

How to e-Sign your Loan Agreement

Loan Agreements sent for electronic signature by Lewisham Plus Credit Union Limited are sent from the esign@pluscu.co.uk email address.

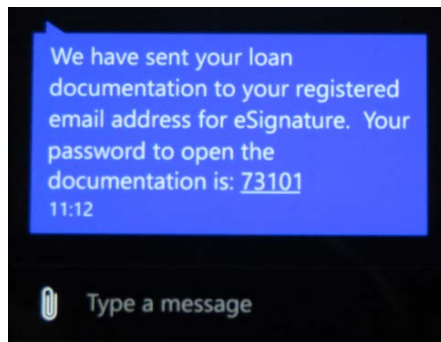
The email is delivered by the RPost service, which administers and delivers registered, secure, private email. It works a bit like the Royal Mail Recorded Delivery service.

The steps to review and signed your Loan Agreement are set out in this guidance note.

1. Find the password that was sent to your mobile

Your Loan Agreement has been encrypted for security and privacy. To open it, you need to enter the numeric password that was sent to your mobile number when the email inviting you to sign a loan agreement was issued.

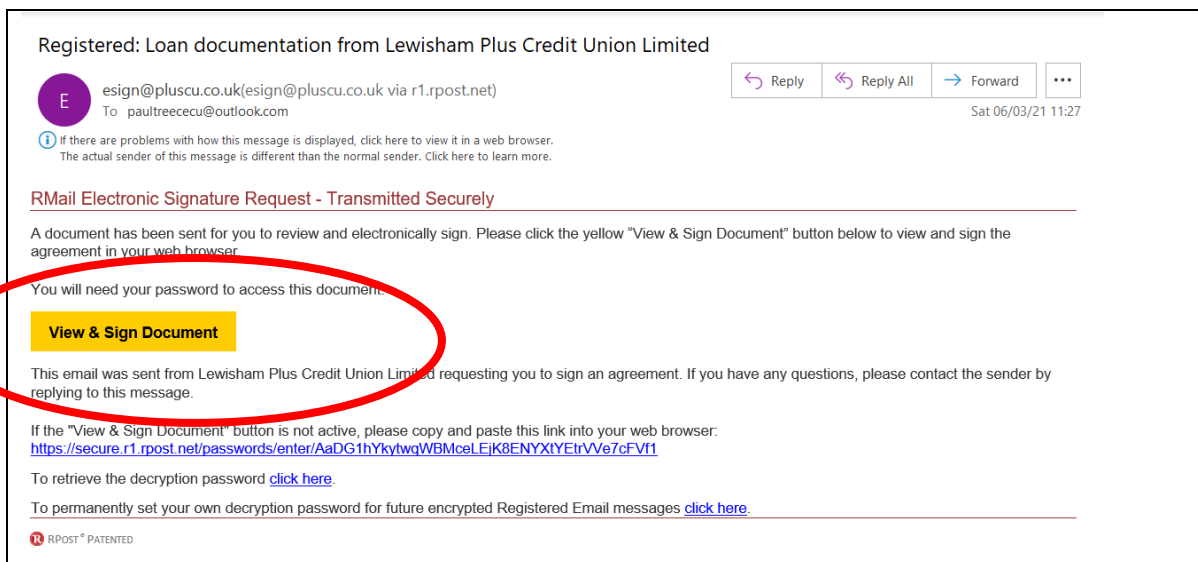
An example SMS is shown below, but your password will not be 73101.



2. Open the 'Registered: Loan documentation' email

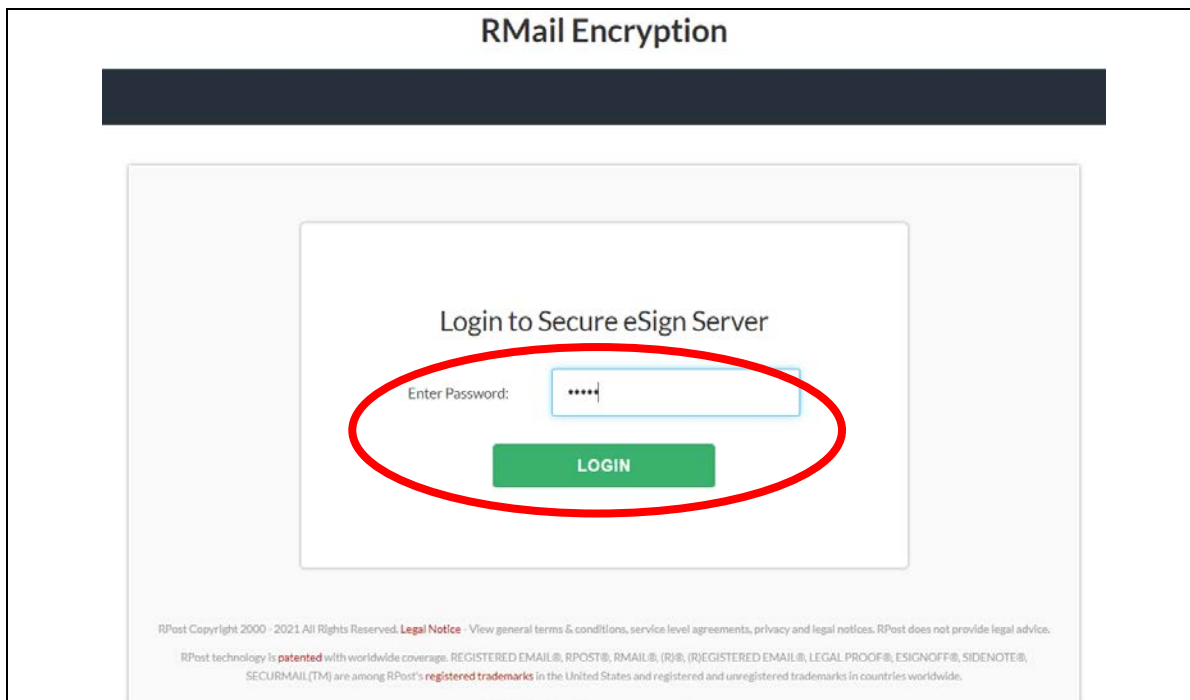
Your Loan Document will be sent by email to the address you provided. The email might look a bit like the email shown in the example below.

Click on the yellow **View & Sign Document** box to proceed to the next step:



3. Login to the RMail Secure eSign Server

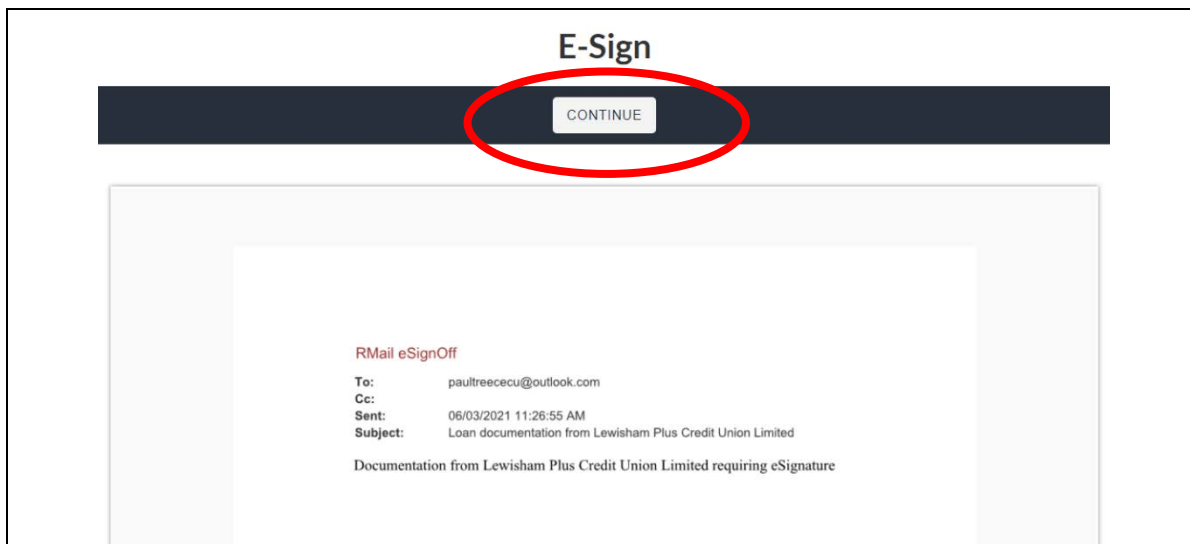
When you click on View & Sign Document a browser should open on your device at the page shown below. Enter the password that was sent to your mobile as an SMS, then press the green Login button to login to the RPost Secure eSign Server:



4. Continue to see your Loan Agreement document

On entering the password and pressing the Login button you will see that you have received documentation from Lewisham Plus Credit Union requiring eSignature.

Press Continue to move to the next step.



5. Read the instructions: How to E-Sign

On pressing Continue the Instructions: How to E-Sign are displayed:

E-Sign

Instructions: How To E-Sign

1 Review The Agreement

Navigate the pages using the top menu, the side navigation arrows or using the keyboard's left and right arrow keys.

Page 1 2 3 4 5

2 Click Next button when done

NEXT

Complete the signing process

- Type your name
- Add your title (optional)
- Choose your signature; Auto Signature or Draw It
- Click,"I accept..."

Auto Signature Draw It

I accept the terms of the attached document

CONTINUE

Press the green Continue button to see your Loan Agreement.

6. Read the Loan Agreement carefully

Use the Page buttons at the top of the page to review each page of the whole agreement carefully before you proceed.

This is a legally binding Agreement: sign it only if you wish to be bound by its terms. If you do not understand any part of this Agreement you should take independent legal advice, for example from a local Citizens' Advice Bureau. In the event of difficulty in repaying we strongly advise you to contact the Credit Union at the earliest opportunity.

Page 1 2

VIEW PDF DECLINE NEXT

Lewisham + Bromley Credit Union

Lewisham Plus Credit Union Limited also trades as Bromley Plus Credit Union
Registered Office: 262 Kirkdale, Sydenham, London, SE26 4RS
020 8778 4738 – admin@pluscu.co.uk – www.pluscu.co.uk
Member of ABCUL - Firm No 213588

SAVE AS YOU BORROW LOAN AGREEMENT Loan Number 73102

All information required by this form must be completed in full before signature by the Borrower and for the Lender

Lender's Details ("the Lender")
Lewisham Plus Credit Union Limited, 262 Kirkdale, Sydenham, London SE26 4RS. The Lender is a credit union registered under the Credit Unions Act 1979.

Borrower's Details ("the Borrower")

Click the red Next button to proceed to accept and sign, or the grey Decline button to decline the loan offered.

When you have pressed one of these buttons, you cannot return to the Loan Agreement pages, though you can still view the PDF.

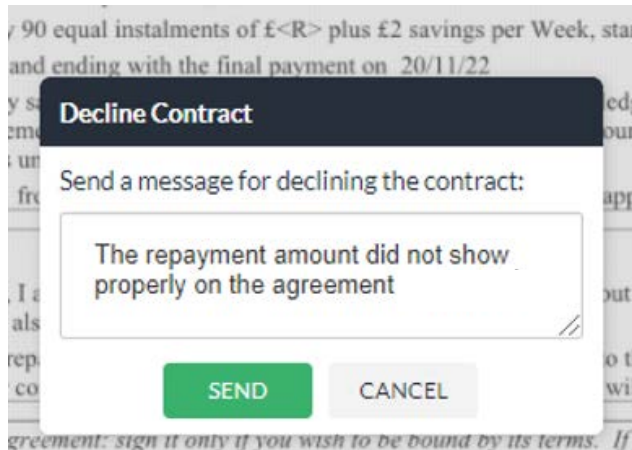
You will receive a declined or accepted (signed) copy of the Loan Agreement forwarded to your email address after you decline or sign it to accept.

7. Either press the Decline button ...

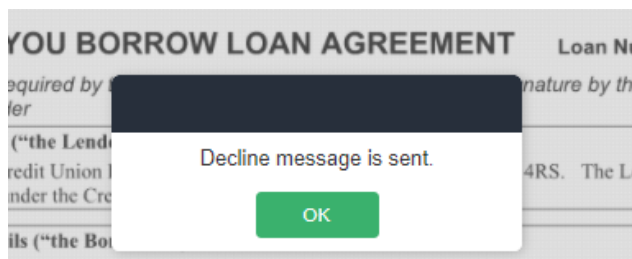
If you don't want to proceed with the loan, press the Decline button.

Type in a brief reason why you are declining the loan, so that credit union staff, who will receive the message, can respond if there is a problem to resolve for you.

Note: Using special characters may stop the message being sent – keep to letters and numbers for this message. When your text is accepted, press the green Send button.



The system confirms that the Decline message is sent.



You will see a declined loan document in your email a few minutes later.

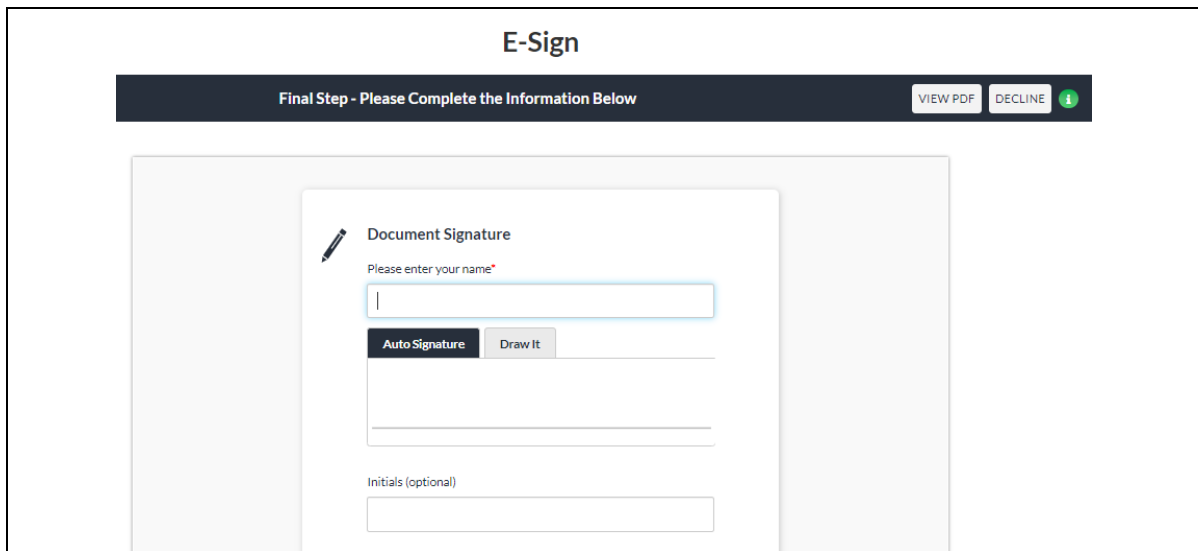
8. ... Or press the red Next button to accept the loan

To proceed to accept the loan, click the red Next button

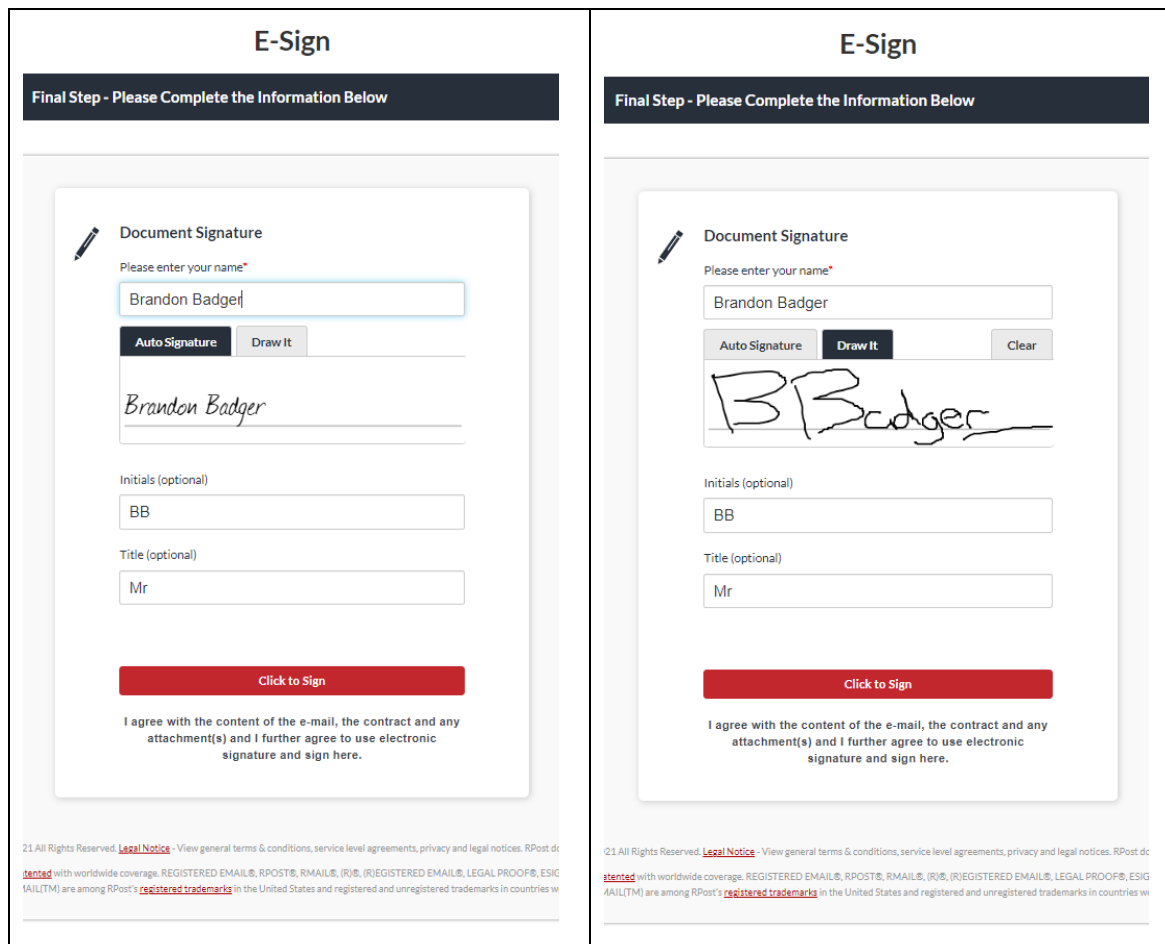


9. Enter your name and signature for the Loan Agreement

Enter your name, so the system can record this with the Loan Agreement:



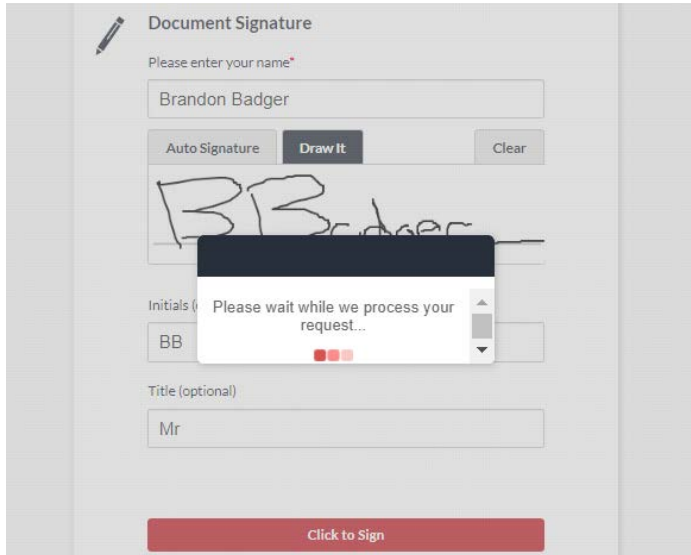
Either adopt a signature automatically generated from your name, or draw a signature freehand with the mouse/pointer. Initials and Title are optional.



Press the red Click to Sign button to accept the Loan Agreement.

Or press the grey Decline button to decline the loan offer.

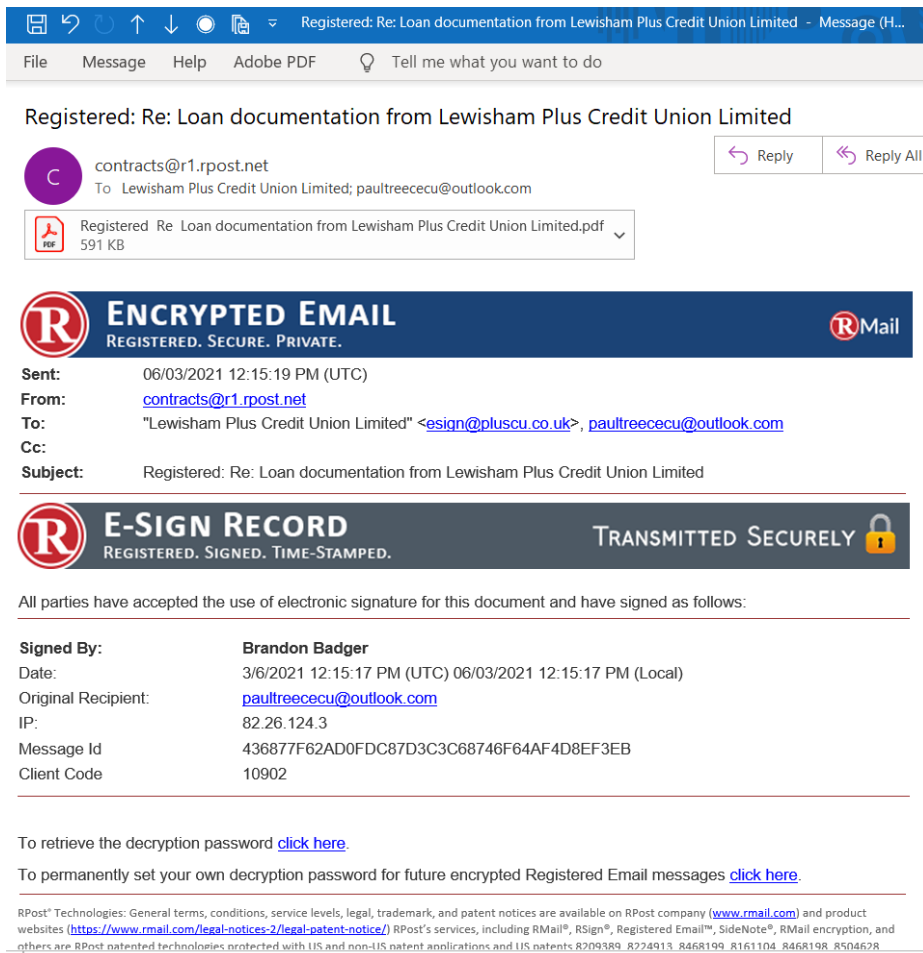
The system will process the signature request for a few seconds:



Then you will be taken to the Lewisham Plus Credit Union web page for e-signatures.

You will receive an email confirming the signed Loan Agreement, such as the example shown below, a few minutes later. Credit union staff will also see a copy and will arrange to send funds to the account you have nominated, or contact you to arrange loan payment.

If you have not already done so, you now need to set up your regular repayments.



Registered: Re: Loan documentation from Lewisham Plus Credit Union Limited

contracts@r1.rpost.net
To: Lewisham Plus Credit Union Limited; paultreececu@outlook.com

Registered Re: Loan documentation from Lewisham Plus Credit Union Limited.pdf
591 KB

ENCRYPTED EMAIL
REGISTERED. SECURE. PRIVATE. RMail

Sent: 06/03/2021 12:15:19 PM (UTC)
From: contracts@r1.rpost.net
To: "Lewisham Plus Credit Union Limited" <esign@pluscu.co.uk>, paultreececu@outlook.com
Cc:
Subject: Registered: Re: Loan documentation from Lewisham Plus Credit Union Limited

E-SIGN RECORD
REGISTERED. SIGNED. TIME-STAMPED. TRANSMITTED SECURELY

All parties have accepted the use of electronic signature for this document and have signed as follows:

Signed By:	Brandon Badger
Date:	3/6/2021 12:15:17 PM (UTC) 06/03/2021 12:15:17 PM (Local)
Original Recipient:	paultreececu@outlook.com
IP:	82.26.124.3
Message Id	436877F62AD0FDC87D3C3C68746F64AF4D8EF3EB
Client Code	10902

To retrieve the decryption password [click here](#).

To permanently set your own decryption password for future encrypted Registered Email messages [click here](#).

RPost® Technologies: General terms, conditions, service levels, legal, trademark, and patent notices are available on RPost company (www.rmail.com) and product websites (<https://www.rmail.com/legal-notices-2/legal-patent-notice/>) RPost's services, including RMail®, RSign®, Registered Email™, SideNote®, RMail encryption, and others are RPost patented technologies protected with US and non-US patent applications and US patents 8209389, 8224913, 8468199, R161104, 8468198, 8504628

To read your Loan Agreement, see the additional guidance note on our website.