How to find your e-Signed Loan Agreement

Electronically signed Loan Agreements provided by Lewisham Plus Credit Union Limited are sent from the contracts@r1.rpost.net 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 read your signed agreement are set out in this guidance note.

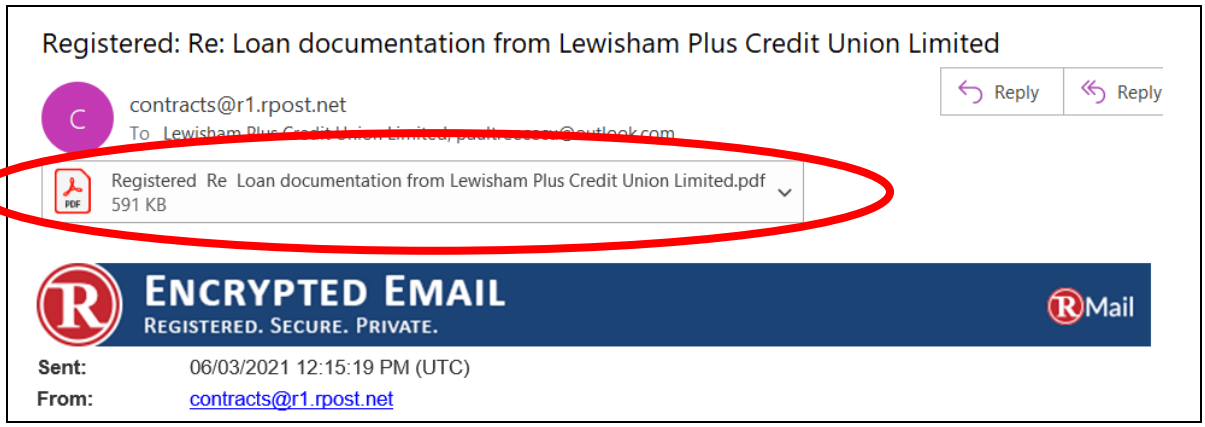
1. Open the 'Registered Re Loan documentation' attachment

Due to the security applied to the document, your Loan Agreement will not be visible when the PDF attachment is opened in a browser such as Safari, Edge or Chrome.

To read the Loan Agreement, open the PDF attached to your contract email in a PDF reader, such as the free Adobe Acrobat Reader DC or an alternative.

Adobe Acrobat Reader DC is free and widely available on the Internet and App stores.

Your email might look like the example below:

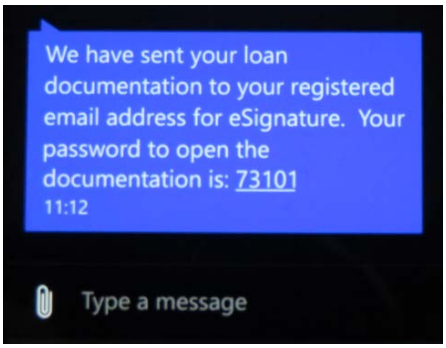


If your default app for PDF documents is a browser, you may need to save or upload the PDF document attached to your contract email before opening it with a PDF reader.

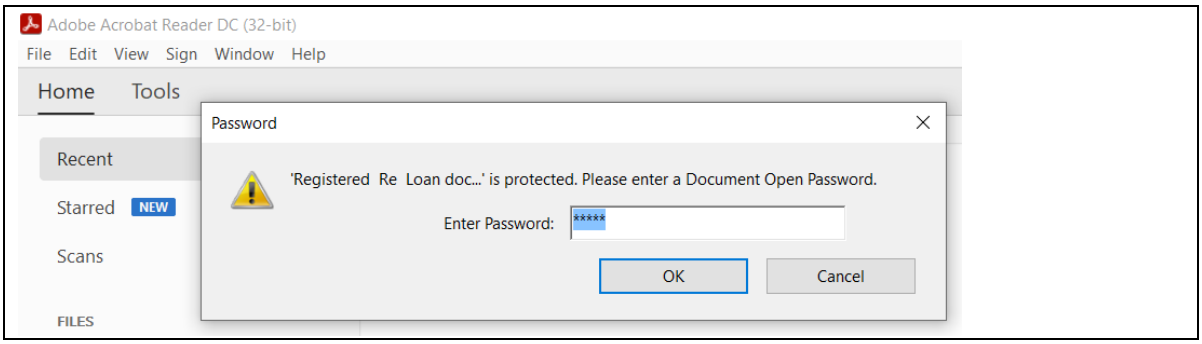
2. Enter the password that was sent to you as an SMS

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.



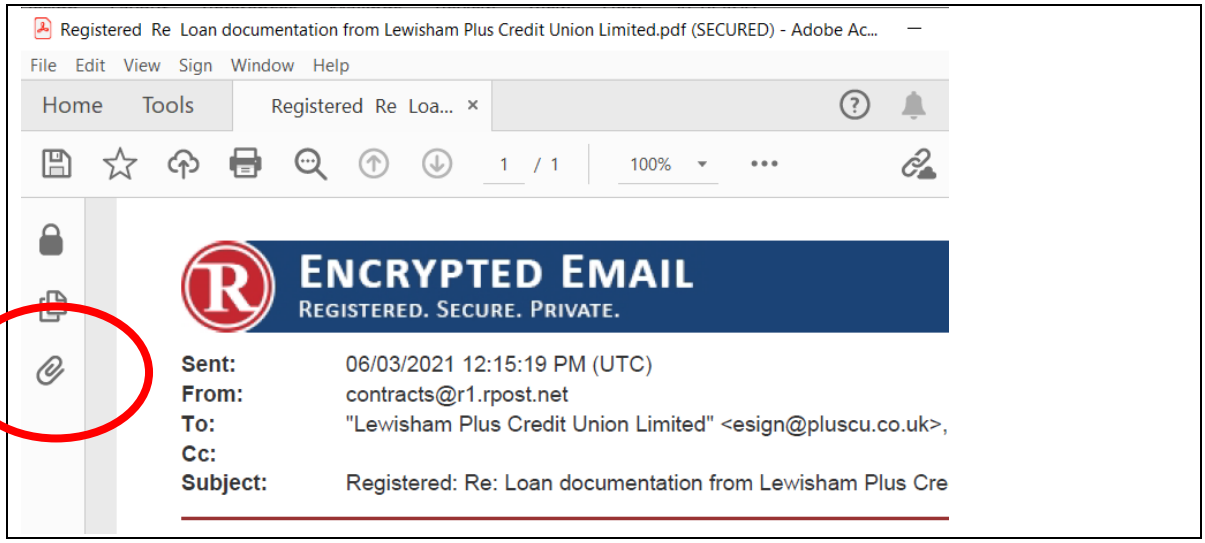
In the PDF reader, you will see a Password prompt such as the example below. Type in your password to open the PDF document.



3. Open the PDF embedded attachment tab

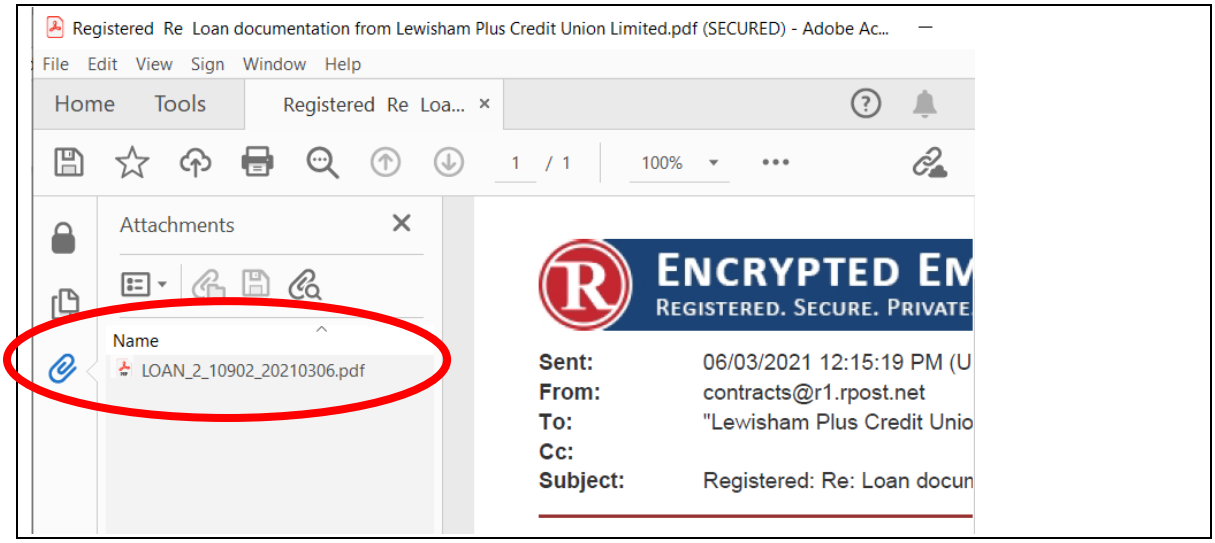
Your Loan Agreement is embedded as an attachment within the PDF document. It is not shown on the first page displayed when the PDF is opened.

Click on the 'paperclip icon' to view the attached Loan Agreement – see below:

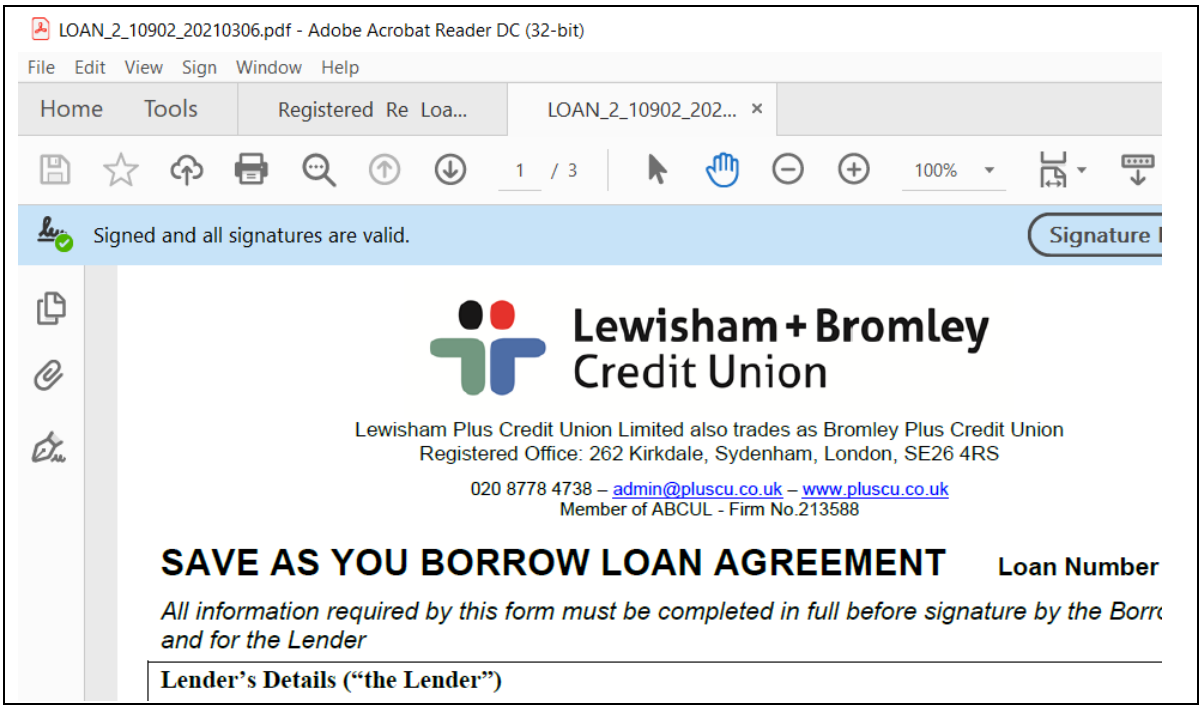


4. Open the embedded Loan Agreement

Click on the Loan document to open it.



The first page of your Loan Agreement document will be displayed.



Use the PDF reader to view each of the pages. The three pages are:

1. Loan Agreement details, such as the amount borrowed and repayment terms
2. Loan Agreement terms and conditions
3. Loan Agreement e-signature page

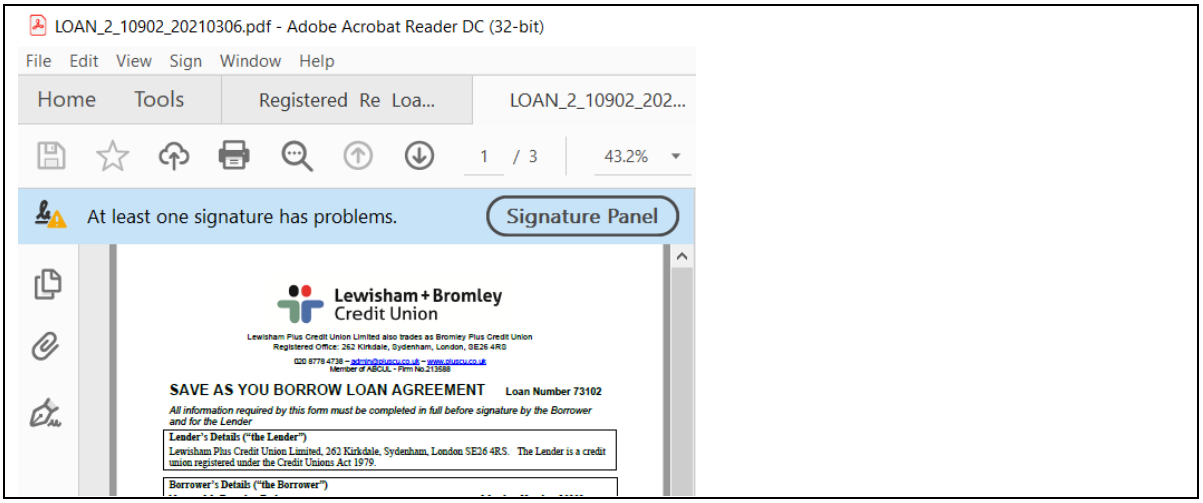
5. Note about validity of e-signatures

The RPost signatures used to sign are tracked and encrypted. The document signed by you and by Lewisham Plus Credit Union Limited is legally valid as a Loan Agreement.

If your PDF reader displays a warning such as the one below, this does not mean there is anything wrong with the validity of the Loan Agreement.

It means that the root certificate used by RPost is not installed as a Trusted Certificate in the PDF reader's certificate store. The error can be ignored.

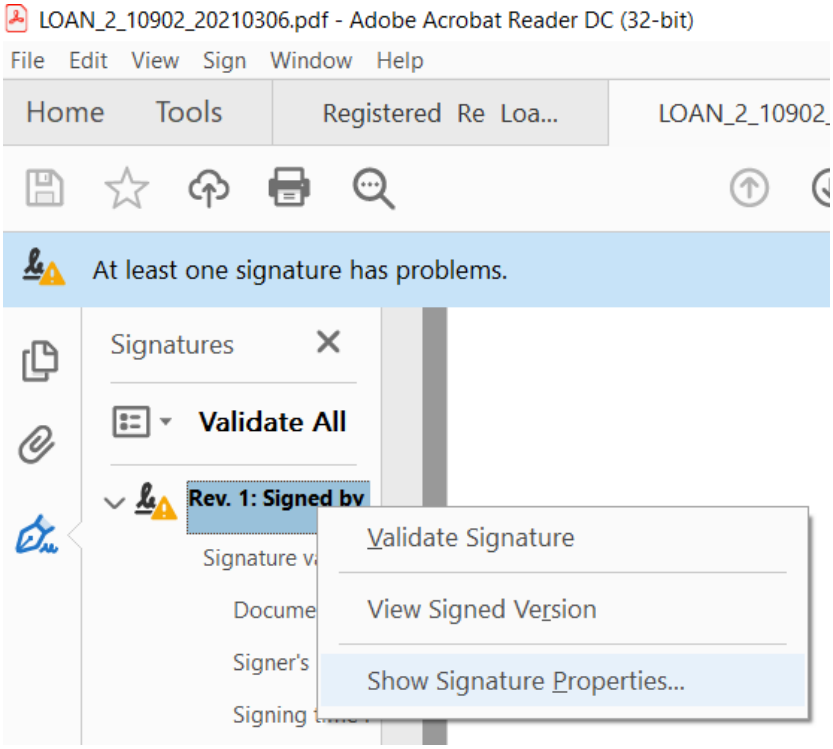
However if you are confident with technology and want to fix this error for the current and future agreements, see the next section on how to install a trusted certificate.



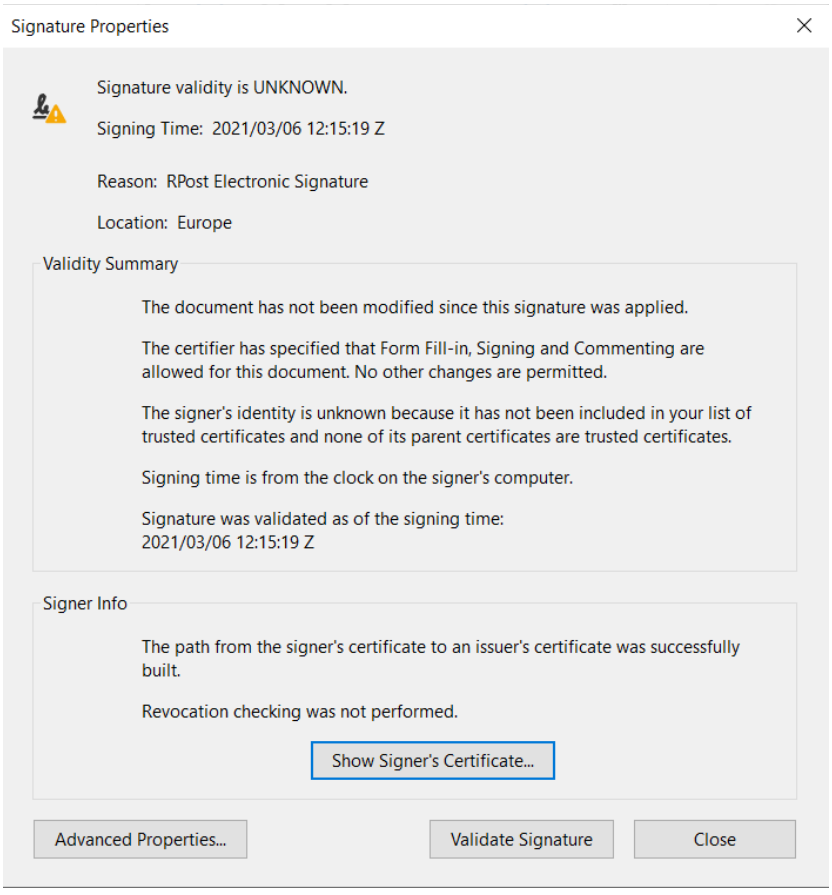
6. How to install a trusted certificate

First Click on the Signature Panel to open it.

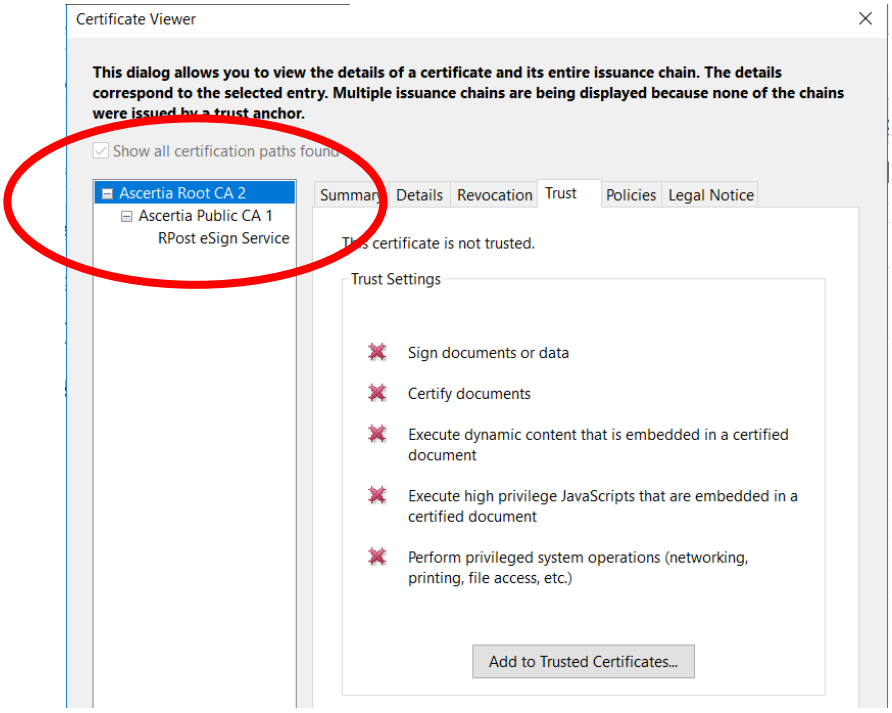
Then right-click on the signature with the orange warning triangle and select Show Signature Properties…



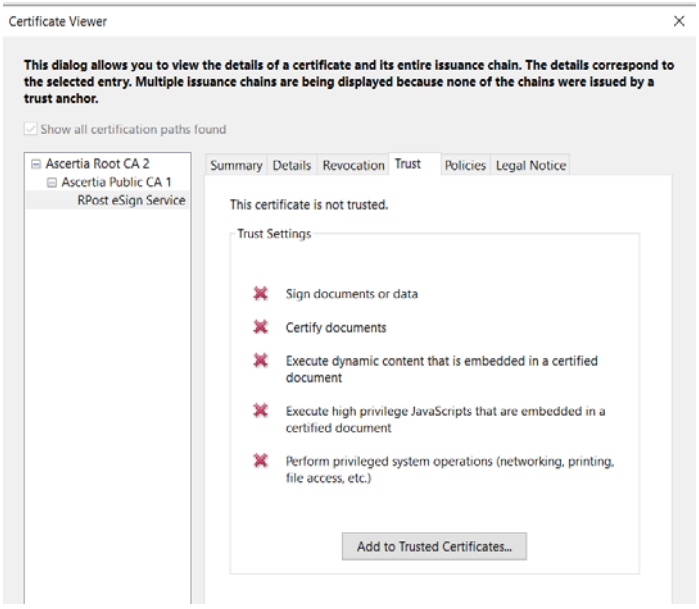
Then click on Show Signer's Certificate:



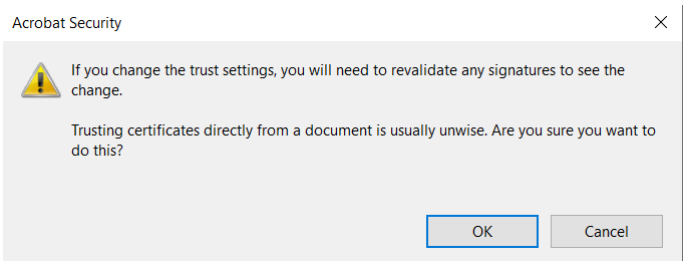
In the Certificate Viewer, click on the Trust tab and select ‘Ascertia Root CA 2’ in the left side of the screen:



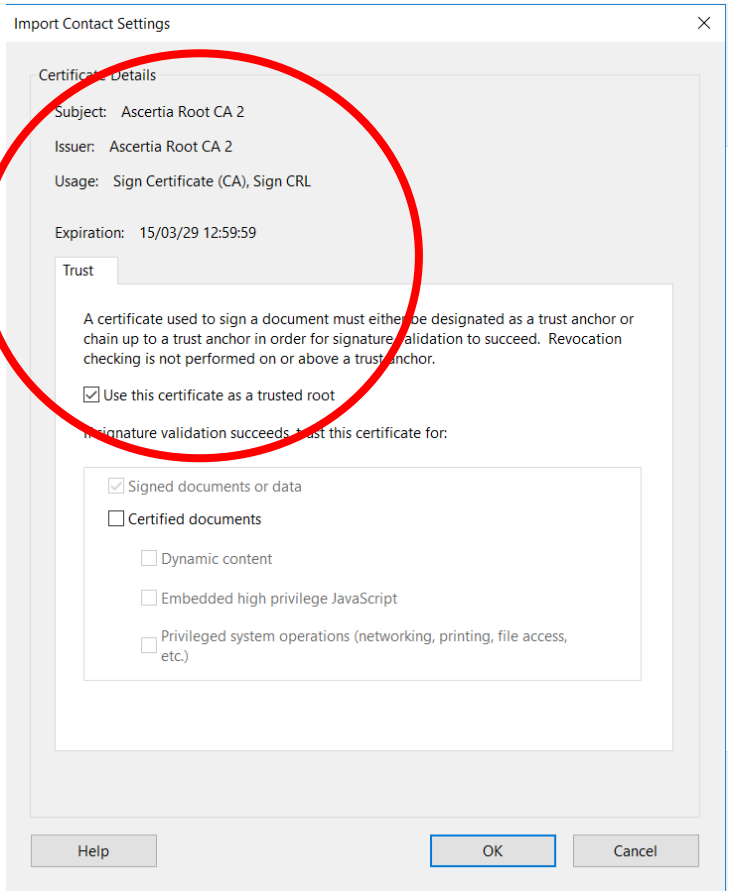
Then click on Add to Trusted Certificates…



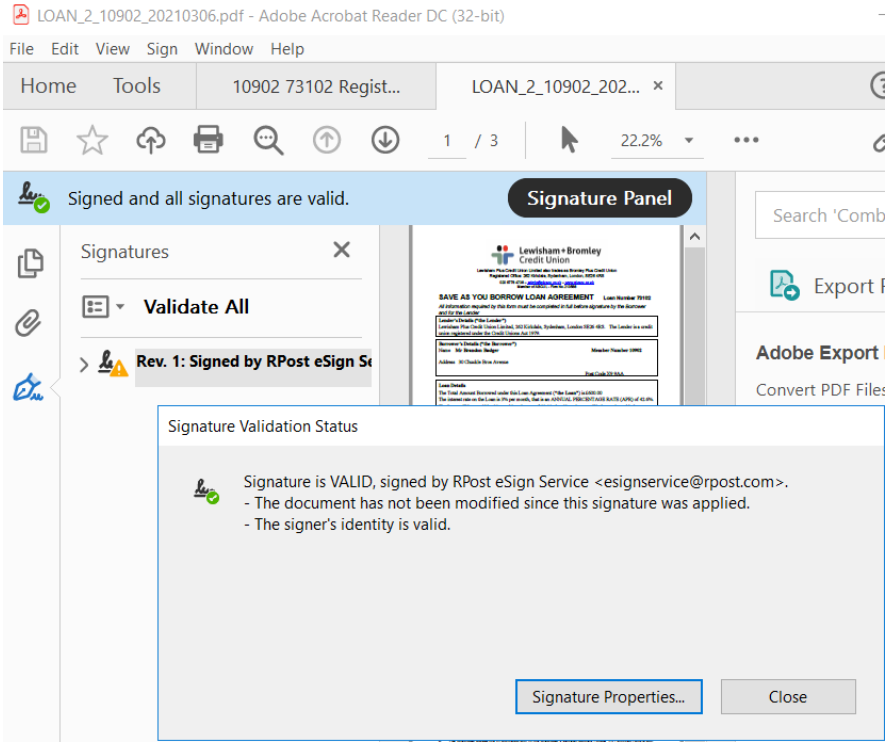
Click OK to accept the warning message:



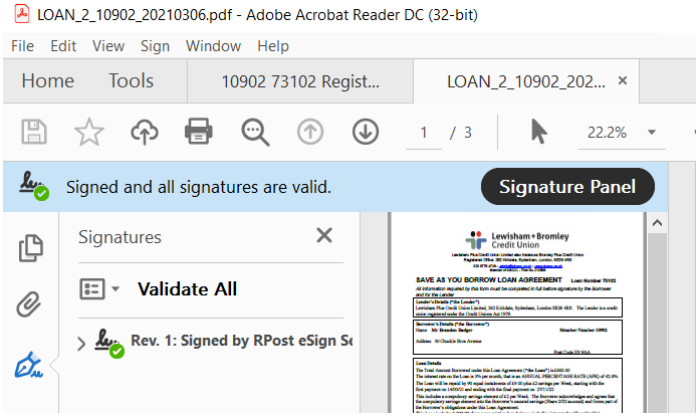
Accept the default ‘Use this certificate as a trusted root’ and click OK.



Click OK again. Then click on validate signature to see the status change:

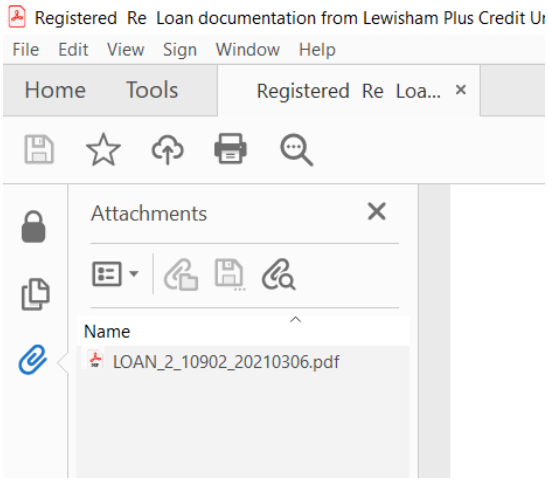


The signature will now be displayed with a green ‘valid’ sign:



Click OK, then OK again.

The warning will then go away:



The signature warning should not return after having been resolved in your PDF reader, until the certificate expires (in 2029 for the Ascertia Root CA 2 certificate).