



Online Account Application

USER GUIDE

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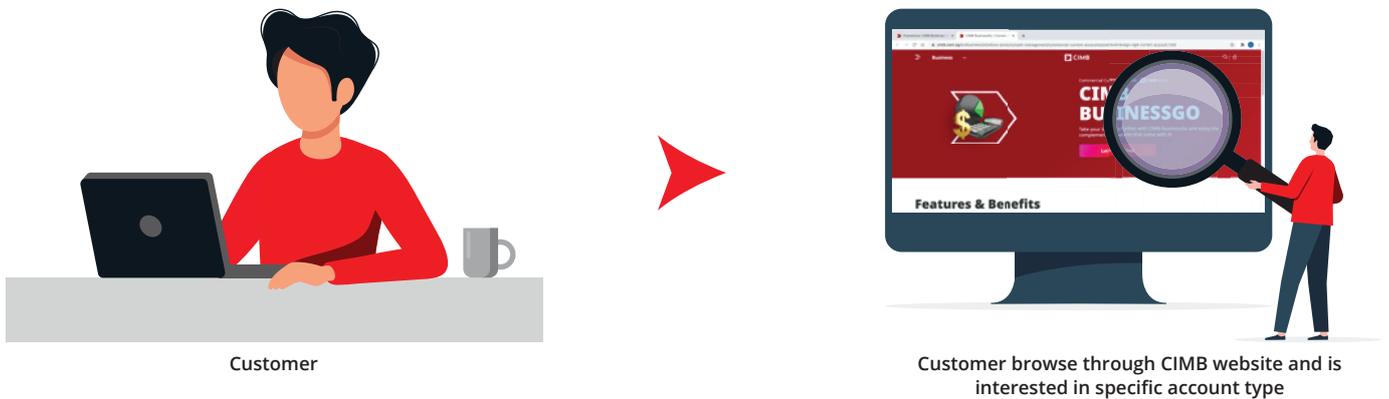
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Online Account Application Platform

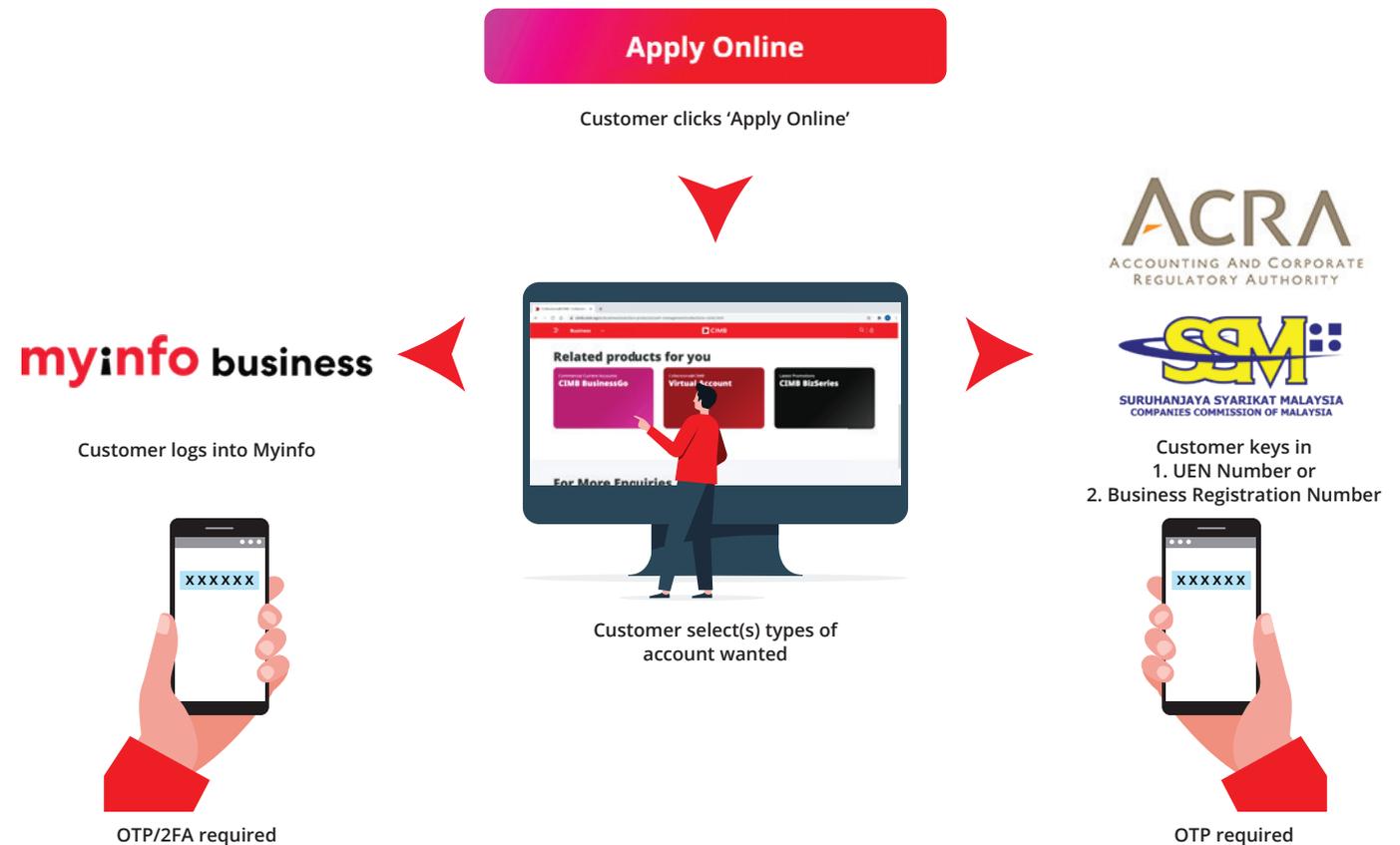
1.0 About

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

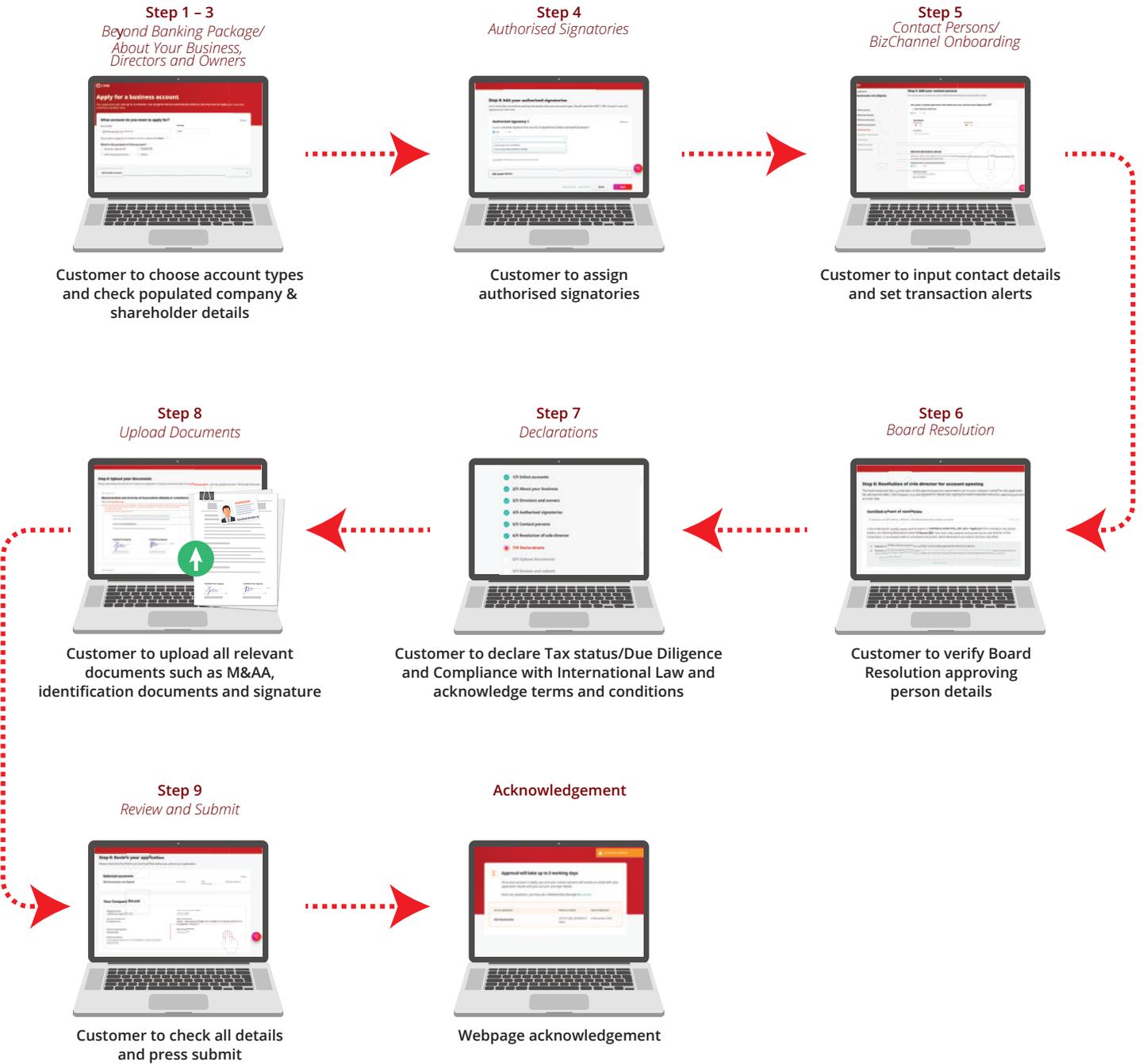


Two Modes of Application



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

- 1 Browse our website and select the account which you wish to apply for and click "Apply Online".
- 2 Select the purpose of the account. You may select up to 6 accounts.
For the subsequent accounts, select the Account Type and Currency.
- 3 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.

Apply for a business account

This application will take up to 15 minutes. Your progress will be automatically saved so you may start an application now and continue it another time.

What account do you want to apply for? Done

1 **Account Type** **Currency**

If you wish to apply for an Islamic account, please click [here](#).

2 **What is the purpose of this account?**

Business operations Investment
 Hold third-party funds Others

Apply for a business account

This application will take up to 15 minutes. Your progress will be automatically saved so you may start an application now and continue it another time.

What account do you want to apply for? Done

3 **Account Type** **Currency**

Current Account

- SME Account
- SGD BusinessGo
- SGD Business Interest Transaction Account
- SGD Current Account (non-Interest)
- USD Interest Plus Current Account
- Foreign Currency Current Account (non-interest)

Fixed Deposit

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.

You are applying for
SME Account

- 1/9 Select accounts
- 2/9 About your business
- 3/9 Directors and owners
- 4/9 Authorised signatories
- 5/9 Contact persons
- 6/9 Board resolution
- 7/9 Declarations
- 8/9 Upload documents

CIMB Beyond Banking Package

Full Package
 Customized Package

Healthcare
 Digital
 HR

Acknowledgement and Consent
 I authorise and consent to CIMB to disclose any information relating to me (including my contact information and the fact that I am a customer of CIMB), as CIMB shall consider appropriate for any purpose whatsoever and as CIMB may think fit, to the partner.
 I acknowledge that the partner's products and/or services are not owned by or in any way offered by CIMB and that any question, dispute or feedback concerning the partner's products and/or services shall be directed to the partner and settled directly with the partner. I further acknowledge that CIMB shall not be liable for any loss, injury, claim or damage suffered or incurred as a result of use of the partner's products and/or services.

Full Package / Customised Package
 We look to fuel SMEs' growth by offering a one-stop business solution which include non-banking 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 S\$12 for consultation and these rates apply to

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.

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.
- 1 Select the country of incorporation.
 - 2 Click to select your preferred mode of application.

For Singapore Incorporated Companies:

Where is your company incorporated?

1 Singapore Malaysia Other countries

Board resolution (not applicable to sole proprietorships)
Please note that the Board of Resolution categories in the online application form cannot be edited.
Should you wish to submit your board of resolution, please let our Bank Representative assist you by providing your name and contact details below.
[Contact me](#)

Things to prepare

Certified true copies of the following company documents:

1. For private limited or public companies:
Memorandum and Articles of Association or Constitution
2. For partnerships/ limited partnerships, or limited liability partnerships that have a partnership agreement:
Partnership agreement

NRIC/ FIN/ Passport copy and specimen signatures of the following persons:

- All persons who can sign off this application
- All authorised signatories
- All approving persons (unless you are a sole proprietorship)
- All controlling persons (only if applicable to your company)

For Singapore businesses with Corpass
Get most of your business details filled in for you. Log in with your Corpass to use Myinfo business to retrieve your details.
[Apply with Myinfo business](#)

For Singapore businesses without Corpass
Log in with your Unique Entity Number / Registration Number to apply. You will need a mobile number and an email address.
[Apply with UEN/ Registration Number](#) [Continue your saved application?](#)

For Malaysia Incorporated Companies:

Where is your company incorporated?

1 Singapore Malaysia Other countries

Board resolution (not applicable to sole proprietorships)
Please note that the Board of Resolution categories in the online application form cannot be edited.
Should you wish to submit your board of resolution, please let our Bank Representative assist you by providing your name and contact details below.
[Contact me](#)

Things to prepare

Certified true copies of the following company documents:

1. For private limited companies:
Memorandum and Articles of Association or Constitution
To be Signed by:
2 Directors, or
1 Director and 1 Secretary, or
1 Director if you have a Single Director

NRIC/ FIN/ Passport copy and specimen signatures of the following persons:

- All persons who can sign off this application
- All authorised signatories
- All approving persons (unless you are a sole proprietorship)
- All controlling persons (only if applicable to your company)

For Malaysia Businesses
Log in with your Unique Entity Number / Registration Number to apply. You will need a mobile number and an email address.
[Apply with UEN/ Registration Number](#) [Continue your saved application?](#)

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.

- 1 Enter Unique Entity Number.
- 2 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.

- 3 Answer the security question.

Let's get started
Please log in with your Unique Entity Number. We will be able to help you fill in most of your business details.

Log in with your Singapore UEN

1

We will be able to help you fill in most of your business details.

Let us know how to contact you

2 Full name: Email address:

Mobile Number:

3

Security Question will be shown here

Next

Let's get started
Please log in with your Unique Entity Number. We will be able to help you fill in most of your business details.

Log in with your Malaysia UEN

1

We will be able to help you fill in most of your business details.

Let us know how to contact you

2 Full name: Email address:

Mobile Number:

Next

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.

- 1 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

corppass Singapore Government Integrity · Service · Excellence

Contact Us | Feedback | Sitemap | FAQ

Home About Us Services Help Log in with Singpass

Corppass Announcement
Please also note that starting from 11 Apr 2021, you will be required to login to government digital services for businesses (G2B) using Singpass instead of Corppass.
Find out more: <https://go.gov.sg/corporate-login>

Welcome to Corppass

Corppass is the authorisation system for entities to manage digital service access of employees who need to perform corporate transactions. There are more than 200 government digital services available today.

Sign up now to prevent any disruption to your business transactions. [Find out more.](#)

[Register as a Corppass Admin](#)

Get started with Corppass by your role

- [I am the Registered Officer](#)
- [I am the Admin](#)
- [I am a User](#)

Ask Jamie @ CorpPass
Type your question ...

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^.

- 2 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

- 1 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.



Add another person +

Signing conditions

1 Other (Grouping and signing limits) 🔍

- Any One
- Any Two Jointly
- Other (Grouping and signing limits)**

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.

Step 5: Add your contact persons

Let us know who can receive and communicate information about your account after it is open.

Are your contact persons the same as your authorised signatories?

1. [View information, instructions](#)

Yes No

Office Number

Mobile Number

Email address

Receive electronic advice

Electronic advice is the digital version of your transaction statements which will be sent to your registered email address in an encrypted and password protected file.

Would you like to receive electronic advice?

Yes No

Electronic advice

Only 1 person can receive email advice

[View information](#)

Receive balance or transaction alerts

Be informed of your daily balance, and monitor your transactions on the go. This service may come with fees. [Learn more](#)

Would you like to receive alerts?

Yes No

Email alerts

You may select more than 1 person

[View information](#)

SMS alerts

You may select more than 1 person

[View information](#)

Receive alerts for transaction amounts above:

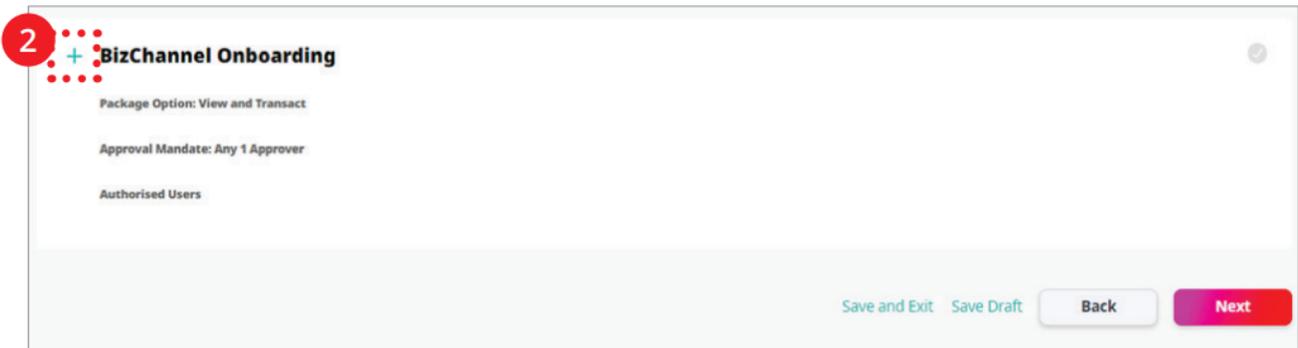
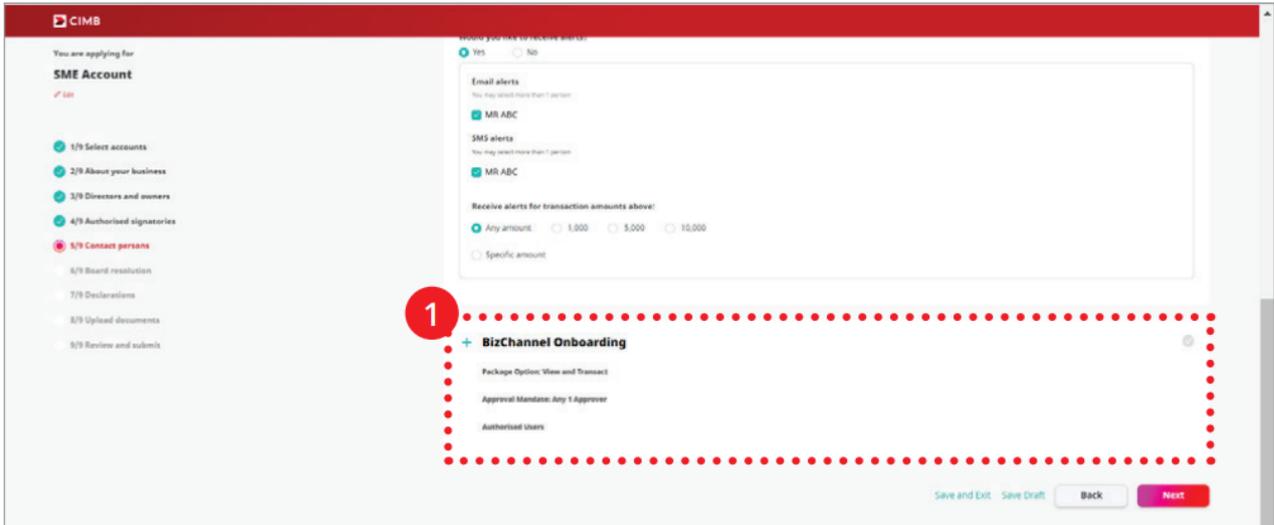
Any amount 1,000 5,000 10,000

Specific amount

Save and Exit Save Draft Back Next

2.5.2 BizChannel Onboarding

- 1 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.
- 2 Click on the “+” sign to expand the section.



Please provide us with the following details:

- 1 The names of at least 2 persons (You will need to input at least one Maker and one Approver).
- 2 Your mobile numbers.
- 3 Your email addresses.
- 4 Tick to assign the Maker and Approver roles to the persons.
- 5 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.

BizChannel Onboarding ✔

Package Option: View and Transact

Approval Mandate: Any 1 Approver

Authorised Users

Full Name / Position <small>(as per ID / Passport)</small>	Mobile No.	Email Address	Role <small>(Please tick (✓) if applicable)</small>		
			Viewer	Maker	Approver
MR ABC/DIRECTOR	91234567	CIMBTEST4@CIMB.COM	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
MR XYZ/DIRECTOR	92345678	CIMBTEST4@CIMB.COM	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Select a person	Enter Mobile Number	Enter Email Address	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Select a person	Enter Mobile Number	Enter Email Address	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Note:

- A security device will be issued to each User ID stated above.
- For the Transaction module (under the "Role" column), kindly select minimally 1 Maker and 1 Approver. Please note that separate User IDs are required for the 1 Maker and 1 Approver as individual transactions cannot be created and approved using the same User ID.
- Please note that in applying for the BizChannel Onboarding services herein, all accounts held with the Bank will be linked to BizChannel.

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.

Step 6: Resolution of sole director for account opening

This board resolution lets us know who are the approving persons authorised to act on your company's behalf for this application. We will need the NRIC/ FIN/ Passport copy and signature of the persons signing the board resolution and of the approving persons at a later step.

Certified extract of resolutions

To upload your own board resolution, please let our Bank Representative assist you before you continue. [Contact me](#)

I, the undersigned, hereby certify that in respect of [redacted] (the "Applicant") (as defined in the extract below), the following Resolutions dated **12 March 2021** have been duly adopted and passed by the sole director of the Corporation, in accordance with its constitutive document, which Resolutions are now in full force and effect.

- A) Resolved that CIMB Bank Berhad, Singapore Branch (the "Bank") be and is hereby appointed the banker of the "Applicant".
- B) Resolved that the persons specified in the List of Approving Persons hereto (the "Approving Persons") and acting in accordance to the signing mandate indicated therein be and are hereby authorised on behalf of the Applicant to (please refer to the List of Approving Persons hereto for the authorised persons and signing conditions):
 - Open and close accounts

To approve and open and/or maintain with the Bank any number of accounts (the "Accounts"), now or at any time hereafter, of the types and currency(ies) specified in the account opening form or letter of instruction (the "Account Ag") and on behalf of the Applicant subject to and in accordance with the terms and

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

Add your approving persons

Are your approving persons the same as your authorised signatories?

1. Yes No

Signing conditions for approval

The Approving Person(s) are authorised to open and close accounts, and to obtain financing/without recourse export bill financing-i, and to apply for and obtain a loan on behalf of the Applicant subject to and in accordance with the resolutions to which this list is attached.

How many approving persons are needed to approve an action?

1

By continuing, your director confirms the above resolution:

Upload NRIC/ FIN/ Passport copy and signature at a later step.

[Save and Exit](#) [Save Draft](#) [Back](#) [Next](#)

Signing conditions for approval

- 1 After 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").

1 Add your approving persons

Are your approving persons the same as your authorised signatories?

1. Yes No

1 Signing conditions for approval

The Approving Person(s) are authorised to open and close accounts, apply for account and banking services, without recourse export bill financing/without recourse export bill financing-i, and appoint and certify authorised signatories and persons for or on behalf of the Applicant subject to and in accordance with the resolutions to which this list is attached.

How many approving persons are needed to approve an action?

Select One

1

2

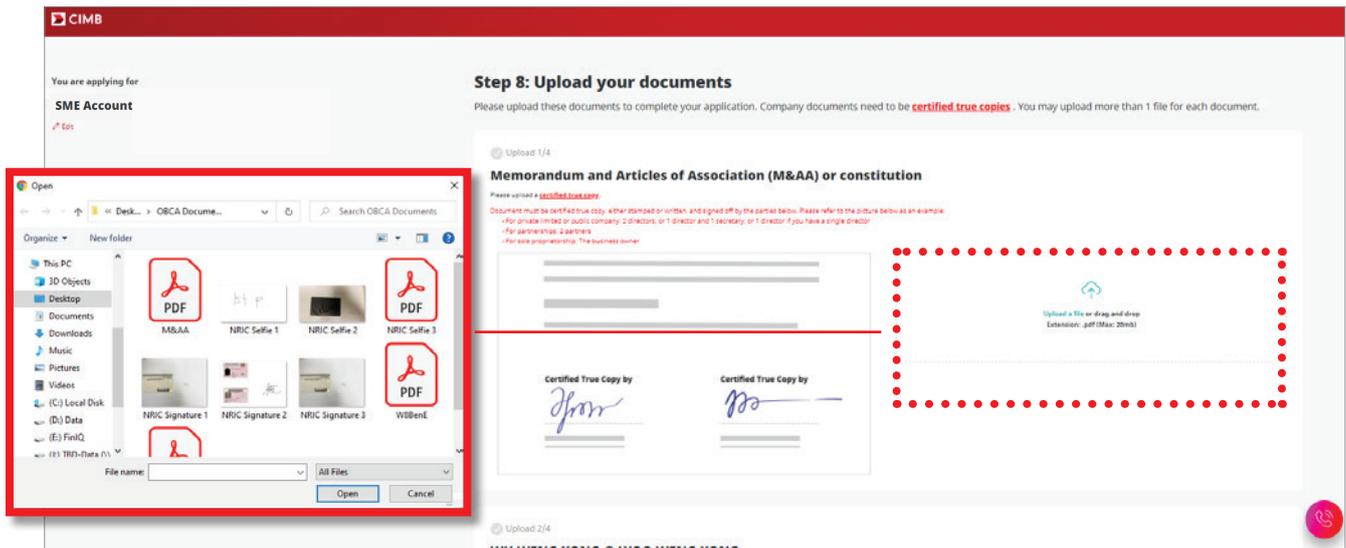
2.7 Declarations

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:

Documents (Maximum File Size Limit: 20MB)	Singapore Incorporated Companies			Malaysia Incorporated Companies
	Private Limited Company	Partnership	Sole Proprietorship	Sendirian Berhad
Certified true copies¹ Memorandum and Articles of Association or Constitution <i>See below for sample</i>	✓ 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 secretary; or • 1 director if you have a single director
Certified true copies¹ Partnership agreement <i>See below for sample</i>		✓ 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 be stamped or written at the bottom of the first page of the M&AA document for the 2 signors

Step 3

Get both signors to sign off (as shown by illustration)



Step 4

Upload a PDF copy of this Certified True Copy M&AA as part of the application



Reference of Certified True Copy Documents

Guideline on Identification Documents to be uploaded:

Documents (Maximum File Size Limit: 20MB)	Singapore Incorporated Companies			Malaysia Incorporated Companies
	Private Limited Company	Partnership	Sole Proprietorship	Sendirian Berhad
NRIC/FIN/Passport copy ² and specimen signatures in JPEG, PNG format <i>See below for sample</i>	✓ <ul style="list-style-type: none"> • 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 	✓ <ul style="list-style-type: none"> • All authorised signatories • All Partners (For Partnership Entities) • All approving persons 	✓ <ul style="list-style-type: none"> • All authorised signatories • All owners for sole Proprietor • All approving persons 	✓ <ul style="list-style-type: none"> • 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	✓	✓	✓	✓

NRIC/FIN/Passport with Signature

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



Back of NRIC

Signature

Image with NRIC/FIN/Passport

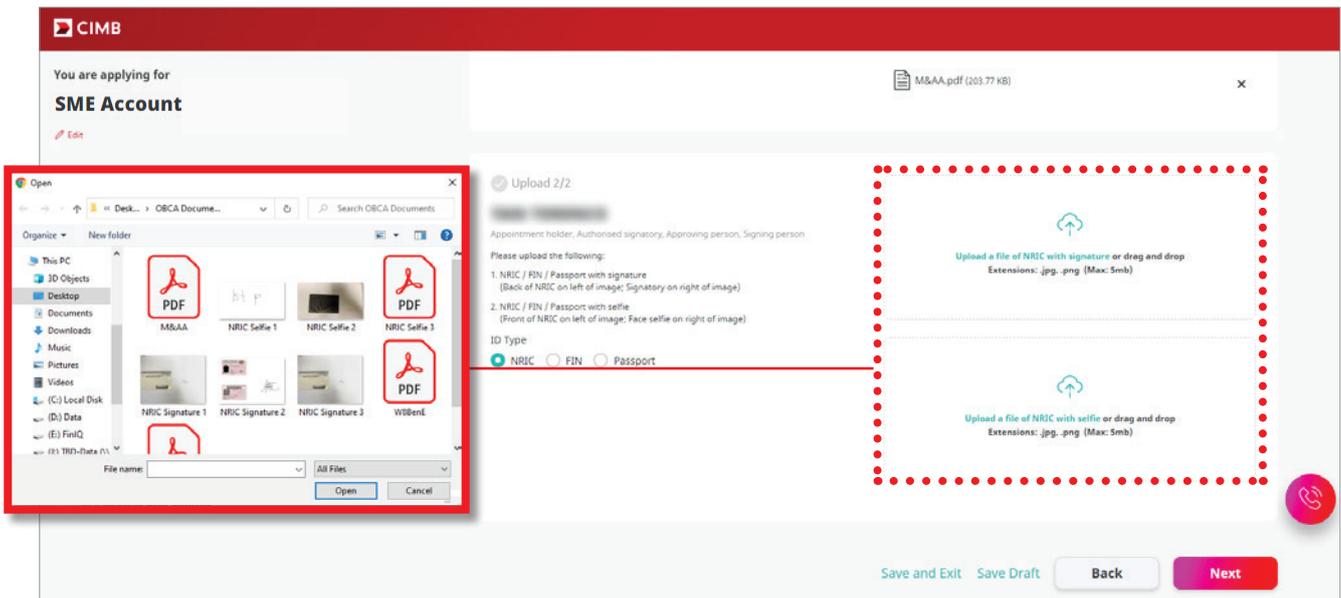
An image of yourself holding the front of your NRIC/FIN/Passport on your right. Image must be in a landscape format.



For citizens or residents - Image with NRIC



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

- 1 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).

1 Supporting documents issued within the last 3 months showing your mailing address as per your application form (Example: Bill Statements, Letters from Statutory Boards)

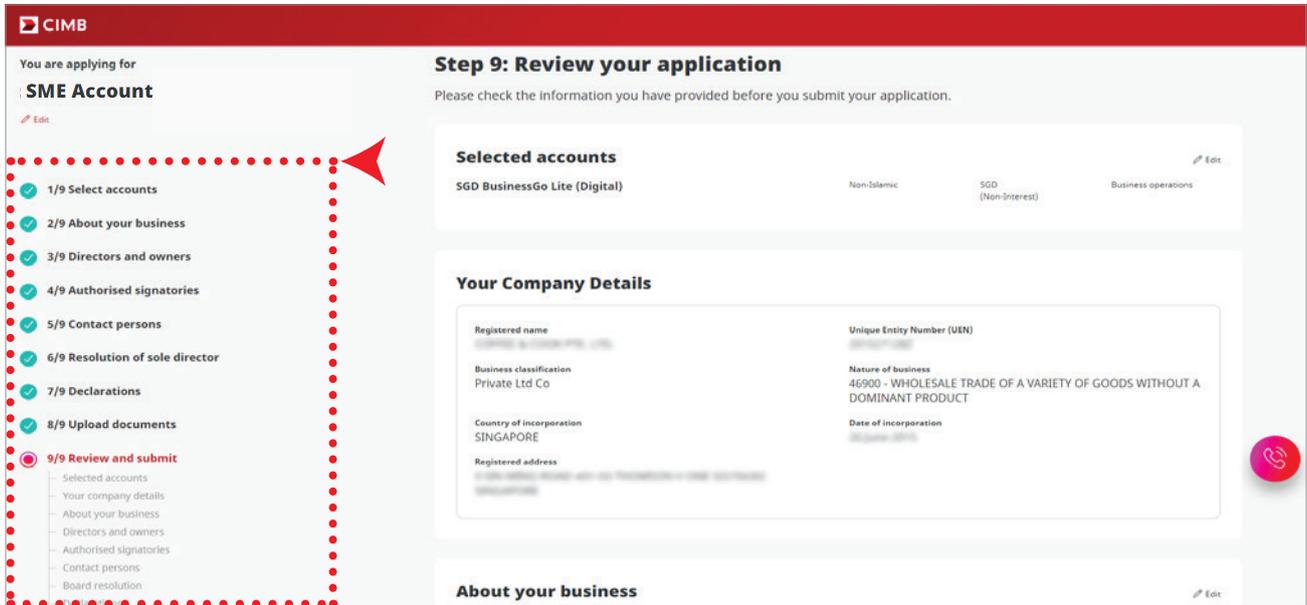


Upload a file of Residential proof
or drag and drop
Extensions: .jpg, .png, .pdf (Max: 20mb)

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



You are applying for
SME Account
[Edit](#)

Step 9: Review your application
Please check the information you have provided before you submit your application.

Selected accounts [Edit](#)

SGD BusinessGo Lite (Digital)	Non-Islamic	SGD (Non-Interest)	Business operations
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Your Company Details

Registered name SINGAPORE & COMPANY PTE LTD	Unique Entity Number (UEN) 201401000
Business classification Private Ltd Co	Nature of business 46900 - WHOLESALE TRADE OF A VARIETY OF GOODS WITHOUT A DOMINANT PRODUCT
Country of incorporation SINGAPORE	Date of incorporation 26/06/2014
Registered address 100 ROBINSON ROAD #10-01/02/03/04/05/06/07/08/09/10/11/12/13/14/15/16/17/18/19/20/21/22/23/24/25/26/27/28/29/30/31/32/33/34/35/36/37/38/39/40/41/42/43/44/45/46/47/48/49/50/51/52/53/54/55/56/57/58/59/60/61/62/63/64/65/66/67/68/69/70/71/72/73/74/75/76/77/78/79/80/81/82/83/84/85/86/87/88/89/90/91/92/93/94/95/96/97/98/99/100	

About your business [Edit](#)

Progress Bar:

- 1/9 Select accounts
- 2/9 About your business
- 3/9 Directors and owners
- 4/9 Authorised signatories
- 5/9 Contact persons
- 6/9 Resolution of sole director
- 7/9 Declarations
- 8/9 Upload documents
- 9/9 Review and submit**
 - Selected accounts
 - Your company details
 - About your business
 - Directors and owners
 - Authorised signatories
 - Contact persons
 - Board resolution

Miscellaneous

3.1 Applying For Multiple Accounts

You may open up to 6 accounts in an application.

Apply for a business account

This application will take up to 20 minutes. Your progress will be automatically saved so you may start an application now and continue it another time.

SGD BusinessGo Edit

Non-Islamic SGD Non-Interest

Business operations

What account do you want to apply for? Remove Done

Account Type: SGD BusinessGo Currency: SGD

If you wish to apply for an Islamic account, please click [here](#).

What is the purpose of this account?

Business operations Investment Hold third-party funds Others

Add another account +

Continue your saved 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.

Let us know who can endorse and sign documents after your account is open. We will need their NRIC / FIN / Passport copy and signature at a later step.

Authorised signatory 1 Remove

Is your authorised signatory from your list of appointment holders and beneficial owners?

Yes No

Upload NRIC / FIN / Passport copy and signature at a later step

Add another person +

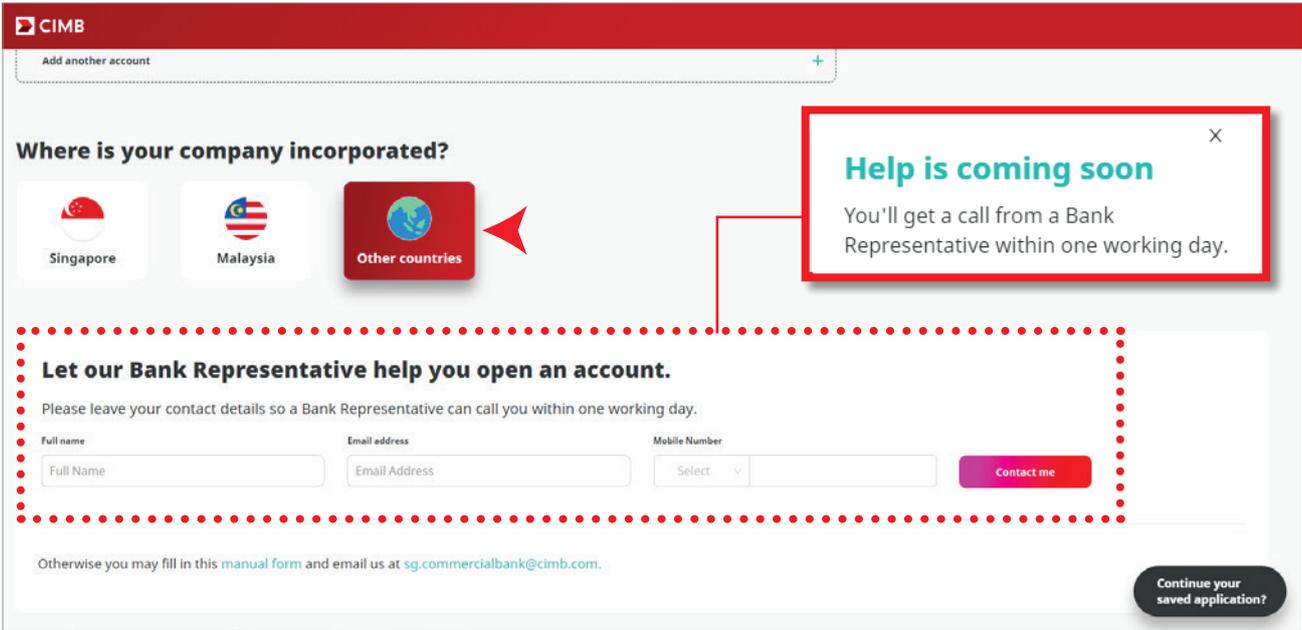
Save and Exit **Save Draft** **Back** **Next**

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.



Where is your company incorporated?

Singapore Malaysia **Other countries**

Help is coming soon
You'll get a call from a Bank Representative within one working day.

Let our Bank Representative help you open an account.
Please leave your contact details so a Bank Representative can call you within one working day.

Full name: Full Name
 Email address: Email Address
 Mobile Number: Select

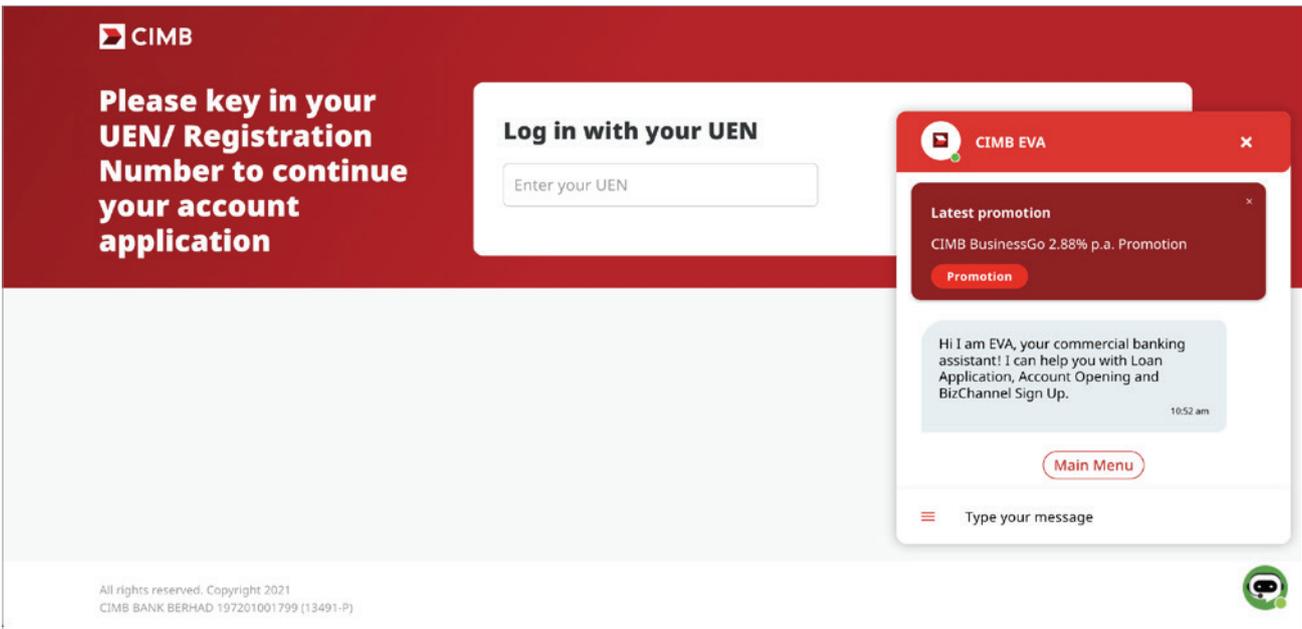
Contact me

Otherwise you may fill in this [manual form](#) and email us at sg.commercialbank@cimb.com.

Continue your saved application?

3.5 Contact Relationship Manager

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



Please key in your UEN/ Registration Number to continue your account application

Log in with your UEN
Enter your UEN

CIMB EVA

Latest promotion
CIMB BusinessGo 2.88% p.a. Promotion
Promotion

Hi I am EVA, your commercial banking assistant! I can help you with Loan Application, Account Opening and BizChannel Sign Up.
10:52 am

Main Menu

Type your message

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CIMB BANK BERHAD 197201001799 (13491-P)

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