application

Dear Ian,

Thanks for signing your home loan application but you haven't submitted it to us yet. If you're ready to go ahead, click on the link below. OR please log in to the FMS eSign Portal using your original invitation email and click on submit documents.

[Review your loan documents](#)

We're here to help

If you have any questions about your home loan application, please contact your broker or AMP direct relationship manager.

Regards
AMP Bank


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 ian.tomlinson@ampbanking.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 Email to client


View your completed home loan documents



AMP Bank <ampbank@esign.firstms.com>

To  Ian Tomlinson

[Retention Policy](#) [Junk Email \(30 days\)](#)

 This item will expire in 30 days. To keep this item longer apply a different Retention Policy.
If there are problems with how this message is displayed, [click here to view it in a web browser.](#)



Your completed home loan application

Dear Ian,

Thanks for signing your home loan application.

We'll now review your application and let you know if it's approved.

You can access a copy of your signed home loan application to save or print for your records.

Just click on the link below to download your final home loan application.

We suggest you do this now as you'll only be able to access your home loan application for the next 30 days. After this time, you'll need to contact your broker for a copy.

[Review your loan documents](#)

We're here to help

If you have any questions about your home loan application, please contact your broker or AMP direct relationship manager.

Regards
AMP Bank
