

# Electronic Signatures

## Process improvement to facilitate client transactions with Bendigo SmartStart Super® and Bendigo SmartStart Pension®

### Changing the way we do business

We have introduced a couple of ways you can provide electronic client signatures including on new applications:

1. DocuSign® (our recommended and preferred option)
2. Scanned or photographed copies.

This applies to Bendigo SmartStart products. Please refer to the table below for the new process.

Type of document	DocuSign	Scanned or photographed documents
<b>New application</b> Bendigo SmartStart Super	Application signed by DocuSign emailed (in full) from the adviser's email address (or from the adviser's assistant/office with the adviser copied in).	Application with original signature scanned or photographed and emailed (in full) from the adviser's email address (or from the adviser's assistant/office with the adviser copied in).
<b>Other requests and forms</b>	Transactions for which the adviser has client authority Email from the adviser's email address (or from the adviser's assistant/office with the adviser copied in). All other transactions Must be from client's email address on file. If we do not have an email address or it is different, then a security phone call to the client will be required.	

### Original signatures still required

While we have been able to implement these improvements to most documents, we still require original signatures for the following:

- Adding or Revoking a binding nomination.<sup>1</sup>
- Statutory Declarations.
- Original certified copies of identification, Death Certificate, Guardianship and Power of Attorney documents and any other original certification we may require.
- Original TFN Declaration form for pensioners under 60 years old.
- Other forms as may be required (e.g. clients who may be deemed high risk under AML/CTF Rules).
- Withdrawals.

**REMEMBER:** Where you have adviser authority for your clients, you can perform transactions online using Bendigo Super Online.

### Contacting clients for confirmation

There may be circumstances where we will need to contact the client to confirm their identify.

<sup>1</sup> Renewals can be completed electronically by the client on Bendigo Super Online

Issued by Bendigo Superannuation

## DocuSign

We must receive both:

- ✓ the signed application, and
- ✓ the certificate of completion.

The document must be sent to us from:

- ✓ the adviser's email address (or from the adviser's assistant/office with the adviser copied in).

All documents must be:

- ✓ received in full. Partial scans will not be accepted

## Scanned documents

Where documents are scanned:

- all pages must be scanned together.

We cannot accept partial scans even if sent in the same email.

## Photographed documents

If a client does not have access to a scanner and would like to take photos on their phone:

- each page must be initialled and dated and sent in one email by the adviser (or from the adviser's assistant/office with the adviser copied in).

**Scan on your phone:** Your mobile phone can be used to create a scan of documents. Help articles on these features can be found here for [Apple](#) and [Android](#).

## Attestation

If requested by us, you will be required to attest that your client's signature was validly obtained using any of these electronic methods.

## Forms and instructions where we can receive an electronic signature

- Bendigo SmartStart Super Application booklet
- Request to transfer
- Additional contributions
- Insurance application and personal health statement
- Increase standard default cover
- Default cover opt-in
- Insurance opt-in (inactive)
- Insurance reinstatement application
- Insurance variation
- Insurance transfer
- Life events cover
- Occupational duties questionnaire and smoker declaration
- Switching instructions
- Appointment of representative
- Member Advice Fee

For more information please email:

[super@betashares.com.au](mailto:super@betashares.com.au)

## Things you should know

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