

eSign User Guide

As part of our strategy to be a digitally enabled business, we offer an electronic signature capability for customers to digitally accept and sign Equipment Finance documents via DriveOnline.

eSign means that customers can sign documents easily from their mobile device or computer, from anywhere, at any time.

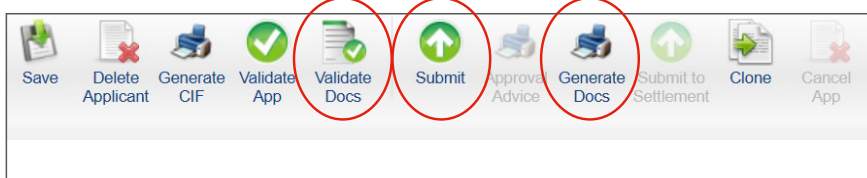
Section 1 – Facilitating eSign in DriveOnline: Step-by-Step Instructions

This section of the user guide provides instructions for using the eSign platform to sign Equipment Finance documents. Please follow each step carefully and ensure all documents are reviewed before submission.

Step 1. Start eSign in DriveOnline

Follow these steps to initiate eSign:

- Log in to DriveOnline
- Select the relevant application
- Fill out application and click 'validate documents'
- Click 'submit application'
- Click 'generate documents'

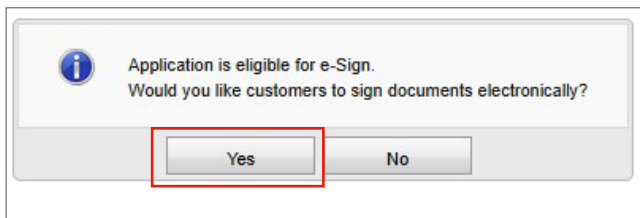


Step 2. Confirm eSign Eligibility

If eligible, a pop up will display:

"Application is eligible for eSign. Would you like customers to sign documents electronically?"

- Click 'Yes' to continue
- You will be directed to the eSign screen



Step 3. Preview and Send

After selecting documents and signatories:


- Ensure relevant tick boxes are selected as required. Note that only one applicant should be selected for the “provide direct debit request” form
- Click ‘preview’ to review all documents, and ensure they are correct prior to sending
- Click ‘Send’ to initiate eSign
- A confirmation message will appear: “eSign sent successfully”

Documents & Signatories:

Facility - 1

Documents	Mr [redacted]	Mr [redacted]
EF Guarantor instruction for [redacted]	<input checked="" type="checkbox"/>	<input type="checkbox"/>
EF Guarantor instruction for [redacted]	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Privacy Form	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Goods Loan Details (Sign as Director) for Facility 1	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Goods Loan Details (Sign as Guarantor) for Facility 1	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Goods Loan Details (Provide Direct Debit Request) for Facility 1	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Equipment Finance General Terms for Facility 1	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Affordability & Financial Declaration [redacted]	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>

Please ensure that only one signer is selected to sign direct debit details.
The nominated bank account name on the direct debit details must match the name of the borrower.

 E-Sign sent successfully.

Step 4. Review Signed Documents

Customers will receive an email to access and sign documents via eSign.

After the customer has signed, you will be notified via email and the execution status in DriveOnline will update to 'signed'.

Next:

- The ‘Download Documents’ button will become active. Click this button
- Securely save documents locally. Do not save files using spaces or ampersands (&) as they will not submit. For example, Capital Finance Pty Ltd should be saved as CapitalFinancePtyLtd or Capital_Finance_Pty_Ltd
- Review all documents and ensure that documents required to support the application have been signed and returned
- Verify that all documents have been correctly signed, and direct debit details have been provided

Documents & Signatories:

Facility - 1

Documents	Mr [redacted] ..
EF Guarantor instruction for [redacted]	<input checked="" type="checkbox"/>
[redacted] Privacy Consent for Facility 1	<input checked="" type="checkbox"/>
Goods Loan Details (Sign as Director) for Facility 1	<input checked="" type="checkbox"/>
Goods Loan Details (Sign as Guarantor) for Facility 1	<input checked="" type="checkbox"/>
Goods Loan Details (Provide Direct Debit Request) for Facility 1	<input checked="" type="checkbox"/>
Equipment Finance General Terms for Facility 1	<input checked="" type="checkbox"/>
[redacted] Affordability Declaration	<input checked="" type="checkbox"/>

Please ensure that only one signer is selected to sign direct debit details.
The nominated bank account name on the direct debit details must match the name of the borrower.

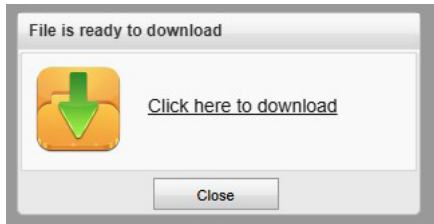
Execution Status

Facilities	Mr [redacted] ...
Facility - 1	SIGNED



Step 5. Final submission

- Download and attach documents to the settlement files
- Click submit to settlements
- eSign complete – your documents have been submitted

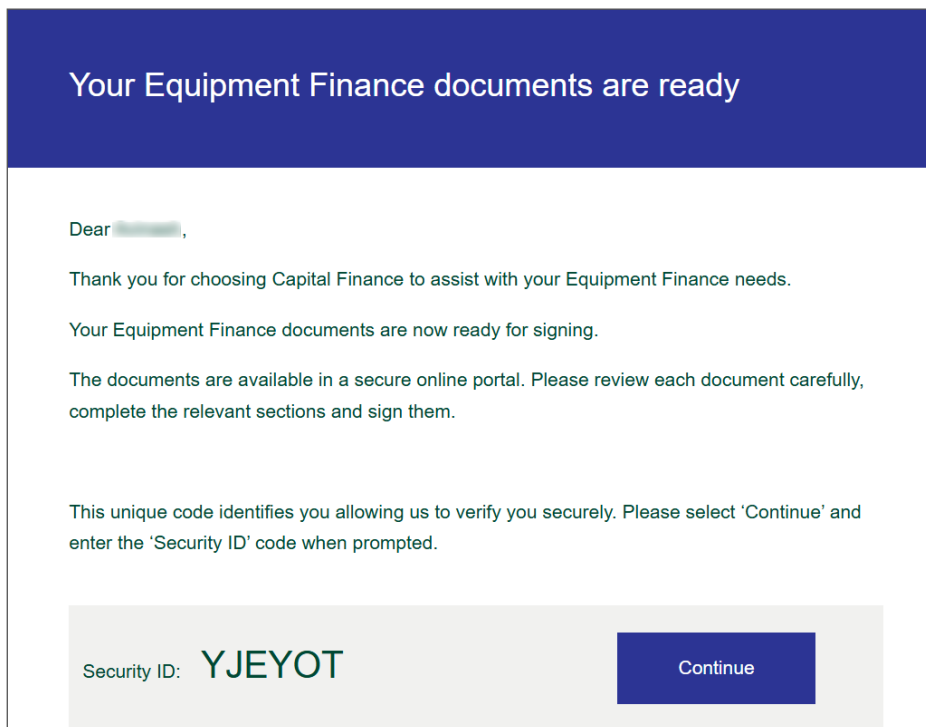


Section 2 – eSign Customer Journey

This section of the user guide outlines the customer experience throughout the eSign process. It details what the customer will see and interact with—from the moment the document package is issued, through to the completion of signing. By following this journey, users can better understand each step the customer takes, ensuring a smooth and efficient signing process.

Step 1. Receive Email Invite

Customers receive an email with a unique access code. The customer should then copy the code and select 'Continue'.





Step 2. Begin Two-Factor Authentication


Enter the access code and select 'Verify' to begin authentication.

Step 3. Enter One-Time Passcode

A one-time passcode (OTP) is sent via SMS. Enter the OTP and select 'Authenticate'.







Authenticate and consent
You'll be requested to enter security codes and consent to receive electronic communications

View and sign documents
Once authenticated, you'll be able to securely view, sign and download documents electronically

Submit documents
Once you've finished signing. Submit your document

We take your privacy seriously so we've included two unique passcodes.

Get started below

Step 1: Enter passcode sent to your email and click verify

YJEYOT

Verify


An SMS code was sent to +61 4XX XXX XX2. It may take up to 20 seconds to arrive. Didn't get it? [Resend](#)

Step 2: Enter passcode sent to your mobile and click authenticate

Authenticate

Step 4. Accept or Decline Electronic Communication

After authentication, select 'Accept' on the consent screen to proceed to the eSign documents. Alternatively, if 'Decline' is selected, the customer will have opted out of eSign and the broker will be notified.



Electronic Communications Consent

To proceed you must consent to receive your loan documents by electronic communication. Please click on the "Accept" button below.

By clicking on "Accept":

- ✓ You may withdraw your consent to receive electronic communications at any time by contacting your Relationship Manager / Broker. If you decline now your Relationship Manager / Broker will be notified of your action and will contact you.
- ✓ If you have any questions about this offer, please contact your Relationship Manager / Broker.
- ✓ You agree to read all your loan documents in full before providing an electronic signature.

Decline

Accept

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Step 5. Review Loan Portal

The loan portal is the central hub for customers to view personal details, electronically sign documents and track signing progress. Select 'Sign online' to begin.

Loan documents portal

Facility - 1_A20250709.498453.0 | 3 total documents

i

Your loan documents are ready to be completed.

After completing all required documents, you can submit them for processing.

Documents to review

Equipment Finance General Terms for Facility 1

View document

Documents to digitally accept

Finance Lease Details for Facility 1_1

Unsigned

Sign online

Privacy Form

Unsigned

Sign online

Download all documents

Progress Update

Required signees

Status

(current)

Incomplete

Contact Us

If you have any questions about your documents or how to sign online, please contact your Relationship Manager/Broker.

888.447.8888

800.447.8888

brock@newarkdigital.com

brock@newarkdigital.com



Step 6. Review and Sign Documents


Review and sign all required documents. Once complete, select 'click here to sign' to apply the signature.

should not sign if you do not understand them.


By signing these details, you:

- acknowledge that a legally binding contract is created between you and us when we accept your offer
- give the confirmations in Part A of the general terms
- request and authorise us to debit any account you nominate in the direct debit request with any amounts due under the agreement.

SIGNED by 
GENOSIS AUSTRALIA ABN: 

electronically signed by 
on 09-07-2025 12:32:10 AEST

.....

Signature of Mr 



Step 7. Submit Signed Documents

Select 'Download all Documents' followed by 'Submit Loan Documents' to complete the process.

Loan documents portal

Facility - 1_A20250709.498453.0

3 total documents

Documents to review

Equipment Finance General Terms for Facility 1

Viewed

View document

Documents to digitally accept

Finance Lease Details for Facility 1_1

Signed

View document

Privacy Form

Signed

View document

Submit documents

By clicking Submit Loan Documents: You submit your signed documents to us. If we accept the documents they form binding agreements.

Submit Loan Documents

Progress Update

Required signees	Status
Relationship Manager (current)	Incomplete

Contact Us

If you have any questions about your documents or how to sign online, please contact your Relationship Manager/Broker.

Phone icon

0800 123 456

Email icon

relationship.manager@capitalfinance.com.au

Confirm submit

Once you click the submit button, your signed documents will be submitted to us. When all signatures have been applied, these will form binding agreements.

Cancel

Submit Loan Documents



Step 8. Confirmation Screen

Once eSign is finished, you will be automatically redirected to the confirmation screen. Carefully review the page and ensure that the status is marked as "Complete". This status serves as your final verification that the eSign has been successfully submitted.

Thank you for signing your documents, [Name] !

You have successfully signed and submitted your documents.

Your next Steps

Facility - [Name]

Status

Complete

Total Submitted

3 documents

Submit Date

Wednesday, 9 July 2025

Please review the list of remaining signees on the right to check if you have any other roles remaining

The list of signees on the right displays the status of each signee; complete meaning they have signed and submitted documents. Incomplete meaning, they are yet to sign and submit documents. If your name appears on the right and shows incomplete, you are responsible for signing as another role. You will have received a second email with a different link and code, please check your emails to also sign for that role, if applicable.

Once all parties have signed and submitted documents, we will send a confirmation email to [Email] containing a link for you to access the Loan Documents Portal and download signed copies for your records.

Remaining Signatories

There are no remaining signees

Contact Us

If you have any questions about your documents or how to sign online, please contact your Relationship Manager.

[Phone Number]

[Email Address]

[Email Address]

[Email Address]

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