

# E-SIGNATURE FAQ'S

## **What is an e-Signature?**

An e-Signature allows a client to agree and accept their Loan terms and conditions online via a secure web link.

## **Who can use an e-Signature?**

Any client can agree to their Loan terms and conditions online. The only prerequisite for completing the online Direct Debit form is that they have single signing authority over their bank account.

If they don't have single signing authority they can still accept the Loan terms and conditions online they will just have to complete a paper (hard copy) Direct Debit Authority form, by obtaining both authorised signatures and email this back to FSL.

## **Why use e-Signatures?**

No paper, no printing, no faxing, or scanning, an e-Signature is quick to complete and means **your** contract will be completed and approved quickly and efficiently.

## **How Secure is the e-Signature?**

The e-Signature is very secure as the link only gets sent to the client and they are required to use a unique username and password that can only be submitted once.

## **Will I receive confirmation of acceptance of the loan?**

Yes you will receive our acceptance letter, showing the monthly instalment schedule. This will be emailed to you. Additionally you will be able to check the status of the loan on the FSL quotation system. The acceptance letter will be emailed or posted to the client.

## **Do I use e-Signatures for Renewals?**

Yes you can use an e-Signature for a renewal, only if the client has opted out of Express Funding.

## **Do I have to use e-Signatures?**

No you can use a PDF to send to your client's for signing and emailing back.

## **Is the e-Signature legally binding?**

Yes it carries the same legal consequences as any traditional form of executing documents.

**If you have any further question's please contact FSL directly  
and we will be only too happy to help you out 0800 379 637**