

Online Account Application **USER GUIDE**

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Online Account Application Platform

1.0 About

CIMB's online account application platform aims to make on-boarding of SME clients more convenient and efficient by eliminating the need for trips to branches for submission of documents, verification of signatories, etc. All this will aim to digitize the whole current paper-based process and ultimately improve customer experience.

1.01 Flowchart





Customer browse through CIMB website and is interested in specific account type

Two Modes of Application

Apply Online

Customer clicks 'Apply Online'



Customer logs into Myinfo



Related products for you

Class Surinesses

Class Surinesses

For More Englishes

For More Englishes

Customer select(s) types of account wanted



Customer keys in 1.UEN Number or 2. Business Registration Number

SURUHANJAYA SYARIKAT MALAYSIA

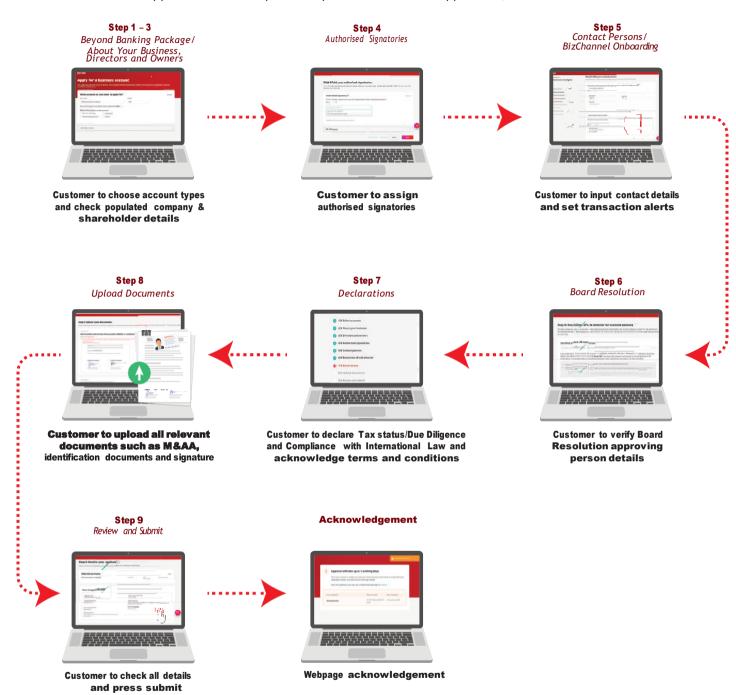


OTP required



Application Process

There are 2 modes of application and 9 steps to complete for an account application, summarized below:

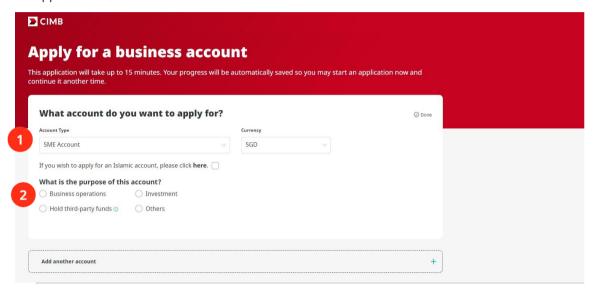


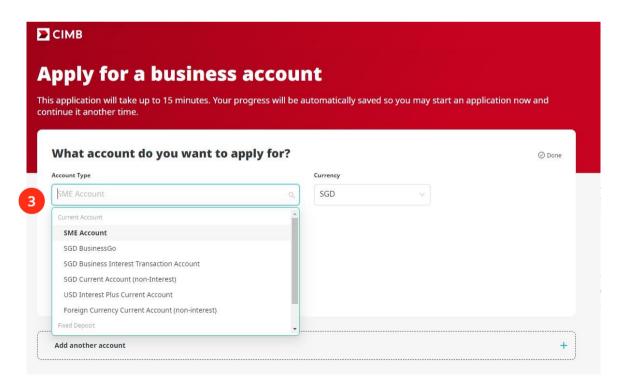


Starting An Application

2.0.1 Choosing Account Type

- Browse our website and select the account which you wish to apply for and click "Apply Online".
- Select the purpose of the account. You may select up to 6 accounts.
 - For the subsequent accounts, select the Account Type and Currency.
- Users will be able to select the preferred account type prior to signing in via UEN and also during the filling up of the application form.







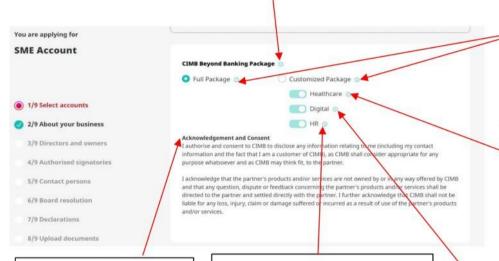
2.0.2 Choosing Beyond Banking Package (only applicable to Singapore registered entities)

1

Select your preferred Beyond Banking Package. You may choose a full package or a customised package. A tooltip will appear on each of the icons explaining briefly the different types of solutions.

CIMB Beyond Banking Package

We push your business forward by connecting you to our Partners' services that go beyond banking. To ensure your perpetual business growth, our curated list of partners are here to support your company in areas of healthcare, digitalisation, corporate services and HR. Consultations on solutions and trials are complimentary.



Acknowledgement and Consent

The Acknowledgement and Consent statements are for CIMB to be able to refer to relevant Beyond Banking Partners the customer's contact details for their necessary action, ie to call the customer.

HR

BusinessHR is brought to you by HR Easily Pte Ltd, Asia's leading payroll and HR Management Solution provider. BusinessHR redefines payroll and HR management for businesses by navigating complexity with a configurable, automated, and future-ready HR suite of products.

Full Package / Customised Package

We look to fuel SMEs' growth by offering a onestop business solution which include nonbanking services, creating an eco-system for your needs. This will allow you to have easy access to various solutions like healthcare, digitalisation and HR solutions which can propel your business further while ensuring that costs incurred are minimised.

Healthcare

We recognise the increasing cost of living and especially medical costs. To help you defray your staff's medical use under staff benefits, we have partnered with Make Health Connect, a corporate healthcare company with experience of more than 28 years. They offer various medical services (GP, dental, TCM) at a very competitive rate for your employees and their dependants. Special CIMB subsidised rates at \$\$12 for consultation and these rates apply to

Digital

We recognise that digitalisation can be intimidating for SMEs. We want to help you to overcome this barrier and our partner, RSM Stone Forest IT, one of the 2 appointed digital consultants for IMDA's Chief Technology Officer as-a-Service (CTO as-a-Service) may help you to digitise. They provide digital advisory by analysing your digital needs while balancing your resources. To further aid and ensure a smooth transformation, they also guide and co-manage the entire project with you. Consultation is free.

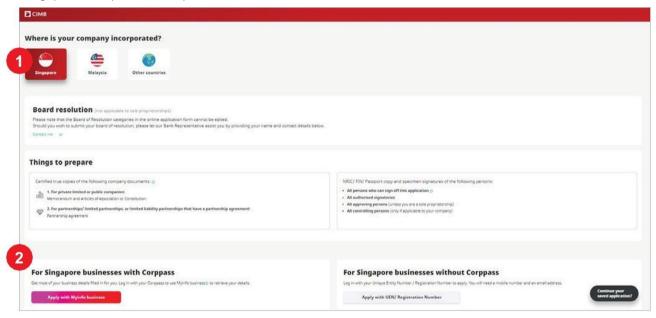


2.1 Mode of Application

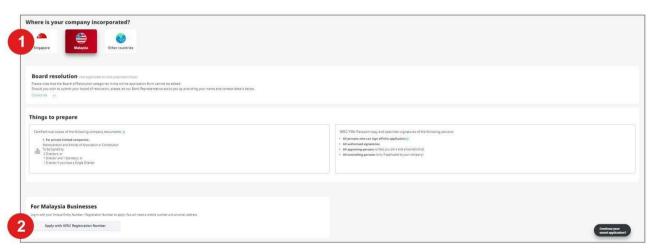
There are two modes of Application:

- Via Myinfo business, which is a service designed by government that enables business to securely share their corporate data while filing an online application.
- Via UEN or Business Registration Number, which we will pull the corporate entity's data from ACRA or SSM, the national regulator of business entities.
- Select the country of incorporation.
- Click to select your preferred mode of application.

For Singapore Incorporated Companies:



For Malaysia Incorporated Companies:

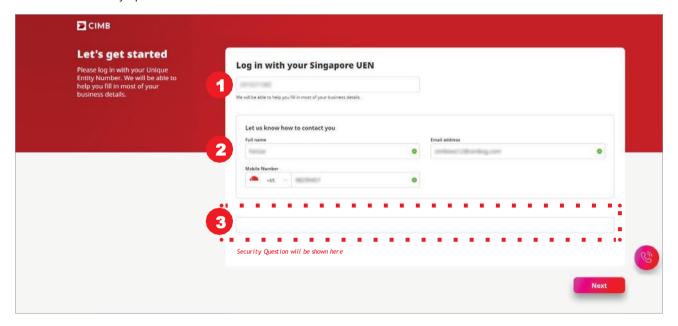


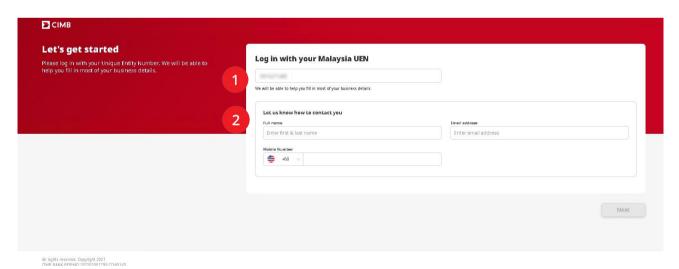


2.1.1 Applying through Unique Entity Number (UEN)

If you choose to apply via UEN, you have to provide us with your UEN number so we can pull your information from ACRA.

- Enter Unique Entity Number.
- Input your Contact Details. A One Time Pin would be sent to your registered phone for authorisation. In addition, the application details will also be sent to the contact person's email and phone number after submitting the application.
- Answer the security question.







2.1.2 Applying through Myinfo business

If you choose to apply with Myinfo business profile, you will be redirected to the Corppass log in page.

Enter in your UEN, Corppass ID and Password.

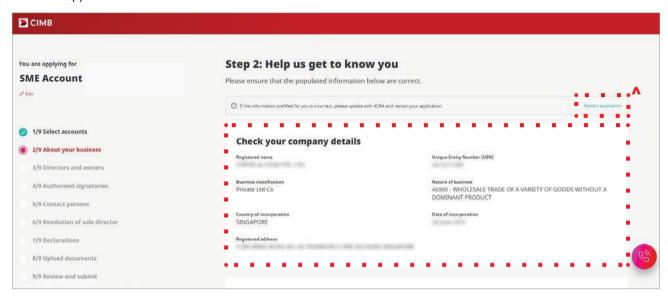
A mobile one-time password or Two-Factor Authentication would be required based on your Corppass settings





2.2 Help Us Get To Know You

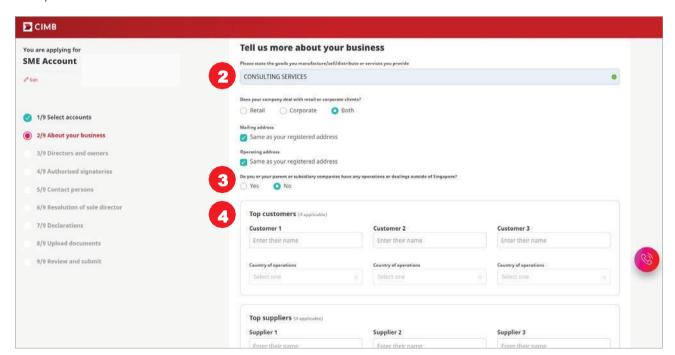
In this segment, your company details will be auto-populated. If the information is incorrect, please update via Myinfo or ACRA and restart the application.



- Provide us with the goods and services that your company provides.
- 3 Answer the following questions.

If address differs from registered address, there will be a new field to key in a new address.

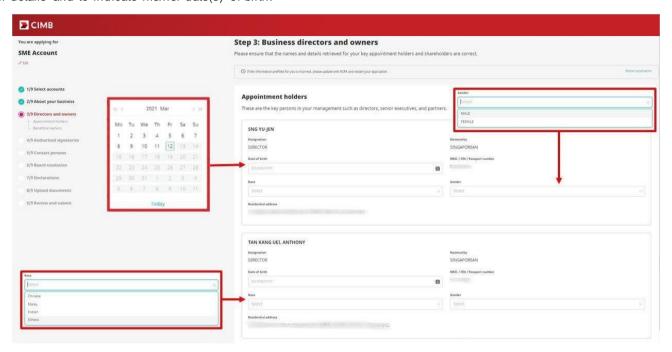
4 Key in top Customer & Supplier names and their country (if applicable, this is for us to understand your business better).





2.3 Director and Owners/Beneficial Owners

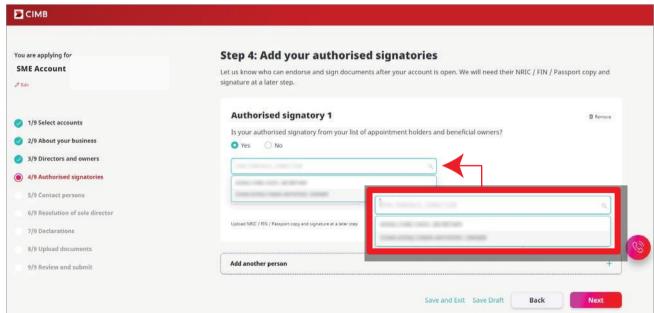
Information of your directors/owners/corporate shareholders will be auto-populated on this page. You will be required to verify their details and to indicate his/her date(s) of birth.



2.4 Authorised Signatories

Let us know who your authorised signatories are.

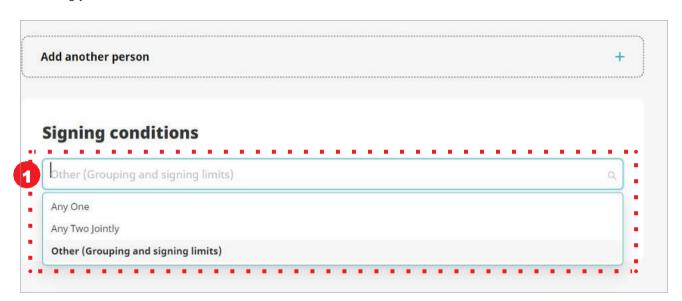
For Authorised Signatories that are directors/owners





Signing conditions

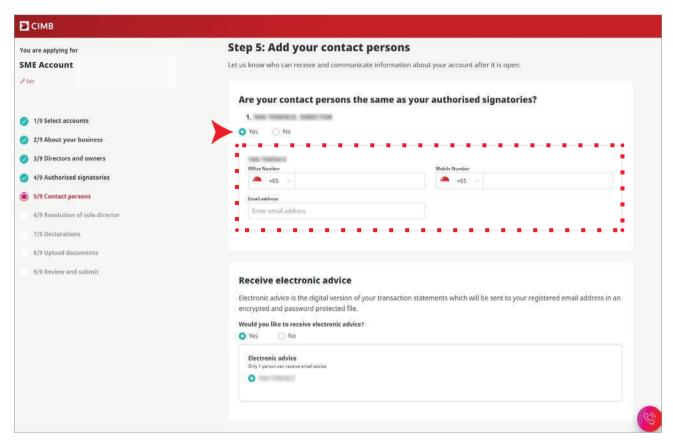
Based on the number of authorised signatories, the dropdown option for "Signing conditions" will display up to a total of 3 options – "Any One", "Any Two Jointly" and "Others (Grouping and signing limits)". Kindly select "Others (Grouping and signing limits)" if you have group tiers for your signatories, and you will be prompted with a text box to fill in accordingly.

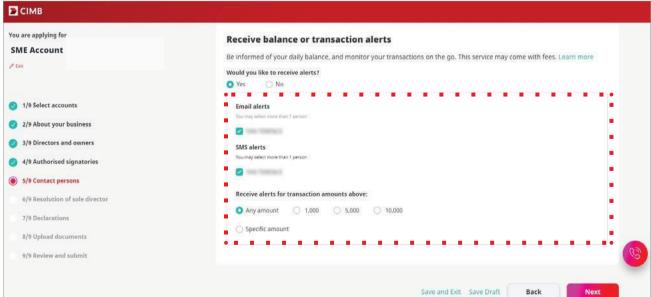




2.5.1 Contact Person and Notifications

Provide us with your contact person(s) details and the preferred contact person to receive email or SMS notifications from us.

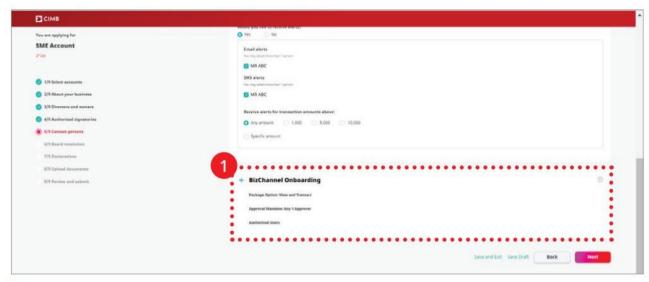


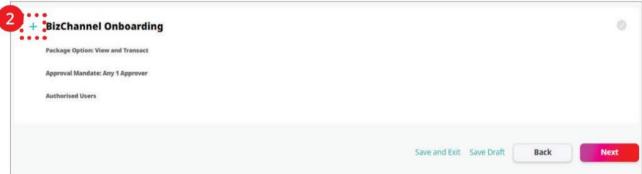




2.5.2 BizChannel Onboarding

- Users will find this section at Step 5/9 of the online account application form. This will allow you to have internet access where you will be able to view your account balances in real time, make payments, receive funds and more, at your convenience.
- Click on the "+" sign to expand the section.

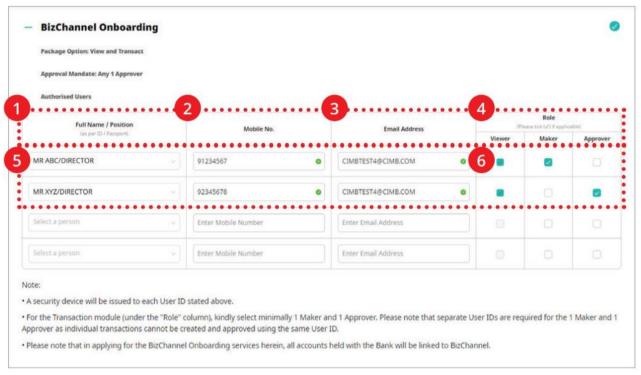




CIMB BANK

Please provide us with the following details:

- The names of at least 2 persons (You will need to input at least one Maker and one Approver).
- Your mobile numbers.
- Your email addresses.
- Tick to assign the Maker and Approver roles to the persons.
- Under Full Name / Position, the dropdown box will show all directors/shareholders/authorised signatories/ authorised contact users as indicated in the online account opening form.
- 6 "Viewer" Role is populated for all users. For "Maker" and "Approver", if the same user needs to be selected, or if you only have one user available, kindly input into 2 rows. This user will be allocated with 2 BizChannel User IDs.



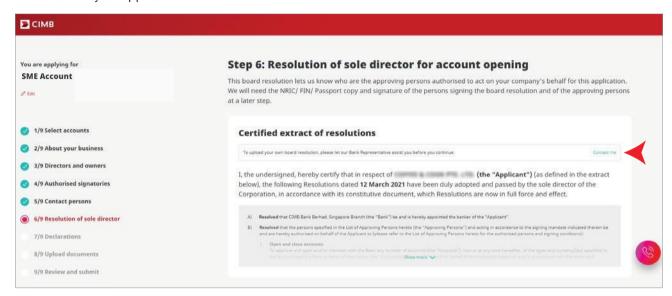
Note

- To apply for additional BizChannel Users during the OBCA application, kindly add them as the contact person.
- To apply for additional BizChannel Users after submitting the OBCA application form, kindly submit the BizChannel Maintenance Form.

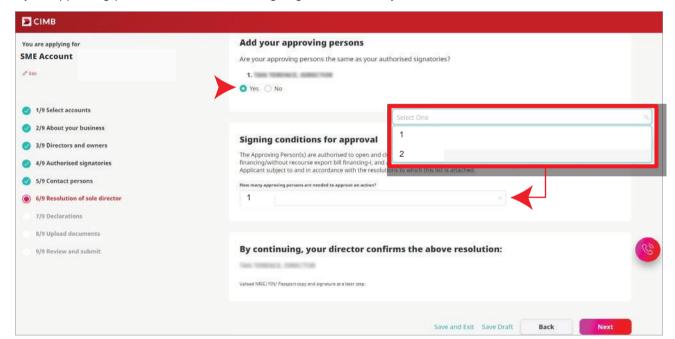


2.6 Board Resolution

Check our generated CIMB Standard Board Resolution and confirm your approving person(s). Should you wish to use your company's board resolution, please click on the "Contact Me" button. We will arrange for a Bank Representative to contact you and assist with your application.



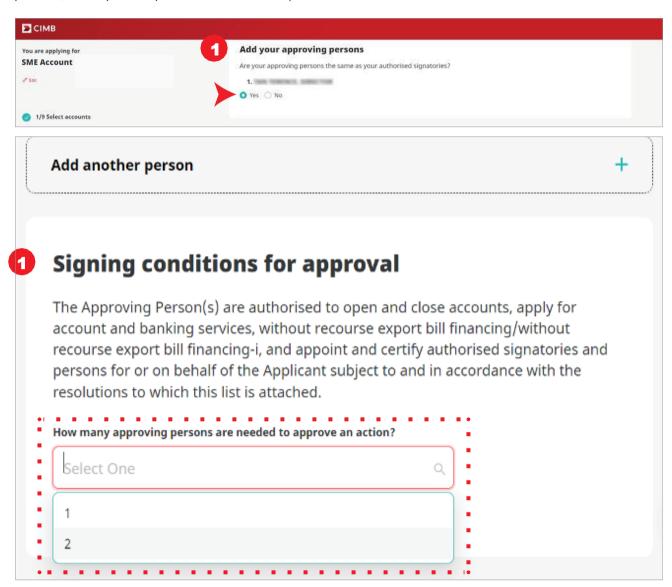
Select your approving persons and indicate the signing conditions for your account.





Signing conditions for approval

4fter adding your approving persons, select the number of approving persons needed to approve an action. The dropdown option will depend on the number of Approving persons you have indicated. (Eg. If there are 2 Approving persons, the dropdown options will be "1" and "2").





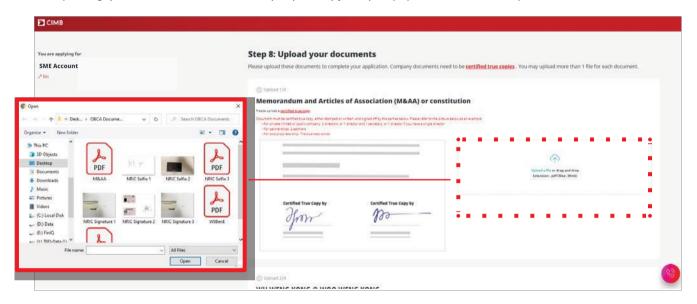
2.7 Declarations

Make your declarations on Tax Residence Status, Controlling Persons, Customer and sustainability Due Diligence, Compliance with International Law.

2.8 Upload Documents

Upload documents such as Identification Documents and e-signature(s) (for Directors, Approving Person, Authorised Signatories & Ultimate Beneficial Owner), Memorandum and Articles of Association, FATCA forms (if applicable)

Note: NRIC for Singapore Citizens and residents or passport copy and proof of residential address for non-citizens.







* Guideline on Certified True Copy document to be uploaded:

Decuments (Maximum	Singapore Incorporated Companies			Malaysia Incorporated Companies	
Documents (Maximum File Size Limit: 20MB)	Private Limited Company	Partnership	Sole Proprietorship	Sendirian Berhad	
Certified true copies ¹	√			√	
Memorandum and Articles of Association or Constitution See below for sample	To be signed by • 2 directors; or • 1 director and 1 secretary; or • 1 director if you have a single director			To be signed by • 2 directors; or • 1 director and 1 secretal or • 1 director if you have a single director	
Certified true copies ¹ Partnership agreement See below for sample		√ To be signed by 2 partners			
Step 1 M&AA needs to be Certified True Copy by 2 directors (or 1 director + 1 secretary) before submission to the bank	Step 2 'Certified True Copy by' to stamped or written at th bottom of the first page of the M&AA document for the 2 signors	Ste be Get both signe e (as shown by	ors to sign off Upload	Step 4 d a PDF copy of this True Copy M&AA as of the application	
	Certified True Copy by	Certified Tru	e Copy by		
	Reference c				





Guideline on Identification Documents to be uploaded:

Documents (Maximum File Size	Singapore Incorporated Companies			Malaysia Incorporated Companies
Limit: 20MB)	Private Limited Company	Partnership	Sole Proprietorship	Sendirian Berhad
NRIC/FIN/Passport copy ² and specimen signatures in JPEG, PNG format See below for sample	 ✓ All directors (including Corporate Secretary, if there's only 1 director) All authorised signatories All controlling persons(only if applicable to your company) All Ultimate Beneficial Owners All approving persons 	 √ All authorised signatories All Partners (For Partnership Entities) All approving persons 	 ✓ All authorised signatories All owners for sole Proprietor All approving persons 	 ✓ All directors (including Corporate Secretary, if there's only 1 director) All authorised signatories All controlling persons (only if applicable to your company) All Ultimate Beneficial Owners All approving persons
Image with NRIC/FIN/Passport for ALL NRIC/FIN/Passport submitted above in JPEG, PNG format	V	V	V	V

NRIC/FIN/Passport with Signature

Back of NRIC/FIN/Passport (left of image) and Signature (right of image).



Image with NRIC/FIN/Passport

An image of yourself holding the front of your NRIC/FIN/Passport on your right. Image must be in a landscape format.

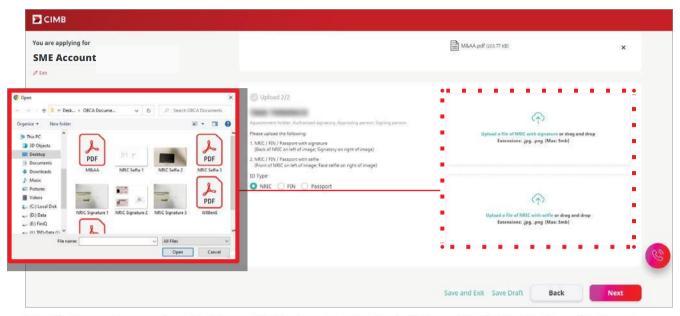






For foreigners - Image with Passport

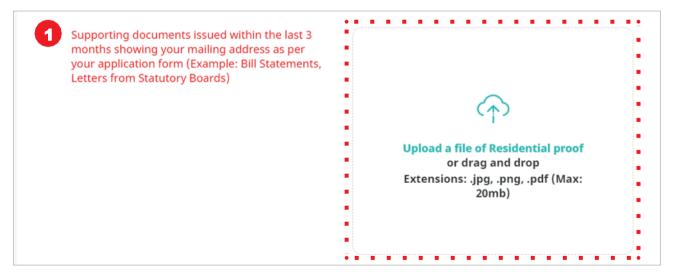




- ¹ A certified true copy is a copy of an original document that has been stamped or signed with the word "Certified True Copy" to confirm the copy is true and authentic by the following persons:
- a. For Private Limited or Public Company: 2 directors; or 1 director and 1 secretary; or 1 director if you have a single director
- b. For Partnerships: 2 partners
- c. For Sole Proprietorship: The business owner
- ² NRIC for Singapore Citizens and residents or FIN/Passport for non-citizens

Residential Proof

If any of the Directors, Approving Person(s), Authorised Signatory(ies) or Ultimate Beneficial Owner(s) is a foreigner residing in Singapore, you are required to upload proof of residential address for each of such person(s).

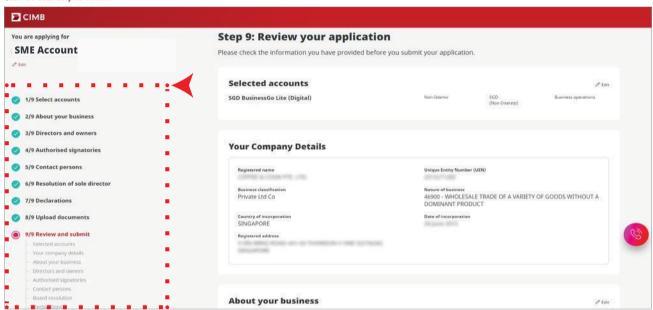




2.9 Review and Submit

Review your summary of application here before submission. You will receive a confirmation email upon a successful application.

Click on each step to review

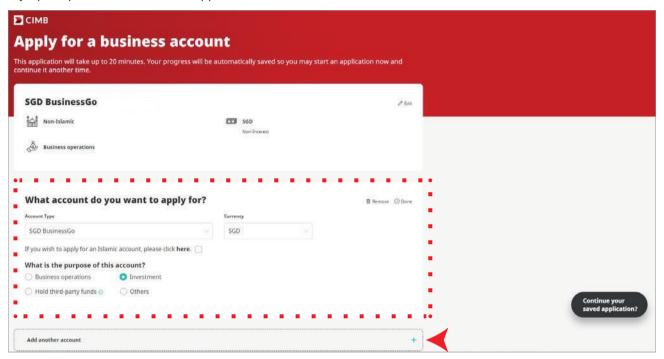




Miscellaneous

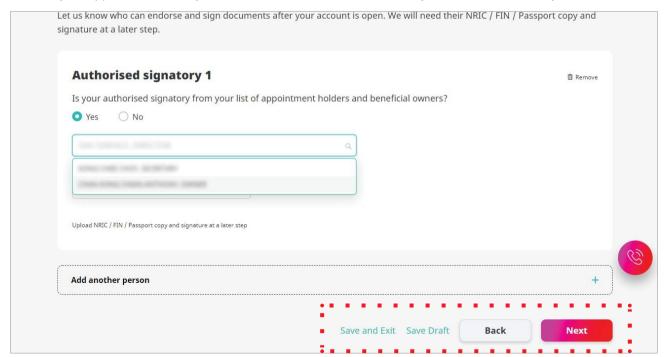
3.1 Applying For Multiple Accounts

You may open up to 6 accounts in an application.



3.2 Saving Application

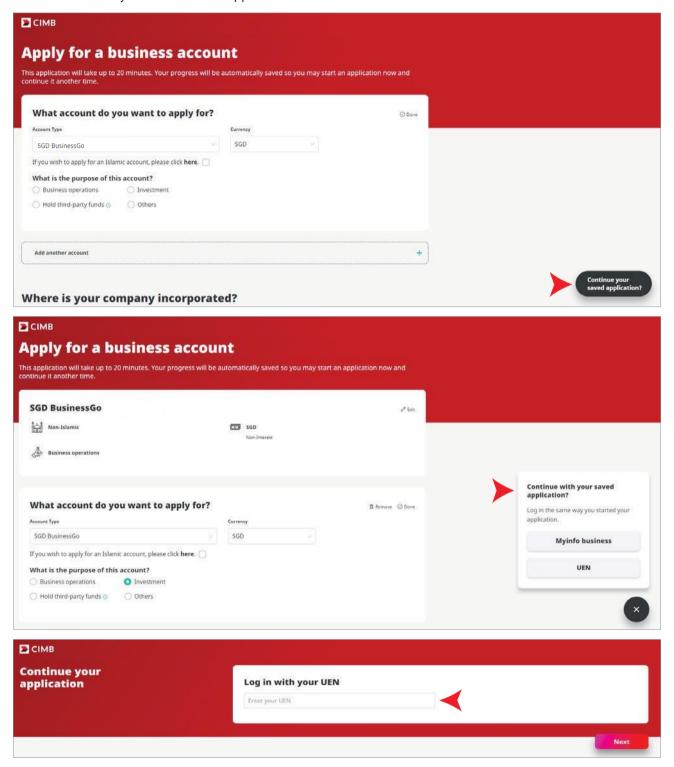
You can save your application should you wish to exit and resume from where you left off within 30 days.





3.3 Resuming Saved Application

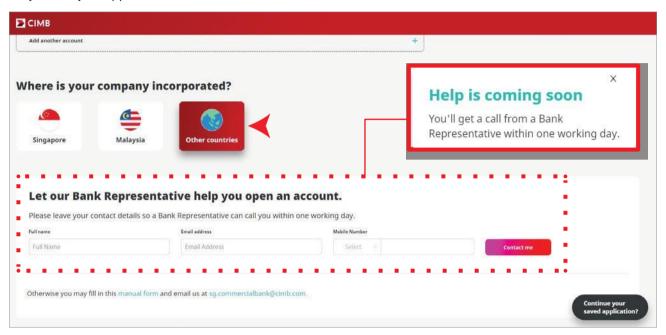
Resuming saved application allows you to start from where you have left off in an existing application. You can resume applications within 30 days from the start of application.





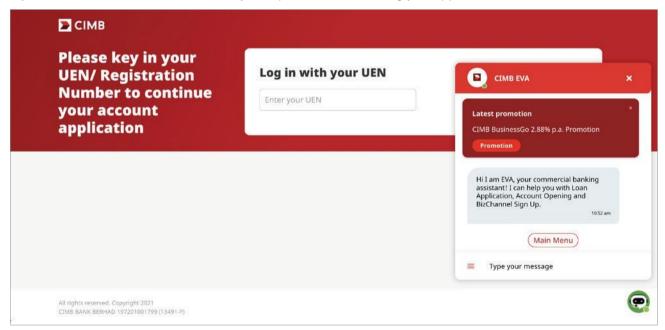
3.4 Applying For Accounts For Companies Outside SG and MY

For companies incorporated outside Singapore and Malaysia, you can leave your contact details for our Bank Representative to assist you with your application.



3.5 Contact Relationship Manager

You may click on the EVA chatbot icon should you require assistance during your application





Glossary

Dictionary of Key Terms:

Accounting and Corporate Regulatory Authority (ACRA) is the national regulator of business entities in Singapore and has database of all Singapore entities

The Companies Commission of Malaysia (SSM) is a statutory body formed under an Act of Parliament that regulates corporate and business affairs in Malaysia

Unique Entity Number (UEN) is the standard identification number of an entity in Singapore, normally issued by ACRA

Myinfo Business is a service designed by SG government to enable businesses to manage data for simpler online transactions

Corppass is a corporate digital identity meant for businesses and entities. It is the login details for MyInfo Business for authorised individuals

Islamic Deposit is restricted to finance Shariah-compliant businesses only. Some of the exclusions are businesses involving in pork, alcohol and gambling

Board Resolution is the document that is needed to record decisions concerning company affairs, such as bank account opening

Memorandum and Articles of Association (M&AA) refers to the constitution of the company. It is the document which contains information on the company's structure and defines the rules by which a company must operate