

Electronic Signatures for Customer and Broker Submission Forms

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New offering

The ApplyOnline supplementary form and customer declaration form (Alt Doc applications) can now be electronically signed prior to submission and sent fully completed with every application in individual names (not yet available for company and trust loans).

In partnership with DocuSign, we are able to receive electronically signed forms that are secure, accurate and fully complete at submission every time, provided the eSign request has originated from the Connective Elevate application.

Broker application requirements

Before sending the application forms for electronic signatures, you will need to capture all details of the application as per standard process (green tick on every tab).

You will need to complete the following under the 'Applicant' tab before eSign can be used:

1 All mandatory fields completed on every tab (green tick showing).

2 The following entered in the 'Applicant' tab:

- Unique email address and mobile phone number for each borrower
- 'Face to Face Identity Check' selected.
- Two forms of identity capture as per VOI requirements.
- 'Consent for electronic delivery of documents, statements and notices' selected.

Identification Documents

Face to Face Identity Check:

Existing Customer:

Provide one Primary Photographic Document - OR - two Primary Non-Photographic Documents - OR - one Primary Non-Photographic AND one Secondary Document

| Document Type | Document Details |
|---|---|
| Primary Photographic - Driver's Licence - Australian | <p>Electronic ID verification</p> <ul style="list-style-type: none"> • This document is eligible for Australian Government Verification. <p>Verify this document</p> <p>To verify this document manually, please enter the document details and any additional information that is requested by the lender.</p> <p>Document Number: au123456</p> <p>Date of Issue: 01 Jan 2020</p> <p>Expiry Date: 01 Jan 2025</p> <p>Name on Document: Jake Peraita</p> <p>Date Of Birth: </p> <p>Document Issued By: </p> <p>Place of Issue: NSW</p> <p>Original or Certified Copy: Original</p> <p>Verified:</p> <ul style="list-style-type: none"> <input checked="" type="checkbox"/> Photo <input checked="" type="checkbox"/> Applicant Full Name <input checked="" type="checkbox"/> Residential Address <input checked="" type="checkbox"/> Signature <input checked="" type="checkbox"/> Date of Birth |
| Primary Non-Photographic - Birth Certificate - Australian | <p>Electronic ID verification</p> <ul style="list-style-type: none"> • This document is eligible for Australian Government Verification. <p>Verify this document</p> <p>To verify this document manually, please enter the document details and any additional information that is requested by the lender.</p> <p>Document Number: au1234561</p> |

Declarations

Credit Authority Signed:

Allow Direct Marketing:

Allow Third Party Disclosure:

Consent for electronic delivery of documents, statements and notices:

Sending eSign request

The supplementary application form and customer declaration form (Alt Doc products) will be available to print as a static (blank) form or dynamic form (pre-populated), should you prefer to sign with a wet signature.

We can also accept electronic signatures on these forms, provided the eSign request has been sent from the application and the fully completed documents returned to the supporting documents tab with a certificate of completion from DocuSign. Documents with electronic signature available are clearly labelled in the print screen.

Lender Documents

Supplementary Application Form 

Customer Declaration 

 **Electronic Signature available**
 Print forms marked with the pencil icon are eSign enabled.
 This service will allow you to obtain signatures electronically with this lender.
 To use eSign, please go to the 'Documents' tab in ApplyOnline.
[Go to Documents Tab.](#)

Important: Electronic signatures completed outside the application will not be acceptable. The envelope originator must be Lending (lending@bluestone.com.au), as detailed on the certificate of completion.

DocuSign

Certificate Of Completion

| | | |
|---|---------------|--------------------------|
| Envelope Id: 3927E4E6D9F84815BBDC5A940AA87090 | | Status: Completed |
| Subject: Sign document | | |
| Source Envelope: | | |
| Document Pages: 11 | Signatures: 5 | Envelope Originator: |
| Certificate Pages: 5 | Initials: 0 | Lending |
| AutoNav: Enabled | | lending@bluestone.com.au |
| EnvelopeId Stamping: Enabled | | IP Address: 164.80.0.4 |
| Time Zone: (UTC-08:00) Pacific Time (US & Canada) | | |

Supporting docs tab

If you want to use eSign on the supplementary application form and Connective Elevate customer declaration form, you can activate this from the supporting documents tab by selecting eSign request in the submission checklist.

 eSign request

Submission checklist
 Documents required at submission time:

Show outstanding only Print checklist  Cancel eSign request **SENT**

| | | | |
|--|--|---|---|
| <p><input checked="" type="checkbox"/> Supplementary Application For... 10154462-BLUBROKER</p> <div style="border: 1px solid #ccc; padding: 5px; margin-top: 5px;"> <p>Supplementary Application Form No documents attached</p> <p><input checked="" type="checkbox"/> Sign Pending</p> <p>Completed in full</p> </div> | <p><input checked="" type="checkbox"/> Bluestone Customer Declarati... 10154462-BLUBROKER</p> <div style="border: 1px solid #ccc; padding: 5px; margin-top: 5px;"> <p>Customer Declaration Form No documents attached</p> <p><input checked="" type="checkbox"/> Sign Pending</p> <p>Completed in full</p> </div> | <p><input checked="" type="checkbox"/> Contract of Sale / Transfer of L... 7 ESSEX Street THE ROCKS NSW...</p> <div style="border: 1px solid #ccc; padding: 5px; margin-top: 5px;"> <p>Contract of Sale Manual Calc - Colin B.PDF</p> <p><input type="checkbox"/> Verify (Optional)</p> </div> | <p><input checked="" type="checkbox"/> Rental Payments Statement Jake Peralta</p> <div style="border: 1px solid #ccc; padding: 5px; margin-top: 5px;"> <p>Rental Payments St... Manual Calc - Colin B.PDF</p> <p><input type="checkbox"/> Verify (Optional)</p> </div> |
|--|--|---|---|

eSign request steps

Once an application check has been completed, you will be prompted to go through the following steps:

1

Application check

You will be alerted to any mandatory requirements before you can send the eSign request.

eSign request - Validation Error

✕

APPLICATION CHECK
CONFIRM RECIPIENTS
SELECT PRINT FORMS
PREVIEW FORMS
eSIGN SENT

✕ Unable to start electronic signature request due to validation error(s).

- The application is incomplete.
- To review the details of the validation errors, select [Fix Validation](#).

i Loan Application details should be **completed in full and validated** prior to obtaining applicant signature(s).

Cancel
Fix Validation

2

Confirm recipients

eSign request - Confirm Recipients

✕

APPLICATION CHECK
CONFIRM RECIPIENTS
SELECT PRINT FORMS
PREVIEW FORMS
eSIGN SENT

Confirm which applicant(s) should receive the eSign request for a signature
To de-select an applicant, uncheck the box against the applicant's name

- John Smith
- Jane Smith

i To edit applicant names, please go to the [Applicants Tab](#) in ApplyOnline and update the relevant fields. To edit the originator's name, please go to the [Summary Tab](#) in ApplyOnline and update the relevant fields.

Cancel
Next

3 Select print forms

eSign request - Select Print Forms ✕

APPLICATION CHECK
CONFIRM RECIPIENTS
SELECT PRINT FORMS
PREVIEW FORMS
eSIGN SENT

Confirm which print form(s) requires eSign for the previously selected applicant(s)
(To de-select a print form, uncheck the box against the print form's name)

- Supplementary Application Form
- Customer Declaration

Don't see your form here?
Either the print form needed is not eSign enabled, or your application data is missing the right detail to trigger the required print form.

i Select [Send To eSign](#) to submit the request now.
Alternatively you may choose to [Preview Print Forms](#) prior to submission to eSign.

4 Preview forms

eSign request - Preview Forms ✕

APPLICATION CHECK
CONFIRM RECIPIENTS
SELECT PRINT FORMS
PREVIEW FORMS
eSIGN SENT

Select a file for preview

Supplementary Application Form.pdf

Customer Declaration.pdf

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Apply Online Supplementary Form

This form must accompany all Apply Online applications.

| | Amount | Interest Type | | | Repayment Type | | |
|----------------|---------------------|-------------------------------------|--------------------------|--------------------------|-------------------------------------|--------------------------|--------------------------|
| | | Variable | Fixed 2 years | Fixed 3 years | PI | I/O 3 years | I/O 5 years |
| Loan account 1 | \$440,000.00 | <input checked="" type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input checked="" type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| Loan account 2 | \$360,000.00 | <input checked="" type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input checked="" type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| TOTAL | \$800,000.00 | | | | Loan Term | 30 yrs (max 30) | |

Please refer to your loan contract (if approved) for terms and conditions regarding break costs at any fixed rate.

5 eSign sent

eSign request - Sent ✕

APPLICATION CHECK
CONFIRM RECIPIENTS
SELECT PRINT FORMS
PREVIEW FORMS
eSIGN SENT

Your eSign request is on it's way!

Whats next?

- To check the request's progress on the documents tab, look for the eSign request status at the top right hand side of the Submission Checklist.
- You may check the status of your request via the Status Tracking Tab or the Documents tab in ApplyOnline.
- To **cancel this request**, select the [Cancel eSign request](#) link, which is positioned left of the eSign status indicator.

Close

Completing eSign request

Each borrower and broker on the application will receive an email, asking to complete eSign on the documents sent. Once all the relevant parties have completed their part, all recipients will receive a confirmation email with a pdf for their records.

Monitoring completion

Completion of the form can be monitored within the supporting documents tab. This will indicate the relevant forms have eSign pending, along with a drop down menu advising who has completed the eSign request.

Print checklist Cancel eSign request SENT

Supplementary Application Form

| | |
|------------|---------|
| John Smith | PENDING |
| Jane Smith | PENDING |

Customer Declaration

| | |
|------------|---------|
| John Smith | PENDING |
|------------|---------|

Supplementary Application Form For... 10154463-BLUBROKER

Supplementary Application Form
No documents attached

eSign Pending

Completed in full

Electronic signing process

Each applicant and the broker will receive an email advising them to review the document.

Once you select the link, your mobile number will be displayed, advising you to send an SMS for 2-point authentication.

Connective Elevate

Lending sent you a document to review and sign.

REVIEW DOCUMENTS

Lending
lending@bluestone.com.au

Connective Elevate sent you a document to review and sign

Powered by DocuSign

Connective Elevate

Security Requests from Sender

Lending
Connective Elevate

SMS Authentication

In order to access this document, you need to confirm your identity using your mobile phone.

1. Choose a phone number below and click the "Send SMS" button to receive a text message.
2. Enter the access code on the following page.

Authenticating Signatory Name: Jane Smith

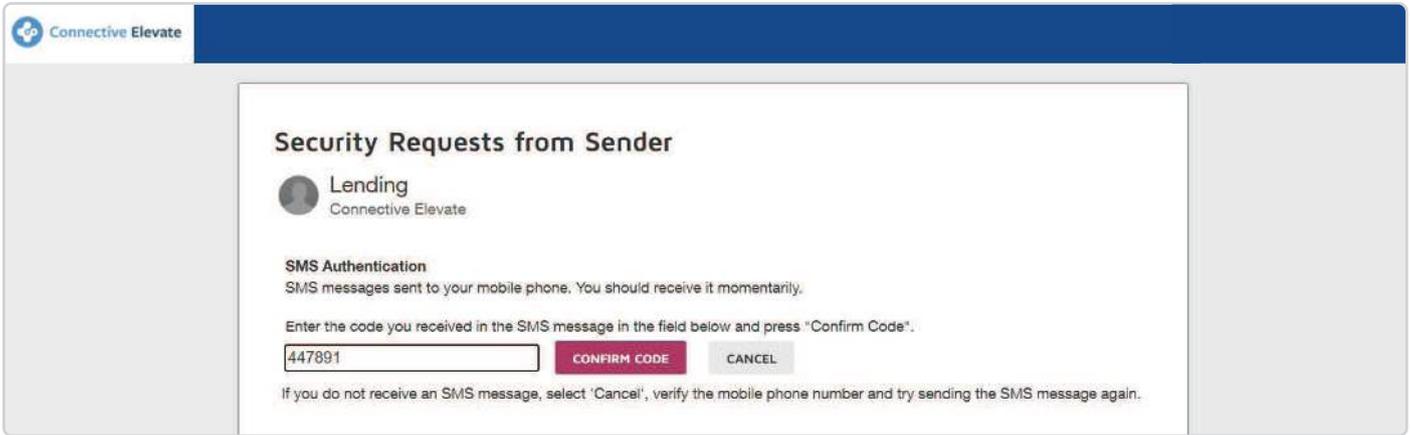
Please select a phone that can receive text messages so you can authenticate:

+61 439 300 039

SEND SMS CANCEL

If you do not have access to your mobile phone at this time, click "Cancel" and try again when you have access.

You will receive a text message with an authentication code. Enter this code to access the document



Select 'Continue' to start the signing process



You have the option of either scrolling through the document to each signing section or you can click 'Start' and go directly to where you need to sign.



You will have the option of applying a signature previously used, or you can select an option for signing, draw your own (touch pad) or upload a copy you already have. Once you have made your selection, you can adopt and sign.

Adopt Your Signature

Confirm your name, initials, and signature.

* Required

| | |
|---|---------------------------------|
| Full Name* | Initials* |
| <input type="text" value="John Smith"/> | <input type="text" value="JS"/> |

SELECT STYLE **DRAW** **UPLOAD**

PREVIEW [Change Style](#)

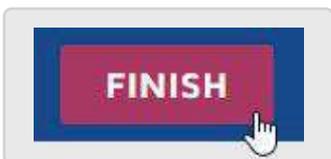
DocuSigned by: DS

4AB16886C2774F9...

By selecting Adopt and Sign, I agree that the signature and initials will be the electronic representation of my signature and initials for all purposes when I (or my agent) use them on documents, including legally binding contracts - just the same as a pen-and-paper signature or initial.

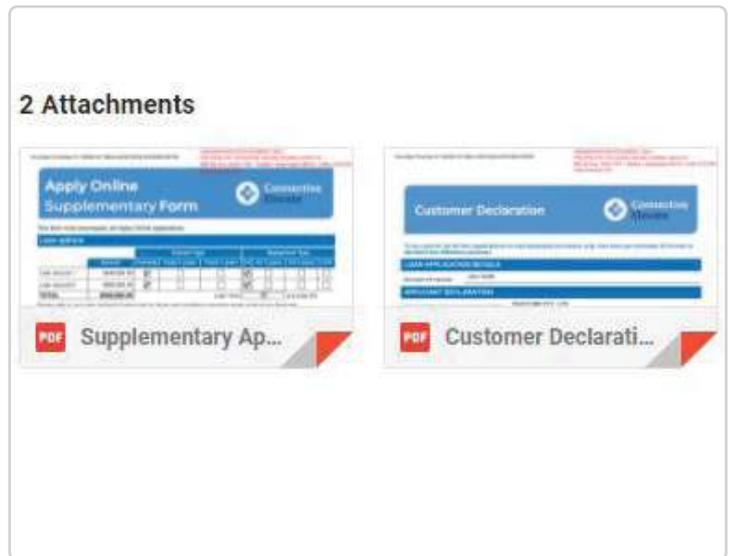
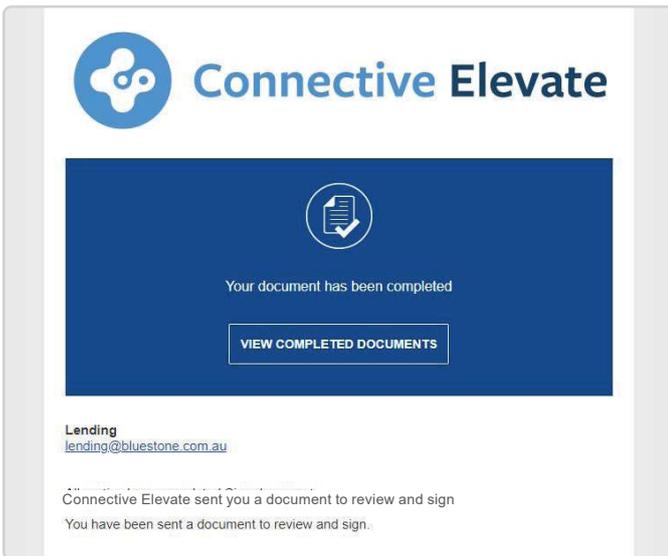
ADOPT AND SIGN **CANCEL**

You will be directed to complete your signature in all relevant areas before confirming you are finished. Once this step is completed, you will automatically land on our Connective Elevate contact webpage so you can get in touch if you want to ask further questions or find out more about Connective Elevate.

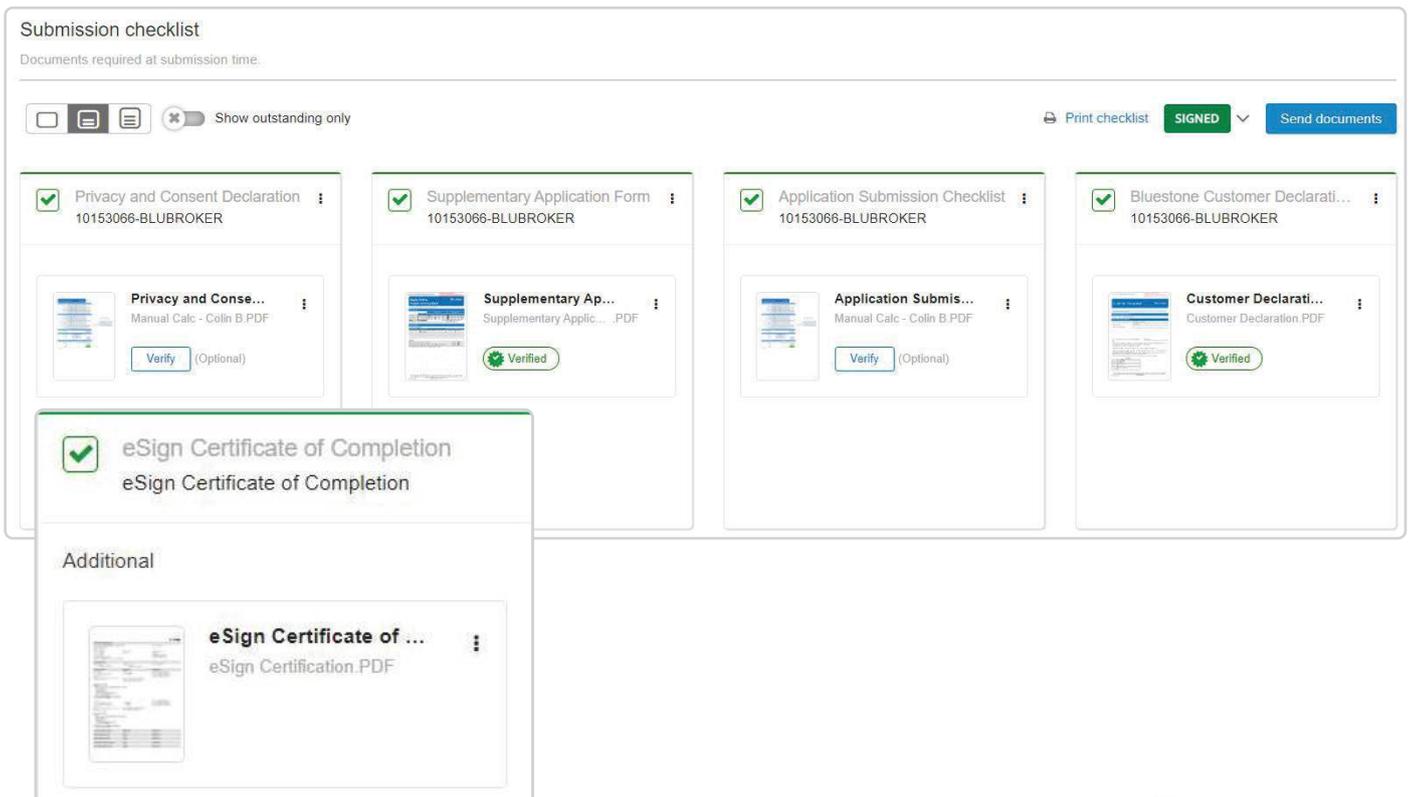


Confirmation of completion

Once all parties have completed their signature, a confirmation email will be sent to each applicant and broker with a pdf copy of the fully completed document for their records.



The submission checklist will also be updated automatically with a verified copy of the forms and completion certificate attached to the application.



You will also be able to use the drop down menu in the supporting documents tab to monitor and confirm when all parties have electronically signed the documents.

Print checklist **SIGNED**

Supplementary Application Form

John Smith **SIGNED**

Jane Smith **SIGNED**

Customer Declaration

John Smith **SIGNED**

At this stage, you will be able to submit the application, provided all other minimum requirements have been met.

Lender Checklists

Submission **READY TO SEND**

Cancel eSign request

If an amendment needs to be made to the forms or the applicants no longer wish to use the eSign process, they can opt to either decline within the DocuSign portal, or you can cancel the request within the application, in the supporting documents tab.

Once the eSign is cancelled, a 'Void' email is sent to all parties. You can make the amendments within the application as required before resending the eSign request or alternatively, you can print the form and sign with wet signatures.

FINISH **OTHER ACTIONS** ▾

- Finish Later
- Print & Sign
- Assign to Someone Else
- Decline to Sign**
- Help & Support ↗
- About DocuSign ↗
- View History
- View Certificate (PDF) ↗
- Session Information

Cancel eSign request

Connective Elevate

Lending voided Sign document.

Lending
lending@bluestone.com.au

Sign document has been voided for the following reason:
 Envelope has been cancelled

Powered by **DocuSign**

Verification of eSign documents

Approved forms

The broker support team will be responsible for ensuring the documents approved for eSignature have been completed via Connective Elevate's DocuSign portal, with a fully completed copy of the following:

- 1 Supplementary application form - this includes:
 - a. Declaration - all applicants
 - b. Privacy consent form - all applicants
 - c. Identity verification & broker declaration - broker
 - d. Loan application checklist - broker

- 2 Customer declaration - Alt Doc products only and one for each self-employed applicant.

- 3 eSign certificate of completion - envelope originator must be Lending (lending@bluestone.com.au)

DocuSign

Certificate Of Completion

| | |
|--|--|
| Envelope Id: 718205390AFE45FFBB53B594AFEFA42 | Status: Completed |
| Subject: Sign document | |
| Source Envelope: | |
| Document Pages: 11 | Signatures: 6 |
| Certificate Pages: 5 | Initials: 0 |
| AutoNav: Enabled | |
| EnvelopeId Stamping: Enabled | |
| Time Zone: (UTC+10:00) Canberra, Melbourne, Sydney | |
| | Envelope Originator: Lending Level 1 45 Clarence Street SYDNEY, NSW 2000 lending@bluestone.com.au |

Envelope Originator:
Lending
Level 1
45 Clarence Street
SYDNEY, NSW 2000
lending@bluestone.com.au
IP Address: 164.80.0.4

Unacceptable eSign criteria - wet signature required

eSign via unknown portals - A wet signature will be required if the electronic signature has not been completed within the Connective Elevate application and is not attached with a certificate of completion originated by Lending.

Post submission update - eSign is only available at pre-submission. Should a form need to be updated (conditional expired) or the product change from Full to Alt Doc, then the forms will need to be submitted with a wet signature.

All applicants must approve eSign - we cannot accept partially eSigned and partially wet signed forms. If one customer does not want to sign the forms with eSignature, then all customers and the broker must provide a wet signature.

A pre-populated version of each form will be available in ApplyOnline, if printing an electronic lodgement pack version from the application.

Document Packs

- Electronic Lodgement Pack**
- Manual Lodgement Pack**
- Show All Documents**

ApplyOnline Documents

- Coversheet**
ApplyOnline Coversheet
- Application Record**
Record of ApplyOnline Application Data
- Application Summary**
Summary of ApplyOnline Application Data
- Australian Government Issued ID Verification Report**
Report of Electronically Verified Identification Document Data
- Responsible Lending Summary**
Summary of Responsible Lending Data

Lender Documents

- Supplementary Application Form**
- Customer Loan Application Form**
Complete to submit an application. This includes a manual checklist of what to submit.
- Loan Application Checklist**
Full application form including declarations, privacy and consent and ID requirements.
- Loan scenario**
Requirements for each product are outlined in this document.
- Broker accreditation form**
To be sent to your Bluestone BDM for review.
- Your ID Check - Bluestone Group**
Required if seeking to be accredited with Bluestone. Once complete, submit it to your BDM.
- ZipID Booking Information**
Complete to ensure the applicant's identity has been correctly verified within VOI standards.
- Australia Post ID form**
To be completed if ZipID is being used to provide ID verification.
- Australia Post ID form**
Land Title Identify Verification Form (Australia Post ID)
- Customer Declaration**
- Credit Card Payment Authorisation Form**
Required for all Alt Doc applications for self employed borrowers only (one form each borrower).
Please complete when arranging an up front property valuation (securities >\$1million).