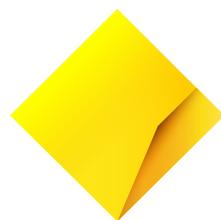


Asset Finance

Broker e-Signature FAQs

December 2025



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FAQs

1. What is an e-signature?

A: An electronic signature is a digital version of a handwritten signature.

2. What are the advantages of using DocuSign?

A: DocuSign offers several key advantages for brokers managing asset finance documentation. It streamlines the signing process by allowing documents to be sent and signed digitally, reducing the turnaround time compared to traditional wet signatures. DocuSign maintains a secure, traceable record, ensuring compliance with regulatory standards. It also allows brokers to clearly designate signing roles, set signing orders and provide detailed instructions for each recipient, minimising errors and improving the customer experience.

3. What e-signature platforms have been approved for use?

A: Brokers are authorised DocuSign only. Alternative platforms are not permitted.

4. How does a Broker use their own DocuSign account to send documents to customers?

A: The Broker will upload the Alpha portal document into DocuSign, tag the locations where each customer needs to sign and date and set the signing order if multiple parties are involved. This process ensures each recipient receives the documents in the correct sequence with clear signing instructions. Brokers and Admin Assistants must cc the afbroker@cba.com.au email address when sending documentation to customers using their DocuSign account.

5. Does the Broker still need to meet the customer face to face?

A: Yes. It is a requirement of the Broker's accreditation with CBA that they meet the customer face to face, collect current identification and continue to wet ink certify it as a true and correct copy as part of the AML/KYC process.

6. How do Brokers send the documents for signature?

A: When a Broker or Admin Assistant submit the application to the Bank for assessment, they provide a phone number and email address as part of the application process, forming part of our AML/KYC data collection.

This information will also form the basis for sending documents to parties for execution.

All documents must be sent using multi-factor authentication (MFA), and the Bank email address afbroker@cba.com.au must be cc'd when sending documentation to a customer. An SMS code must be sent to the phone number provided in the application, and the documents must be sent to the email address provided. This process forms part of the settlement check. If the phone number and email address on the Certificate of Completion do not match the application details, the settlement will not proceed.

The documents can be issued with the AAU as the subject line to assist with marrying the documents to the balance of the settlement pack once completed.

7. Can the Broker prefill the privacy form?

A: Yes, the Broker can utilise the text box functionality within DocuSign ONLY to prefill the following sections on the privacy forms:



Borrower – Privacy, Co-Borrower and ID Verification Information

Application for credit by:



Guarantor – Identity Verification and Privacy Information

Application for credit by

Type of facility and amount

Applicant 1

Full given Name(s)

Surname

Other Names known By

Residential Address (PO Box is not acceptable)

State Postcode

Postal Address (Note: This will not be applied to account addresses. To update please contact banker).

State Postcode

Date of birth Telephone Number

Email Address

Occupation

Applicant 2

Full given Name(s)

Surname

Other Names known By

Residential Address (PO Box is not acceptable)

State Postcode

Postal Address (Note: This will not be applied to account addresses. To update please contact banker).

State Postcode

Date of birth Telephone Number

Email Address

Occupation

The signature must be tagged up and completed by the customer.

The following section is completed by the accredited Broker for all New to Bank customers prior to issuing the documents.

Proof of Identity Bank use only		Identification details (e.g. passport, driver's licence details, etc.) must be completed in all cases where customer identification is required.			
Applicant 1					
Document type	Description	Name on document	Place of issue	Expiry date	Original or Certified copy
Existing Commonwealth Bank Account Number		<input type="checkbox"/> Existing Commonwealth Bank client account has been confirmed valid and not stopped.		<input type="checkbox"/> ID details updated in Commsee (if required)	
Verification has been performed for the customer: <input type="checkbox"/> Full name, and <input type="checkbox"/> Residential Address, or <input type="checkbox"/> Date of birth <input type="checkbox"/> Signature verified (Bank use only)					
Applicant 2					
Document type	Description	Name on document	Place of issue	Expiry date	Original or Certified copy
Existing Commonwealth Bank Account Number		<input type="checkbox"/> Existing Commonwealth Bank client account has been confirmed valid and not stopped.		<input type="checkbox"/> ID details updated in Commsee (if required)	
Verification has been performed for the customer: <input type="checkbox"/> Full name, and <input type="checkbox"/> Residential Address, or <input type="checkbox"/> Date of birth <input type="checkbox"/> Signature verified (Bank use only)					
Bank Officer's/Business Intermediary Nominee's name		Staff/BIN number	Bank Officer's/Business Intermediary Nominee's signature		Date

8. ALPHA Portal only provides a maximum of 2 Guarantor privacy forms. What if I need more?

A: If you require additional privacy forms, blank Borrower & Guarantor forms can be downloaded from www.commbankbrokers.com.au and be added to the same Docusign envelope.

9. Can Brokers separate the document pack that is generated from Portal within the same envelope e.g.: splitting loan docs from the T&Cs?

A: No. The pack must be uploaded to Docusign in the same manner as they are generated from ALPHA portal.

10. Do the documents need to be witnessed?

A: No. Documents do not need to be witnessed for Docusign execution.

11. How does the signature need to be completed?

A: The signature must be applied using Docusign as the only approved e-signature platform. It is not sufficient to simply insert or "drop in" an image of a signature. The customer must sign electronically using the system's secure process, which ensures the signature is properly authenticated, recorded and legally valid as an e-signature.

12. What does the Broker do if documents are issued and errors are identified in the documents?

A: The Broker is to notify the relevant parties immediately and cancel the documents. If it is a change the broker cannot make in Portal, they must request the amendment to be actioned by the Decision Team per current process. Once the error is amended, the Broker can re-generate the documents from Portal and resend to the customer and again need to cc afbroker@cba.com.au email address.

Note: if the change relates to phone number or email address, please refer to Q14 and Q15 as the only available solutions.

13. What if a customer needs to change their phone number for multi-factor authentication (MFA)?

A: If the customer's phone number for MFA (used to verify their identity during signing) needs updating, the signing process should be paused. The customer must change their phone number through one of the below approved methods:

Customer has a Netbank Account: Customer can update their details via NetBank

Customer can call 13 22 21 and request details to be updated

Customer can attend the Branch and request details to be updated.

If the customer is new to CBA, and AML/KYC has not been completed, the decision officer can update the contract details for the customer verification process to proceed.

Alternatively, the Broker can proceed via wet signature.

14. What if a customer's email address for receiving the documents changes?

A: If a customer's email address changes before signing is complete, the signing process should be paused. The customer must change their email address through one of the below approved methods:

Customer has a Netbank Account: Customer can update their details via NetBank

Customer can call 13 22 21 and request details to be updated

Customer can attend the Branch and request details to be updated.

If the customer is new to CBA, and AML/KYC has not been completed, the decision officer can update the contract details for the customer verification process to proceed.

Alternatively, the Broker can proceed via wet signature.

15. What if the customer has a centralised email address?

A: It is essential to ensure each customer has a unique and secure email address for document processing. If this is not possible, wet sign remains the only allowable solution.

16. What if a Broker firm has a centralised email address for Admin Assistants?

A: If we cannot distinguish the accredited Admin assistant or Broker of record via the "cc" function, wet signature remains the only allowable solution.

17. Can an Admin Assistant issue documents to customers on behalf of the accredited Broker?

A: An Admin assistant may issue documents to customers, provided they are accredited with CBA (possess a valid A number in Salesforce). It is essential that the Broker of record is included as a recipient of all communications, alongside CBA, to ensure complete transparency. Under no circumstances should documents be sent without the Broker of record's awareness or involvement; strict adherence to this requirement is expected.

18. What if one party to the contract has access to e-sign and another customer does not?

A: If both parties do not have access to e-sign then the Broker must arrange wet signing of documents and wet sign processes will apply. We cannot accept split signing of documents under any circumstances.

19. Can there be a mix of wet and e-signatures?

A: No, a mix of wet and e-signatures is not permitted. All parties to the contract must use the same method of signing. If both parties do not have access to e-signature, then wet signing must be arranged for all parties.

20. What documents can be signed via e-signature?

A: If the Broker can generate the documents from Portal, they will be able to execute via e-signature. This is inclusive of:

Equipment Loan | HP | Finance Lease | Novated Lease Schedule

Direct debit authorities

Privacy Form – Borrower (TLS 125)

Privacy Form - Guarantor (TLS 126)

21. What documents cannot be signed by e-signature? (For example, Deeds of Novation and state-specific restrictions)

A: The following documents cannot be signed by e-signature at all:

Deeds of Novation

Novated Lease Agreements

Statutory Declaration

Right of Entry

Deed of Priority

Notice of Release

Deed of Guarantee (TLS 108)

Reason: Due to legal and regulatory requirements in certain states, wet signatures in person are necessary to ensure compliance with all witnessing or notarisation obligations.

22. If CBA prepares the documents what can be executed via Docusign?

A: The following documents can be executed via Docusign, where the Bank prepares them

Equipment Loan | HP | Finance Lease | Novated Lease Schedule

Direct debit authorities

Privacy Form - Borrower (TLS 125)

Privacy Form – Guarantor (TLS 126)

Master Agreements

GSI

Master increase letter
Limited Guarantee
ASI
LOV

23. If CBA prepares the documents what cannot be issued via DocuSign?

A: The following documents cannot be executed via DocuSign, including in instances where the Bank prepares them

Deeds of Novation

Novated Lease Agreements

Statutory Declaration

Right of Entry

Deed of Priority

Notice of Release

Deed of Guarantee (TLS 108)

Reason: Due to legal and regulatory requirements in certain states, wet signatures in person are necessary to ensure compliance with all witnessing or notarisation obligations.

24. What if CBA approval notes Approved – CBA to Doc, can the Broker still issue documents via their DocuSign?

A: Yes, unless it's one of the documents that can't be e-signed.

25. What if CBA approval notes Approved – CBA to Doc, and preference is for CBA to issue documents to the customer, can the Broker be cc'd?

A: No. The Broker cannot be cc'd where CBA is issuing the documents to the customer on behalf of a Broker

26. What is the process for entering the origin date of a master agreement into the drawdown document?

A: The Broker can add a text box within DocuSign only to add the Master date.

27. What if the Broker/admin forget to CC CBA when sending documents for signature?

A: If the Broker/admin forgets to include the CBA email address afbroker@cba.com.au as a CC recipient when issuing documents, Broker is to notify the relevant parties immediately, cancel and resend the documents with the correct CC list to ensure all parties receive the necessary audit trail records (Certificate of Completion, Document history).

28. Does the Broker need to send the documents again with the balance of the settlement pack?

A: No. As we will be cc'd, we will receive the executed documents.

29. Are there any changes to the way the Broker provides the settlement pack?

A: Yes. To assist with a smooth settlement process, the Broker should send through the balance of the settlement pack (settlement checklist, Brokerage invoice, Supplier Tax invoice, additional approval conditions) to afbroker@cba.com.au with the AAU as the subject line.

As the Bank will be cc'd into the documents and we will receive them at completion, the Fulfilment team will be able to collate the documents and progress to settlement.

30. Can a Letter of Variation (LOV) be issued via Docusign?

A: Yes. An LOV can be issued to a customer(s) via Docusign for execution with assetfinanceinlife@cba.com.au to be cc'd at the time documents are issued.

NB: An LOV cannot be issued for a SMEG loan. New documents will need to be generated via CBA.

31. Are there any changes to the way the Broker provides the LOV Pack?

A: Yes. To assist with a smooth refinance process, the Broker should send through the balance of the LOV pack (settlement checklist, Brokerage invoice, rate confirmation etc) to assetfinanceinlife@cba.com.au.

As the Bank will be cc'd into the LOV document we will receive it at completion, the refinance team will be able to collate the documents and progress to settlement.

32. How does CBA match up the Docusign docs when returned?

A: The documents from Docusign can be issued with a subject. This can include the AAU. The Broker submits the balance of the settlement pack first. So long as their subject line includes the same AAU as the Docusign bundle, the Fulfilment team will be able to match the documents.

33. Will the customer have a copy of the documents after signing?

A: Yes, the customer and the Broker will both be in possession of the completed documents at rest.

34. What records does the Broker have to retain from the documents, and do they need to retain the Docusign certificates?

A: The Broker's obligation to retain documents is unchanged. Brokers will be required to retain documents in line with regulatory obligations, including the Certificate of Completion, History certificate and all documents the Bank would expect to see when we undertake the annual audits, including wet ink certified identification per AML/KYC requirements.

The Broker also has obligations on how they store and protect customer IP, which forms part of the Broker's annual attestation to retain their accreditation.

35. How long will it take to fund once documents have been signed, and settlement pack provided?

A: If the settlement pack meets all requirements, funding may occur within 24 hours (subject to volumes).

36. As CBA will be in possession of executed Docusign documents, will this speed up the settlement process?

A: Speed of settlement will be predicated upon having clean settlements submitted. Where the settlement pack is clean, funding can take place within 24 hours (subject to volumes)

37. When does the settlement process start?

A: Settlement begins upon receipt of the completed documents, provided the rest of the pack has been received first.

38. Will this new process allow for quicker pay-aways e.g.: RTGS?

A: In the short term, no. RTGS would be a separate consideration. In current state, RTGS requires additional sign off to process.

39. Will any changes be made to Alpha for the Broker to flag their intent to utilise Docusign or wet sign either at application submission or document generation stages?

A: No. There will be no changes made to Alpha. Brokers will have the option to either wet-sign or Docusign. The retention of the wet-sign option was a request of the Brokers during the focus group undertaken in the discovery phase of this initiative.

40. For Brokers that do not have Docusign where do they go to obtain access?

A: Brokers can obtain access to Docusign by going directly to the Docusign website for the English/AU domain.

41. Is there a cost to Brokers who do not have a Docusign account?

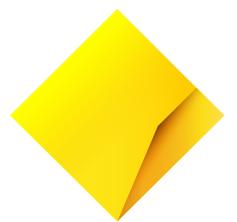
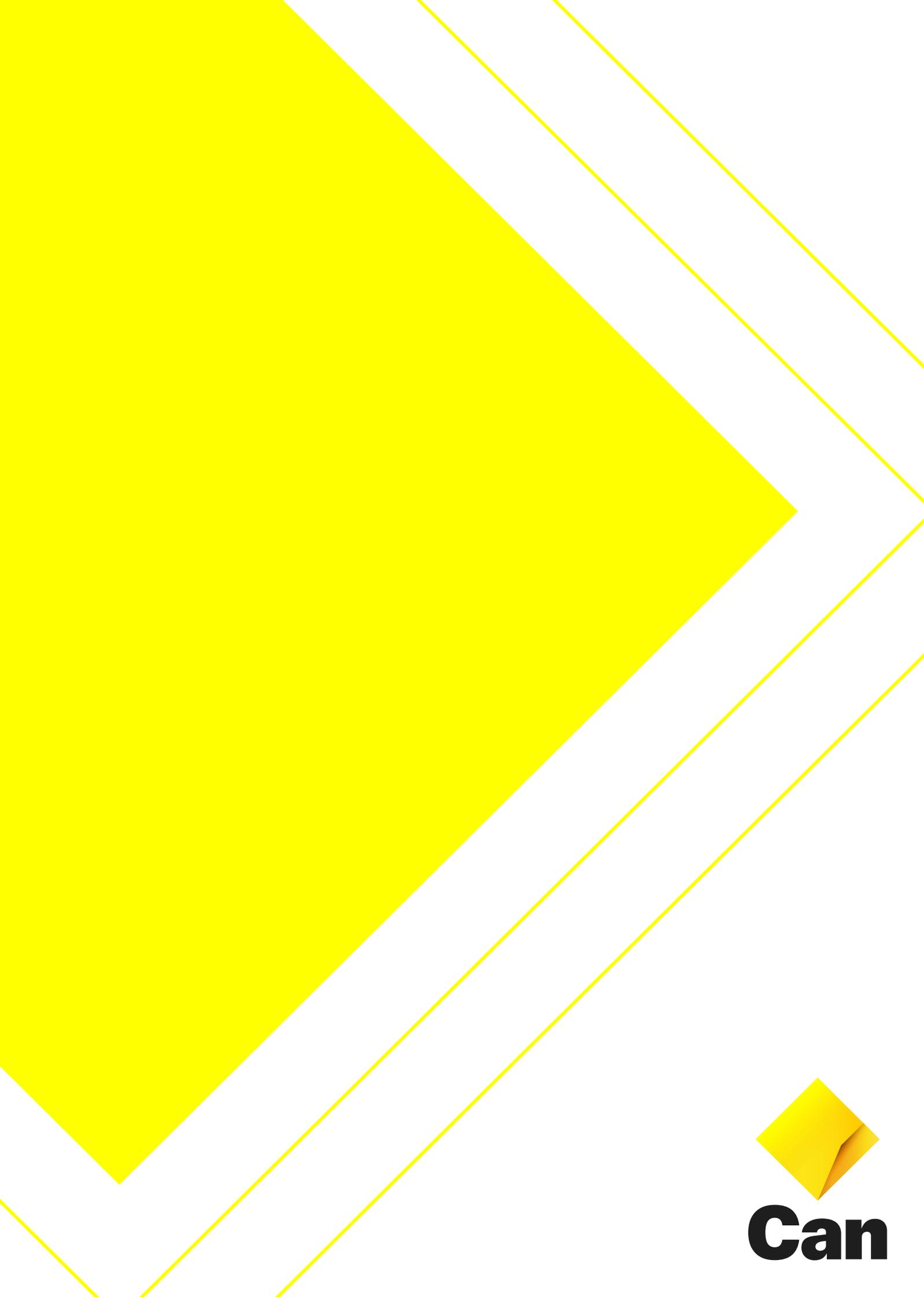
A: Yes, there is a cost to Brokers to obtain an account. For further information, please contact Docusign direct.

42. If a Broker chooses not to obtain a Docusign account, do they qualify for the doc fee rebate?

A: No. Whilst wet signature remains an option, the increased doc fee rebate will not apply.

43. If the Broker has a Docusign account but is required to use wet signature, will they qualify for the doc fee rebate?

A: No. The increased doc fee rebate will not apply.



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