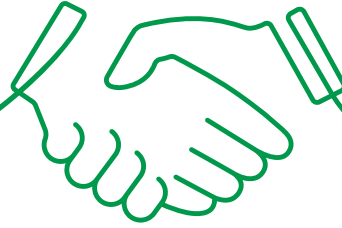


Digital Documents with DocuSign



What is DocuSign?

DocuSign is a global leader for electronic signatures trusted by over 60 million users worldwide. It is an online digital transaction management platform that offers businesses a secure method to review and approve documents.

MyState Bank has adopted a two-level security approach to prevent unauthorised parties from accessing documents. This includes a personalised customer email from DocuSign and a 6 digit unique access code that will be sent to them via SMS. It is not possible to access the documents without these two important pieces of information.

How does it work?

The customer receives a DocuSign email:

- For joint applications, customer 1 receives an email first, then once signing is complete, customer 2 will receive an email to continue signing
- Customers will need to click on 'request SMS' to open their documents (this is extra security)
- Follow the yellow tags to click and sign
- Customers may need to upload a copy of their Certificate of Currency and Bank Statements for Direct Debits
- Once all signers have completed their section, they can download a copy of the signed documents to save

Documents* which may be sent via email for printing, signing and returning:

- Mortgage
- Construction Draw Down payment Authority
- Request for Service Authority
- Loan Application
- CCI Proposal
- CCI Disclaimer (this can be scanned back)

It is important that these documents are always:

- Single sided printed
- Clear and legible
- Signed correctly (shown on digital pack)
- Returned via post to the address nominated in the pack (not the local MSA)

*These may vary state to state due to legislation/requirements

Minimum requirements

- **Mobile number** – each customer must have their own unique mobile number to receive an SMS. This is for security and is an important second factor authentication requirement.
- **Email address** – joint applicants may share an email address, but must have separate mobile phone numbers.

The mobile and email addresses used will be those on file.

If the customer wishes to use a work email address or mobile phone number, they will need to call MyState Bank on 138 001 and be identified as per MyState's AML/CTF requirements prior to the documents being requested. MSA is unable to accept last minute changes.

Digital Document request

After discussion on the Digital Document process with the customer, Brokers need to confirm the digital documentation request in the **loan application submission notes**.

Troubleshooting

- **Signing issues (for MSA delivered documents)** - if customers have signing difficulties, they should contact MSA on the number provided in the DocuSign email.
- **Signing issues (for MyState Bank delivered documents for some top ups)** Customers should contact their Broker who will then contact Lending Support.
- **Documents not delivered** - request the customers check their junk mail in the event email settings or firewalls have prevented delivery.
- **SMS not delivered** - the customer to contact MSA to confirm correct mobile phone number.

Copies of documents

Customers will be emailed a link to download a copy of their signed documents. Downloads must be done within 14 days, after which time the documents are deleted off the DocuSign server for added security.

Digital signatures

Customers can choose a font or may draw their signature; both are legally binding options. Signing documents electronically has the same legally binding validity as a handwritten signature.

Application types which cannot be sent via DocuSign include ones where the following is required:

- Change of name form
- Statutory Declaration by a Trustee
- Borrowers Financial Advice certificate
- Guarantors
- Company or trust parties

Or for

- Business Banking Loans

Broker questions and feedback

Your feedback is welcomed to help us improve the customer experience. Please contact MSA or your BRM.