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**Advantagedge Financial Services Pty Ltd ACN 130 012 930** Australian Credit Licence 391202. Credit is provided by AFSL Nominees Pty Ltd ACN 143 937 437 Australian Credit Licence 391192 as agent and credit representative of National Australia Bank Limited ACN 004 044 937 AFSL & Australian Credit Licence 230686 or Perpetual Trustees Victoria Limited ABN 47 004 027 258. Your credit contract will specify your Lender.

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# Digital Signatures

## Frequently Asked Questions

### **What if your customer's email or mobile number is entered incorrectly?**

It's important to make sure each applicant's email and mobile number provided upfront is correct. If this information is incorrectly entered, please contact MSA National and provide them with your customer's updated details. The customer needs to let you know via email so that MSA National can issue paper loan documents.

### **What happens if your customer doesn't wish to receive digital documents?**

If the customer lets you know **before** the documents are issued, you can email MSA National to arrange paper documents to be sent out. (Note: the customer needs to let you know via email.)

If your customers let you know after the documents are issued, they'll need to email or call MSA National directly on **1300 672 628** – they're open weekdays from 8:30am to 5:00pm (AEST).

### **Can I see my customer's loan documents?**

Yes. You'll be sent a link to read-only copies of the documents at the same time once they are issued to your customer. You will also receive a signed versions after they have been signed.

### **Will my customer receive a paper copy of the completed document?**

No. Your customer needs to download a copy within 30 days of completing them. After that, they can get in touch with you or Advantagedge directly.

### **Can my customer share the loan docs with their solicitor before they sign?**

Yes. They can simply sign in, download or print the documents and provide them to their solicitor.

### **Can my customer print and sign documents and post them back to MSA National?**

No. Once MSA National has issued the digital documents, they have to complete and submit them online.

### **How long are signing sessions active?**

Sessions stay active for two hours. After that, customers need to sign in again with a new SMS code.

### **The electronic signature doesn't look like my customer's signature. Is this signature still legally binding?**

Yes. An electronic signature is legally binding even if it doesn't look like the customer's pen signature. Alternatively, your customer may prefer to draw a signature using their mouse, stylus or their finger.

### **Can my customer check the status of their loan settlement?**

Yes. Your customer can get in touch with their MSA National Settlement Coordinator (named on the SMS and email from DocuSign).

### **What happens if a Statutory Declaration is required?**

Unfortunately, Statutory Declarations are currently not available for online signing. However, if a customer has signed all the documents online and found that one is needed before settlement, where possible, MSA National will email them a Statutory Declaration for printing and signing. The original signed Statutory Declaration will need to be sent to MSA National.

### **Can I check the status of loan applications in Loan Track?**

Yes. You'll be able to check this in the 'notes' section. Instead of 'Purchase', 'Attend Refinance' or 'Increase', you'll see 'E-sign Purchase', 'E-sign Attend Refinance' or 'E-sign Increase'.

### **Can my customer edit their mobile number for the SMS verification?**

No. To make any changes, your customer will need to get in touch with MSA National.

### **Can all signing parties view the primary customer's documents?**

Yes. Documents uploaded by the customer are visible to all borrowers.

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