

eSign Consents & Declaration Guide

A guide to electronic signatures in ApplyOnline

eSign allows signatures to be captured electronically and is available via ApplyOnline using the Bank's preferred service provider, DocuSign.

The process is managed by the Supporting Documents service thereby providing the ability to send, track and receive electronically signed consents.

Click [here](#) to view an eSign demo.

The following information describes everything you need to know about what is required from your customer and the steps involved.

eSign email details

From: Bendigo Bank
<BendigoBank@esign.bendigoadelaide.com.au>
Subject: Your Home Loan Application

Applicable forms

eSign is available for the Consents and Declarations form.

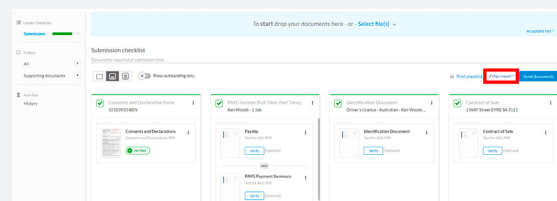
Unique email/mobile phone

Each applicant must provide a unique email address and mobile phone number as access to the portal is controlled by two-factor authentication. A one-time unique code will be sent to the applicant's phone ensuring secure and verified signing of documentation. If the incorrect code is entered 3 times, the eSign process should be voided and restarted.

Step-by-step

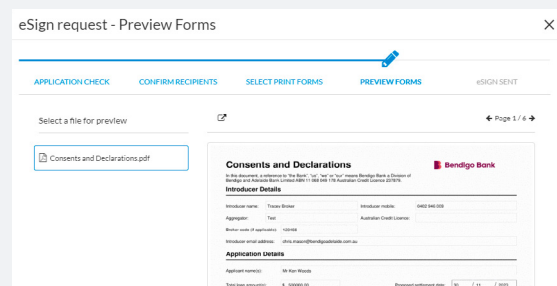
On the **'Supporting Documents'** tab a pen icon located in the top right-hand corner of a checklist condition indicates that eSign is available.

Click the **'eSign Request'** link in the top right-hand corner of the documents checklist to initiate the electronic signing process.

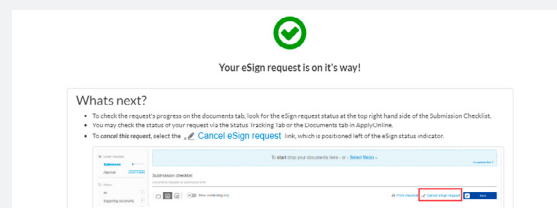


ApplyOnline will complete validation of application data to proceed.

You can preview the generated print forms prior to sending by clicking **'Preview Print Forms'**.



Click **'Send to eSign'** and the selected documents will be made available in a secure portal for the recipients to review and sign.



Below is a guide to the notifications that occur throughout each stage of the process and the message content.

Where a party has their own DocuSign account, their individual settings will override, and they may not receive each notification below.

Request Signature

Sent when the broker initiates eSign.

Hi <Recipient Name>

At Bendigo Bank, we want to make banking as easy and straightforward as possible. DocuSign is a simple and safe way to sign your documents electronically.

As part of your home loan application process please click on the 'Review Document' above to sign the Consents and Declarations form.

If you have any questions, simply contact your broker.

Bendigo Bank

Reminder

Sent to any individual who has not signed after 7 days.

Hi <Recipient Name>

At Bendigo Bank, we want to make banking as easy and straightforward as possible. DocuSign is a simple and safe way to sign your documents electronically.

As part of your home loan application process please click on the 'Review Document' above to sign the Consents and Declarations form.

If you have any questions, simply contact your broker.

Bendigo Bank

Completed

Sent to all recipients when all parties have completed signing.

Hi <Recipient Name>

Everyone who was required to sign the Consents and Declarations form has now done so.

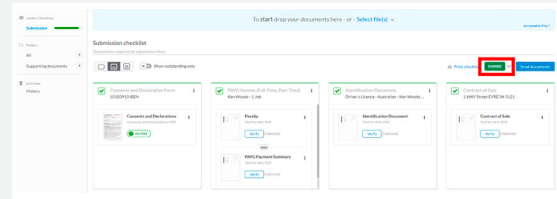
You now have 30 days to access and download your documents. After 30 days, you will need to contact your broker to obtain a copy.

If you have any questions, simply contact your broker.

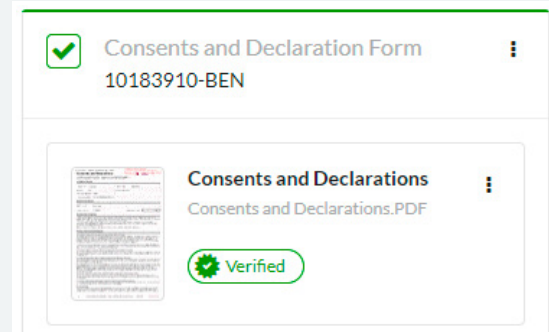
Bendigo Bank

Step-by-step

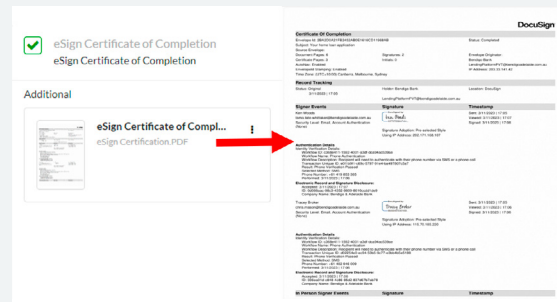
When all parties have signed the status of the eSign request will display 'Signed'.



The completed document is automatically uploaded to the checklist condition card and the document is marked 'Verified'.



Click on 'Additional Documents' condition card to view the eSign Certification.



Completed forms will be submitted automatically to the Bank with the supporting documents.

Expiration Pending

Sent to any individual who has not signed 7 days prior to the document expiring.

Hi <Recipient Name>

At Bendigo Bank, we want to make banking as easy and straightforward as possible. DocuSign is a simple and safe way to sign your documents electronically.

As part of your home loan application process please click on the 'Review Document' above to sign the Consents and Declarations form.

This is a reminder that your Consents and Declarations form will expire in the next 7 days if you do not sign and send them back to us.

If you have any questions, simply contact your broker.

Bendigo Bank

Declined

Sent to all recipients where an applicant has declined to sign.

Hi <Recipient First Name>

We want to let you know that one or more applicants have chosen not to sign the Consents and Declarations form.

As a result, the documents cannot be completed electronically.

We will let your broker know shortly. If you have any questions, simply give them a call.

Voided

Sent to all recipients where the document is not signed within 30 days and document is automatically voided or where the Broker or Bank has cancelled the form.

Hi <Recipient Name>

We want to let you know that the Consents and Declarations form has been cancelled.

The reason for the cancellation is: <Void Reason>

If you have any questions, simply contact your broker.

Bendigo Bank

Acceptable Verification of Identity

For each option below, ApplyOnline will automatically complete the VOI declaration section on the Consents and Declarations form.

Face to Face

Where you are meeting with your applicant you must submit copies of original identification documents.

VOI via video technology

VOI via video technology, such as Skype or FaceTime, may be used if you cannot meet the customer/s in person.

First you must get the applicant to send a copy of their identification documents to the broker conducting the VOI.

The applicant must display the original ID via video and you must be satisfied the copies match the originals.

Certified Identification Form

If you are unable to meet your applicant face to face or via video conference, you will need to arrange a Certified Identification (CID) form. You will then be able to conduct a Verification of Identification (VOI).

The certifier will need to sign, date and certify each identification document with the wording "This is a true copy of an original document provided". Any applicable Qualification number should be provided.