



网上开户申请 用户指南

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网上开户申请

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网上开户申请平台

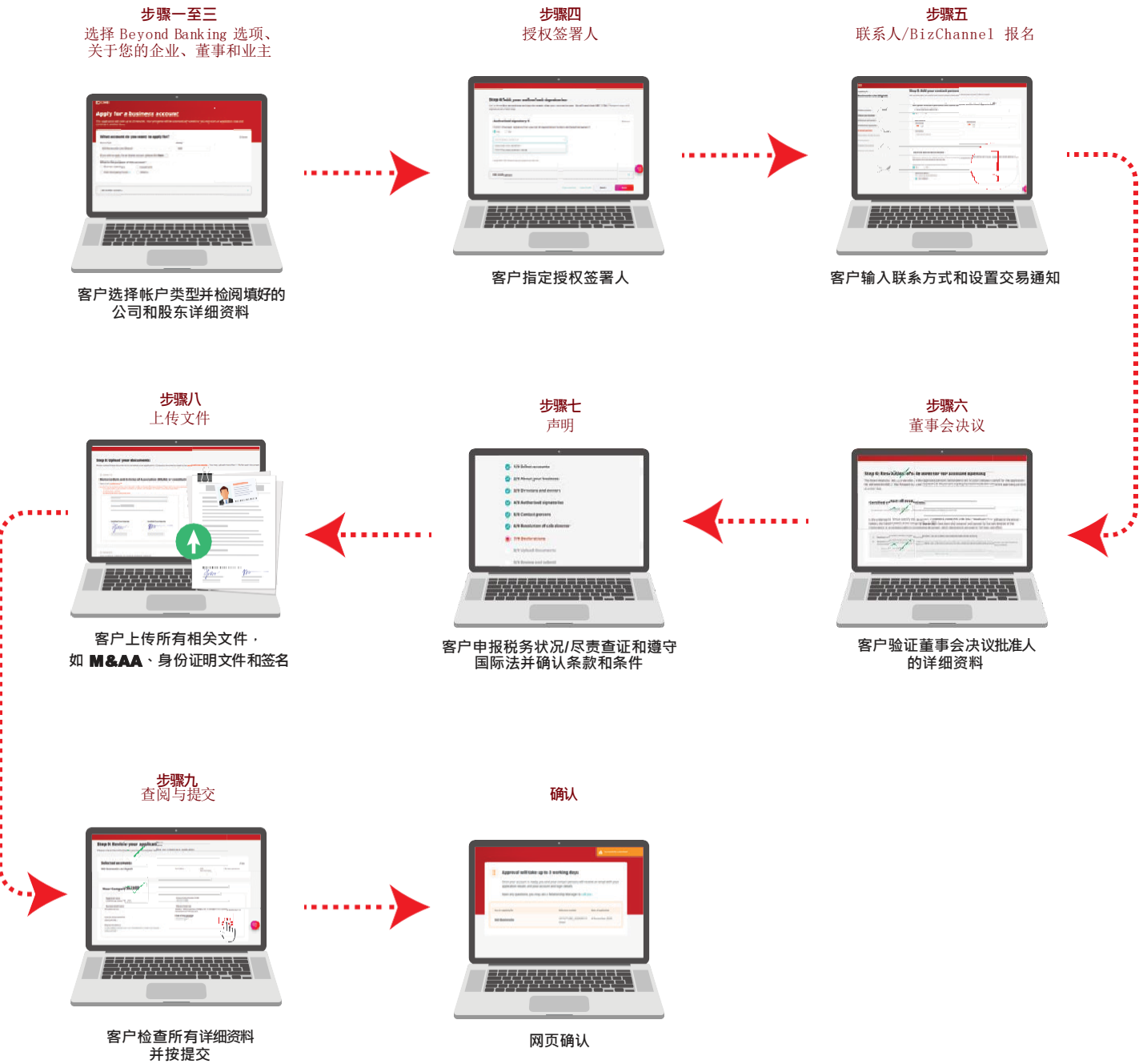
1.0 关于

CIMB 网上开户申请平台旨在让新加入的中小企业客户更加方便和高效，客户无需前往分行提交文件、或签署人进行验证等。这一切都旨在将目前所有纸质流程电子化，以改善客户体验。

1.01 流程图



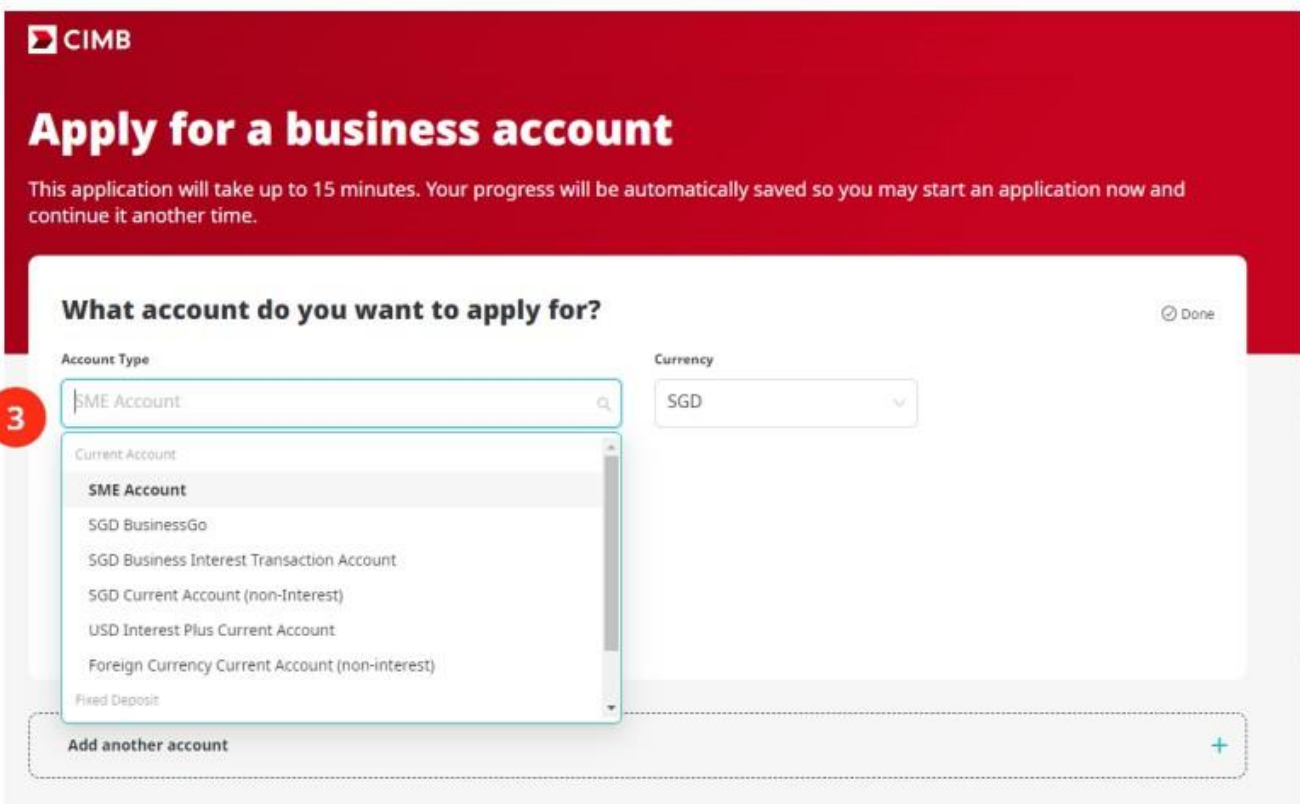
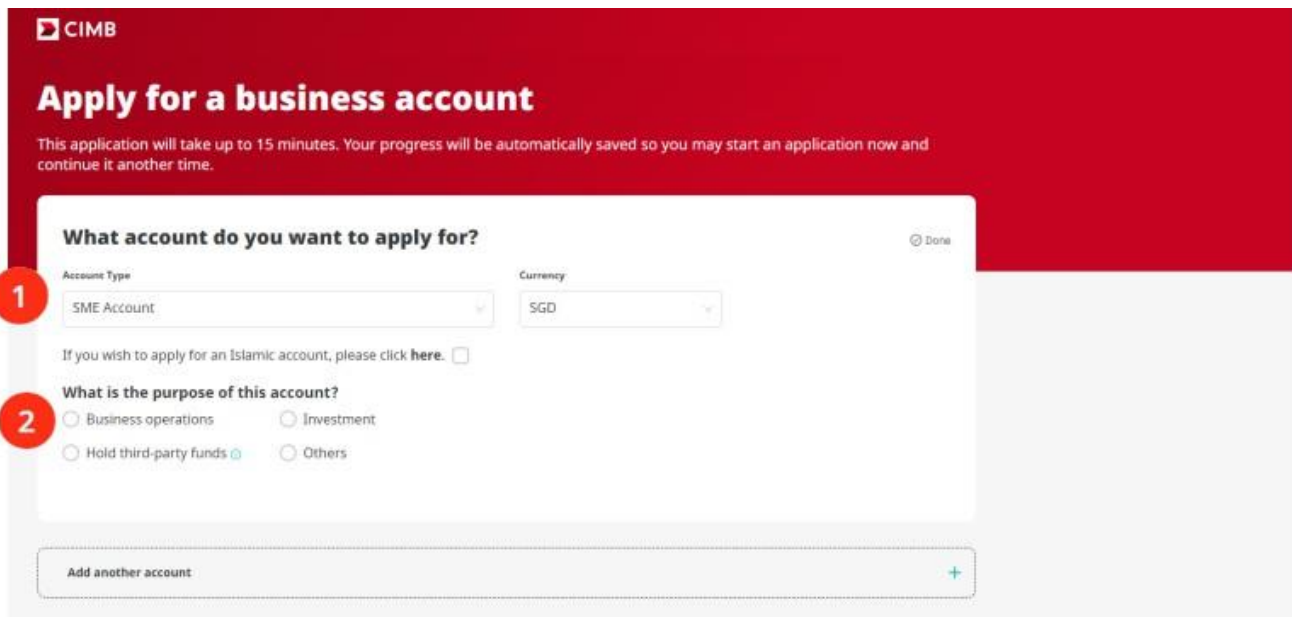
账户申请有两种申请模式和九个步骤，概括如下：



开始进行申请

2.0.1 选择账户类型

- 1 浏览我们的网站并选择您要申请的帐户，然后单击“网上申请”。
- 2 选择帐户的用途。 您最多可以选择六个帐户。
对于接下来的账户，请选择账户类型和货币。

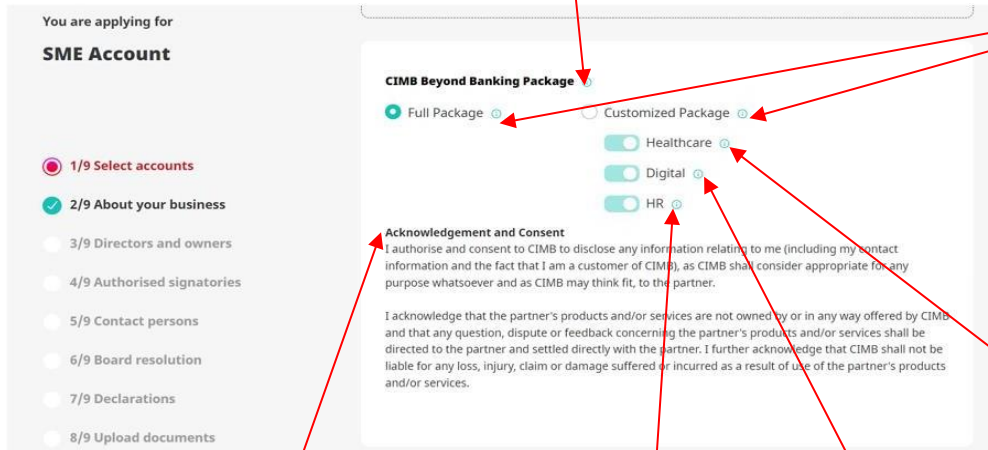


2.0.2 选择 Beyond Banking Package (仅适用于新加坡注册实体)

客户可以选择全套或定制。每个图标上都会出现一个工具提示，简要说明不同类型的解决方案：

CIMB Beyond Banking Package

我们通过将您连接到我们合作伙伴的超越银行业务的服务来推动您的业务向前发展。为确保您的业务持续增长，我们精心策划的合作伙伴名单将在医疗保健、数字化、企业服务和人力资源领域为您的公司提供支持。



选择全套或定制

我们希望通过提供包括非银行服务在内的一站式业务解决方案来推动中小企业的发展，为您的需求创建一个生态系统。这将使您能够轻松访问各种解决方案，例如医疗保健、数字化和人力资源解决方案，这些解决方案可以进一步推动您的业务，同时确保将产生的成本降至最低。

医疗

我们认识到生活成本的增加，尤其是医疗成本。为了帮助您根据员工福利支付员工的医疗费用，我们与拥有超过 28 年经验的企业医疗保健公司 Make Health Connect 合作。他们以极具竞争力的价格为您的员工及其家属提供各种医疗服务（全科医生、牙科、中医）。联昌国际咨询特别补贴费率为 12 新元，这些费率也适用于您员工的家属。

确认和同意

确认和同意声明是为了让联昌国际能够将客户的联系方式提交给相关的 Beyond Banking 合作伙伴，以便他们采取必要的行动，即致电客户。

人力资源

BusinessHR 由亚洲领先的薪资和人力资源管理解决方案提供商 HR Easy Pte Ltd 为您带来。BusinessHR 通过可配置、自动化且面向未来的 HR 产品套件来应对复杂性，从而重新定义企业的薪资和 HR 管理。

数码

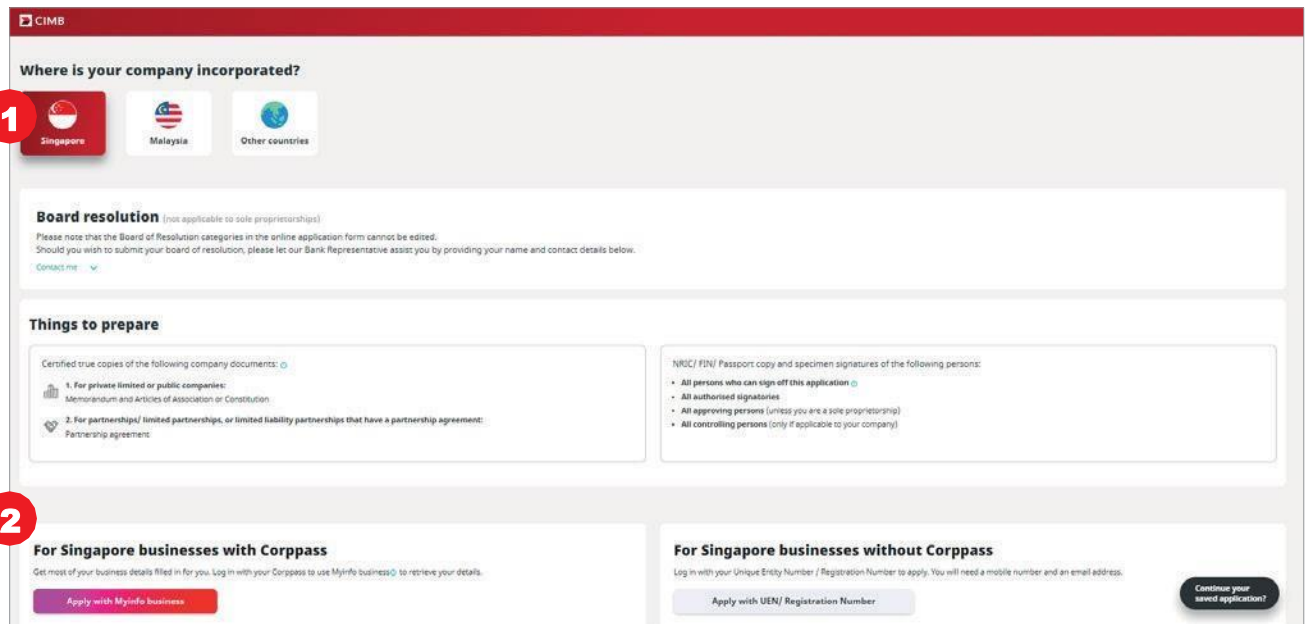
我们认识到，数字化对中小企业来说可能是令人生畏的。我们希望帮助您克服这一障碍，我们的合作伙伴 RSM Stone Forest IT 是 IMDA 首席技术官即服务 (CTO as-a-Service) 的 2 名指定数字顾问之一，可以帮助您实现数字化。他们通过分析您的数字需求，同时平衡您的资源来提供数字咨询。为了进一步帮助和确保顺利转型，他们还与您一起指导和共同管理整个项目。免费咨询。

2.1 申请方式

申请方式有两种：

- 透过 Myinfo business，这是一项由政府推出的服务，让企业能够在提交网上申请时，安全地共享其公司资料。
 - 透过 UEN 或商业登记号码，我们将从 ACRA 或 SSM（商业实体的国家监管机构）提取公司实体的资料。
- 1 选择注册国家。
 - 2 单击以选择您喜欢的申请方式。

新加坡注册公司：



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:

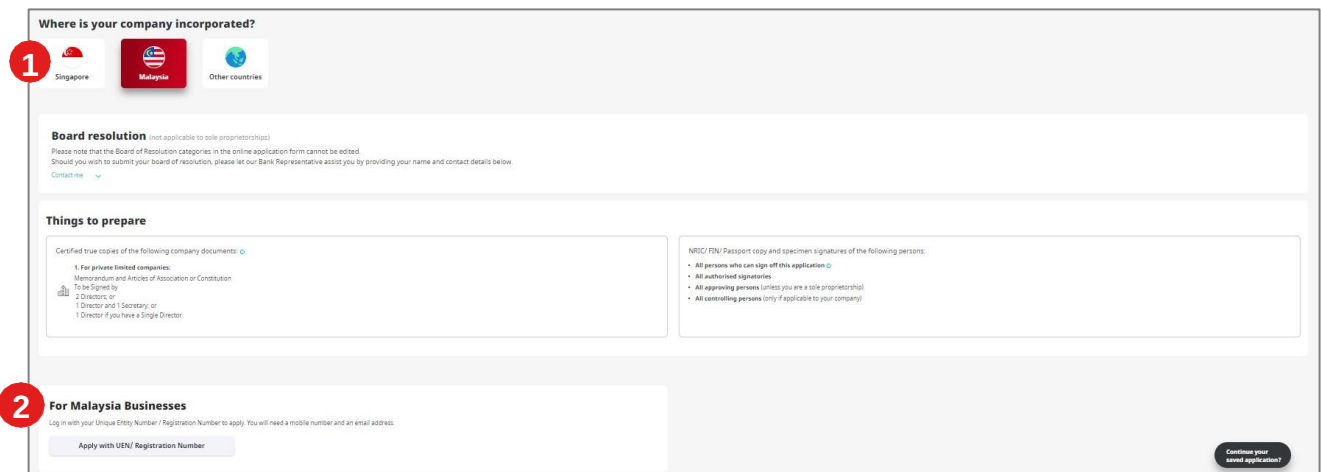
- All persons who can sign off this application
- All authorised signatories
- All approving persons (unless you are a sole proprietorship)
- All controlling persons (only if applicable to your company)

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

For Singapore businesses without Corppass
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?](#)

马来西亚注册公司：



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)

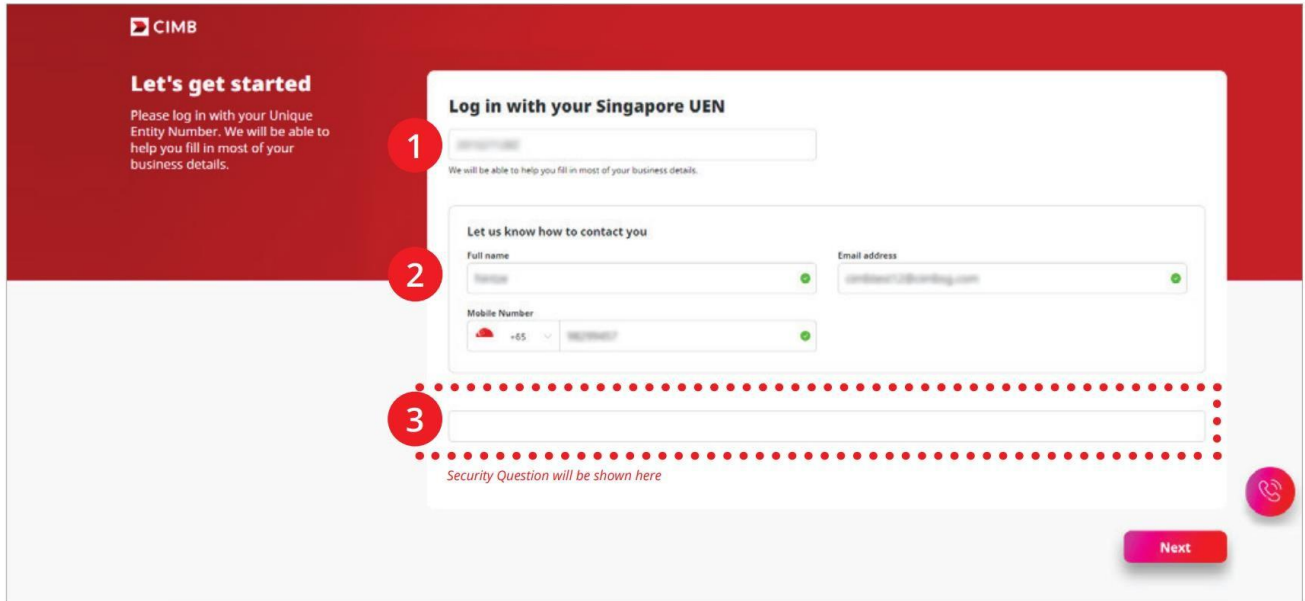
For Malaysia Businesses
Log in with your Unique Entity Number / Registration Number to apply. You will need a mobile number and an email address.
[Apply with UEN/ Registration Number](#)

[Continue your saved application?](#)

2.1.1 透过机构识别号码 (UEN) 申请

若选择透过 UEN 进行申请，请提供您的 UEN 号码，以便我们可从 ACRA 提取您的资料。

- 1 输入机构识别号码。
- 2 输入您的联系方式。 一次性密码将发送至您注册的电话号码以进行授权。此外，在提交申请后，申请详情也会发送至联系人的电子邮箱和电话号码。
- 3 回答安全问题。



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

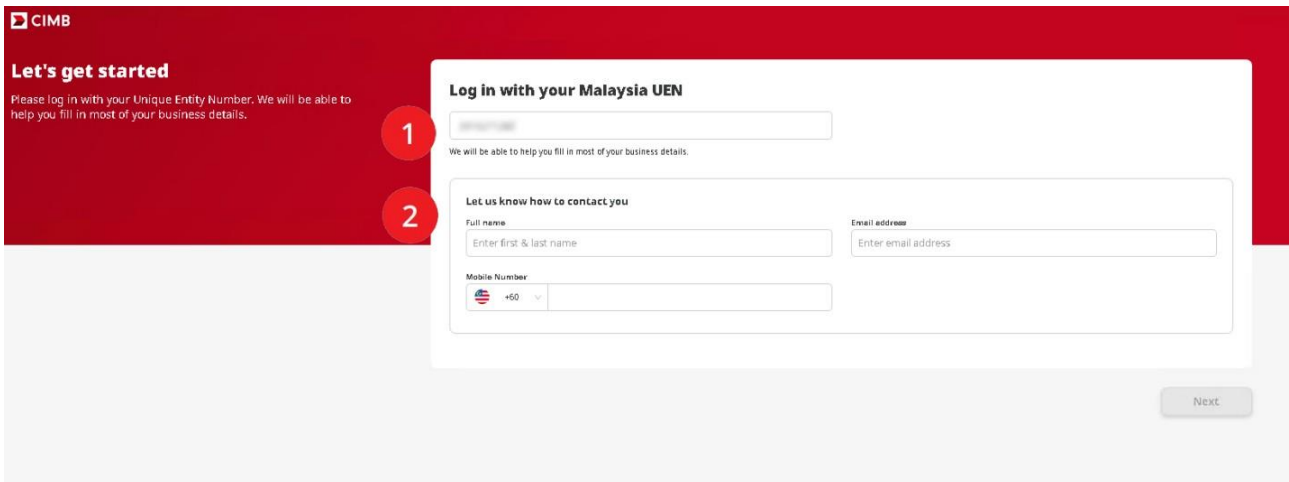
2 Full name Email address

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

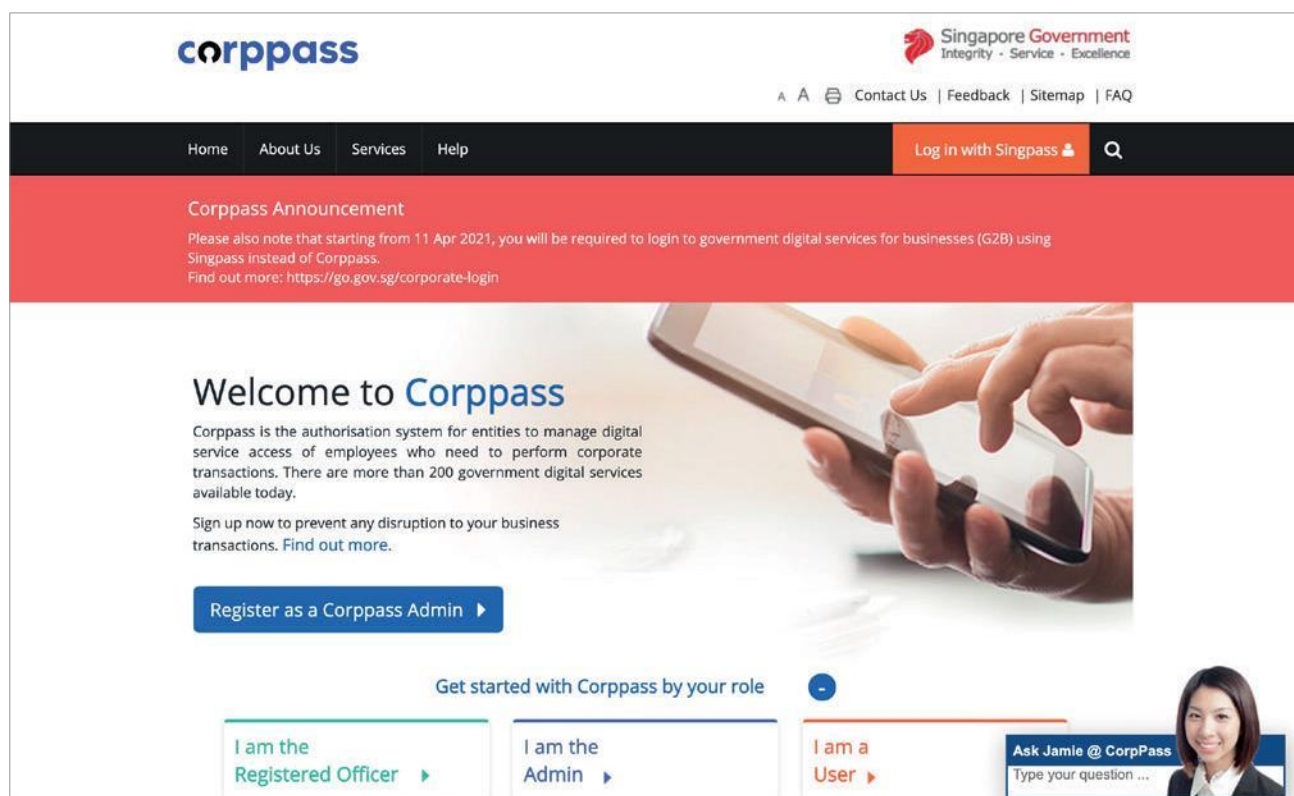
Next

2.1.2 透过 Myinfo business 申请

若选择使用 Myinfo business 资料进行申请，您将被重定向至 Corppass 登录页面。

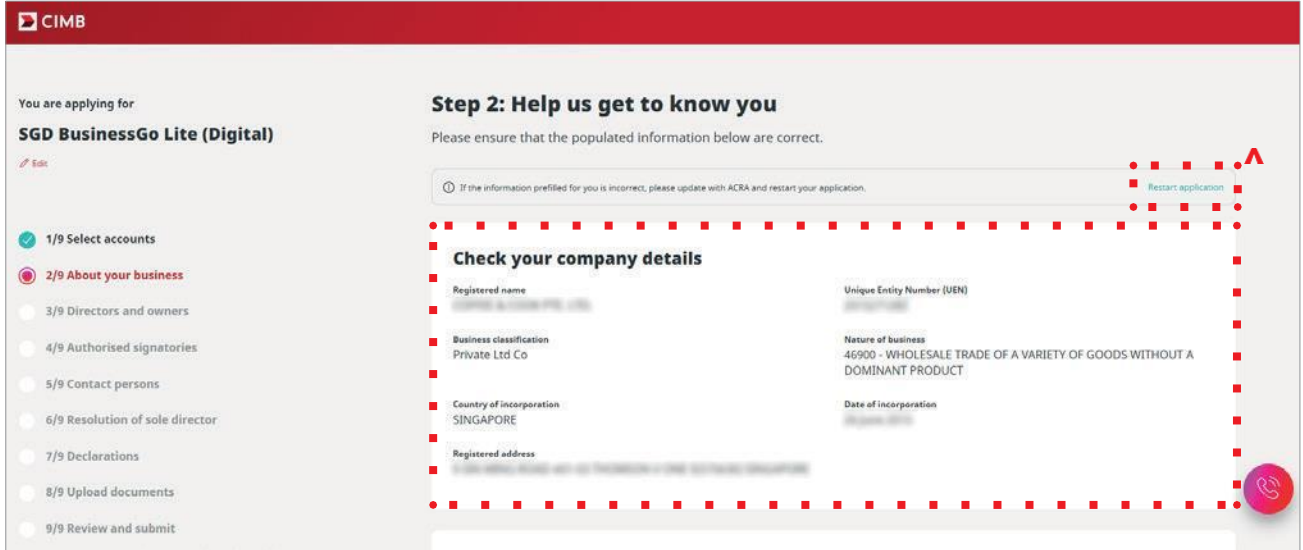
- 1 输入您的 UEN、Corppass ID 号码和密码。

根据您在 Corppass 的设置，您将需要透过手机输入一次性密码或进行双因素认证。



2.2 帮助我们了解您

在这个部分，您公司的详细资料将自动填上。如果信息不正确，请透过 Myinfo 或 ACRA 更新并重新进行申请[^]。



You are applying for
SGD BusinessGo Lite (Digital)

Step 2: Help us get to know you
Please ensure that the populated information below are correct.

☐ If the information prefilled for you is incorrect, please update with ACRA and restart your application. [Restart application](#)

Check your company details

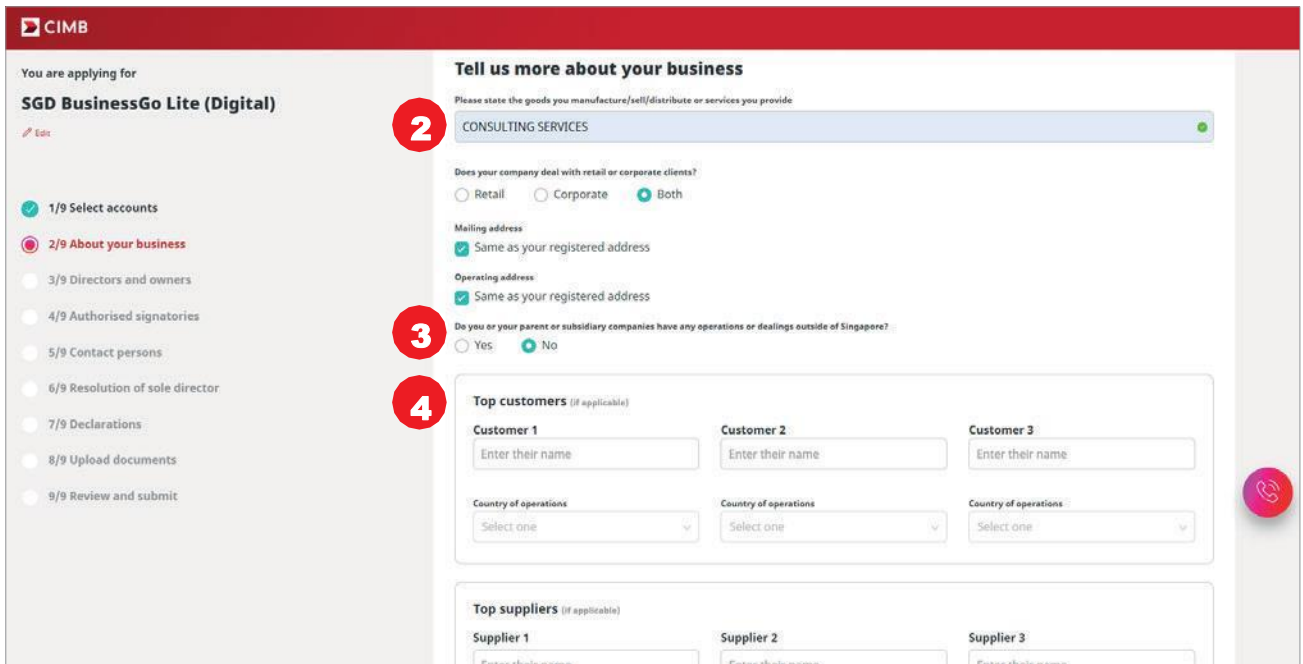
Registered name [Redacted]	Unique Entity Number (UEN) [Redacted]
Business classification Private Ltd Co	Nature of business 46900 - WHOLESALE TRADE OF A VARIETY OF GOODS WITHOUT A DOMINANT PRODUCT
Country of incorporation SINGAPORE	Date of incorporation [Redacted]
Registered address [Redacted]	

2 让我们知道贵公司提供的商品和服务。

3 回答以下问题。

*若地址与注册地址不同，一个新字段会出现供您输入新地址。

4 输入主要客户和供应商名称及其国家（若适用于贵公司，这让我们能够更加了解您的业务）。



You are applying for
SGD BusinessGo Lite (Digital)

Tell us more about your business
Please state the goods you manufacture/sell/distribute or services you provide

2 CONSULTING SERVICES

Does your company deal with retail or corporate clients?
☐ Retail ☐ Corporate ☒ Both

Mailing address
☒ Same as your registered address

Operating address
☒ Same as your registered address

Do you or your parent or subsidiary companies have any operations or dealings outside of Singapore?
☐ Yes ☒ No

3

4 **Top customers (if applicable)**

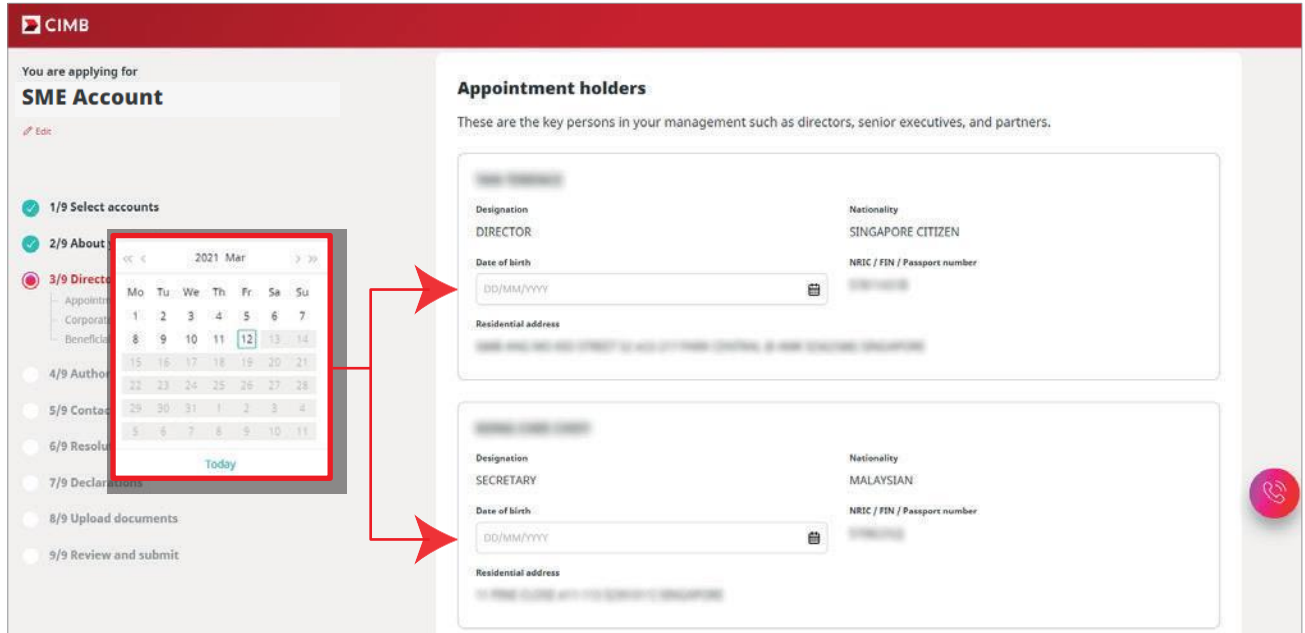
Customer 1	Customer 2	Customer 3
Enter their name	Enter their name	Enter their name
Country of operations Select one	Country of operations Select one	Country of operations Select one

Top suppliers (if applicable)

Supplier 1	Supplier 2	Supplier 3
Enter their name	Enter their name	Enter their name

2.3 董事和业主/受益人

您的董事/业主/公司股东的资料将在此页面自动填上。请验证他们的详细资料并注明他/她的出生日期。



CIMB

You are applying for
SME Account

[Edit](#)

- 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

Appointment holders

These are the key persons in your management such as directors, senior executives, and partners.

Appointment holder 1

Designation: DIRECTOR

Nationality: SINGAPORE CITIZEN

Date of birth: DD/MM/YYYY

NRIC / FIN / Passport number: [Redacted]

Residential address: [Redacted]

Appointment holder 2

Designation: SECRETARY

Nationality: MALAYSIAN

Date of birth: DD/MM/YYYY

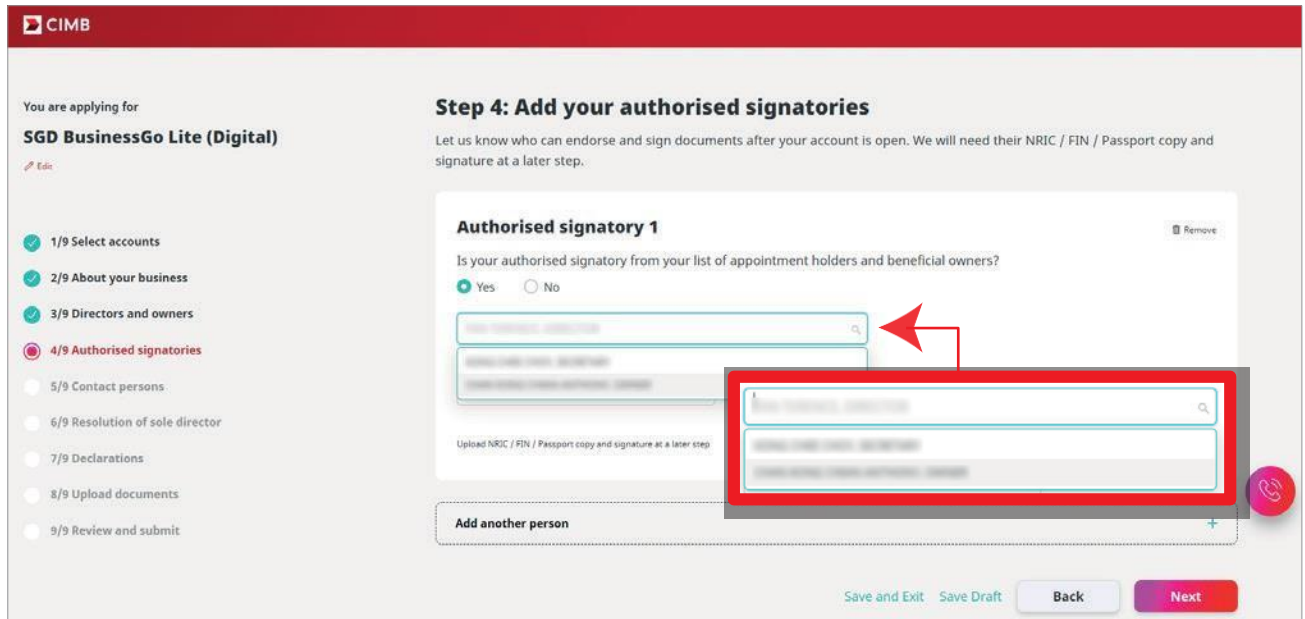
NRIC / FIN / Passport number: [Redacted]

Residential address: [Redacted]

2.4 授权签署人

请让我们知道您的授权签署人是谁。

若授权签署人为董事/业主



CIMB

You are applying for
SGD BusinessGo Lite (Digital)

[Edit](#)

- 1/9 Select accounts
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- 9/9 Review and submit

Step 4: Add your authorised signatories

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

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

☒ Yes ☐ No

Search for appointment holder or beneficial owner

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

Add another person

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

2.5.1 联系人和通知

请提供您联系人的详细资料，以及会收到我们发送的电子邮件或短信通知的首选联系人。

CIMB

You are applying for

SME Account

Edit

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

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.

1.

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

1.

1.

Yes

No

CIMB

You are applying for

SME Account

Edit

1/9 Select accounts

2/9 About your business

3/9 Directors and owners

4/9 Authorised signatories

5/9 Contact persons

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9/9 Review and submit

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

SMS alerts

Receive alerts for transaction amounts above:

Any amount 1,000 5,000 10,000

Specific amount

Save and Exit

Save Draft

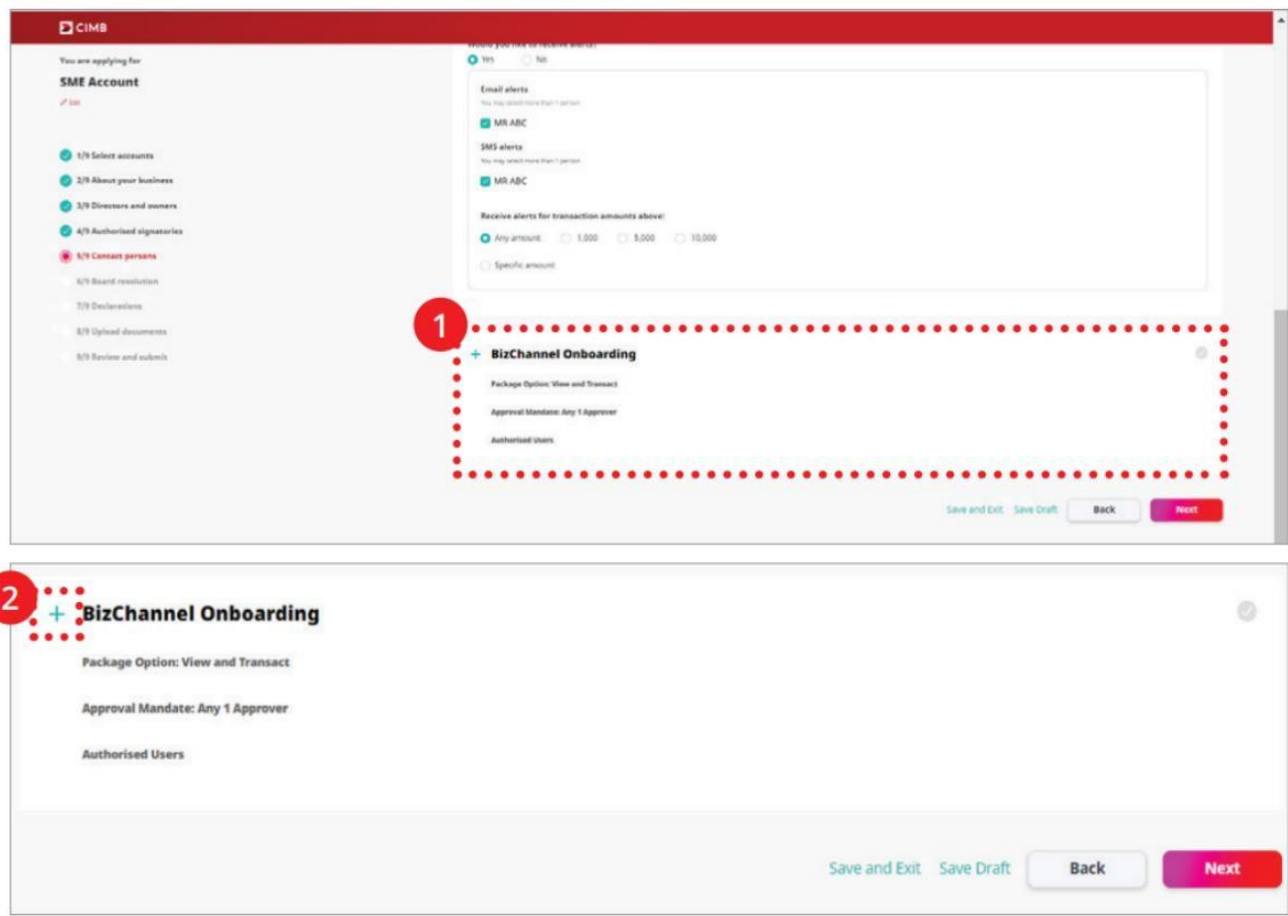
Back

Next

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2.5.2 BizChannel Onboarding

- 1 用户可以在在线账户申请表的第 5/9 步找到此部分。这将使您能够访问互联网，在您方便的时候实时查看您的账户余额、付款、接收资金等。
- 2 单击“+”号以展开该部分。



- ### BizChannel Onboarding

Package Option: View and Transact

Approval Mandate: Any 1 Approver

Authorised Users

	Full Name / Position (as per ID / Passport)	Mobile No.	Email Address	Role (Please tick (✓) if applicable)		
				Viewer	Maker	Approver
1	MR ABC/DIRECTOR	91234567	CIMBTST4@CIMB.COM	☒	☒	☐
2	MR XYZ/DIRECTOR	92345678	CIMBTST4@CIMB.COM	☐	☐	☒
3	Select a person	Enter Mobile Number	Enter Email Address	☐	☐	☐
4	Select a person	Enter Mobile Number	Enter Email Address	☐	☐	☐

Note:

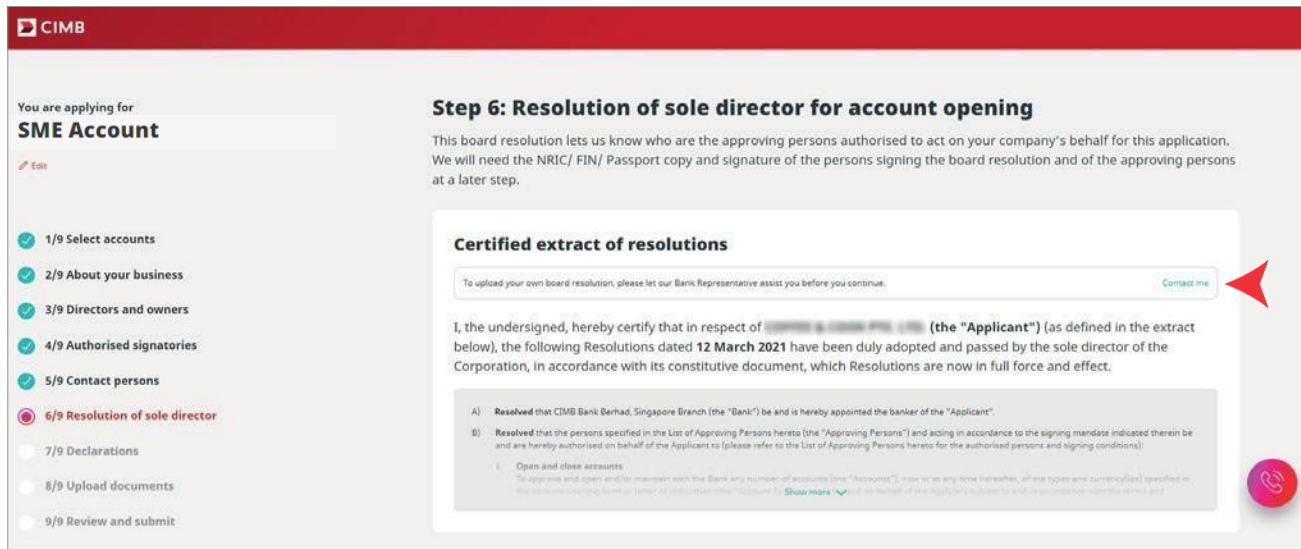
 - A security device will be issued to each User ID stated above.
 - For the Transaction module (under the "Role" column), kindly select minimally 1 Maker and 1 Approver. Please note that separate User IDs are required for the 1 Maker and 1 Approver as individual transactions cannot be created and approved 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.

注意事项:

- 要在 OBCA 申请期间申请其他 BizChannel 用户，请将他们添加为联系人。
- 要在提交 OBCA 申请表后申请额外的 BizChannel 用户，请提交 BizChannel 维护表。

2.6 董事会决议

请查阅我们 CIMB 制定的标准董事会决议并确认您的批准人。若您想使用贵公司的董事会决议，请单击“联系我”按钮。我们将安排一名银行代表与您联系并协助您进行申请。



You are applying for
SME Account

[Edit](#)

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- 8/9 Upload documents
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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 **CIMB Bank Berhad, Singapore Branch** (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.

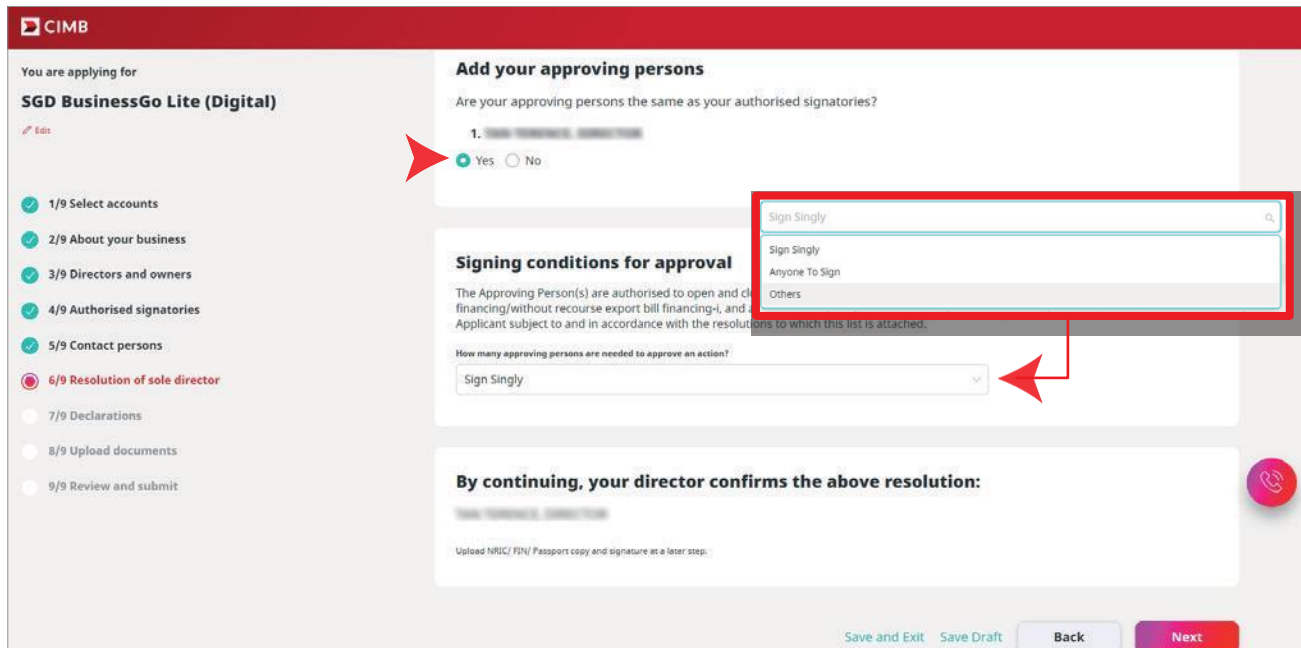
A) Resolved that CIMB Bank Berhad, Singapore Branch (the "Bank") be and is hereby appointed the banker of the "Applicant".

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 authorized on behalf of the Applicant to (please refer to the List of Approving Persons hereto for the authorized persons and signing conditions):

1. 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 currencies specified in the account opening form or forms at the end of this resolution on behalf of the Applicant subject to and in accordance with the terms and

选择您的批准人并标注您帐户的签署条件。



You are applying for
SGD BusinessGo Lite (Digital)

[Edit](#)

- 1/9 Select accounts
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- 7/9 Declarations
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- 9/9 Review and submit

Add your approving persons

Are your approving persons the same as your authorised signatories?

1. **Yes** ☒ Yes ☐ No

Signing conditions for approval

The Approving Person(s) are authorised to open and close accounts (the "Accounts"), now or at any time hereafter, of the types and currencies specified in the account opening form or forms at the end of this resolution 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?

Sign Singly

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](#)

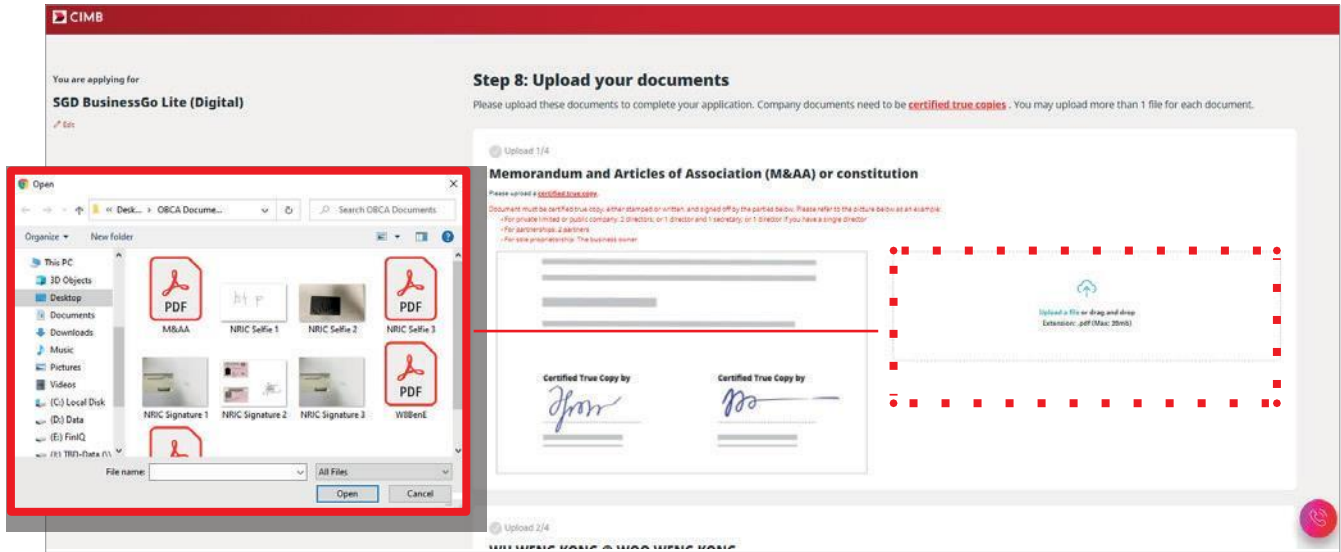
2.7 声明

就税收居民身份、控权人、客户和可持续发展尽职调查、遵守国际法进行声明。

2.8 上传文件

上传多份文件如身份证明文件和电子签名（董事、批准人、授权签署人和最终受益人）、组织章程大纲和章程、FATCA 表格（若适用）

注：新加坡公民和居民需使用身份证、非新加坡公民则使用护照副本和住址证明



 核证副本文件的上传指南：

文件	私人有限公司	合资公司	独资公司
核证副本¹ 公司组织大纲和组织章程 (M&AA) 请参阅下面的示例	√ 由下列代表签署 • 两名董事；或 • 一名董事和一名秘书； 或 • 一名董事（若只有一位董事）		
核证副本¹ 合资协议 请参阅下面的示例		√ 由两名合伙人签署	

私人有限公司



步骤一

将 **M&AA** 提交给银行之前，需由两名董事（或一名董事 + 一名秘书）认证为核证副本



步骤二

替两名签署人在 **M&AA** 文件的第一页底部盖上或写上“认证为核证副本”字样

步骤三

请两名签署人签名（如图所示）



步骤四

上传此 **M&AA** 核证副本（**PDF** 格式）一份，作为申请的一部分



核证副本的文件样本

 身份证明文件的上传指南：

文件	私人有限公司	合资公司	独资公司
身份证/FIN/护照副本 ² 和签名样本 请参阅下面的示例	✓ • 全体董事 • 所有授权签署人 • 所有控权人（若适用于贵公司） • 所有最终受益人 • 所有批准人	✓ • 所有授权签署人 • 所有合伙人（适用于合伙实体） • 所有批准人	✓ • 所有授权签署人 • 独资公司的所有业主 • 所有批准人
上面所有提交的身份证/护照图像 请参阅下面的示例	✓	✓	✓

身份证或护照副本与签名(JPEG, PNG 格式)

身份证背面或护照副本（图像的左边）和签名（图像的右边）。



身份证背面

签名

带有身份证的图像(JPEG, PNG 格式)

将身份证或护照正面拿在自己右边的照片。
照片格式必须是横向的。



公民或居民 - 带有身份证的图像



外国人 - 带有护照的图像

¹核证副本是正本文件的副本，由以下人员盖章或签署，并带有“核证副本”字样，以证明该副本文件是真实可信的：

- 私人有限公司或公众公司：两名董事；或一名董事和一名秘书；或一名董事，如果您只有一位董事
- 合资公司：两名合伙人
- 独资公司：公司所有人

²新加坡公民和居民需使用身份证、非新加坡公民则使用护照

2.9 查阅与提交

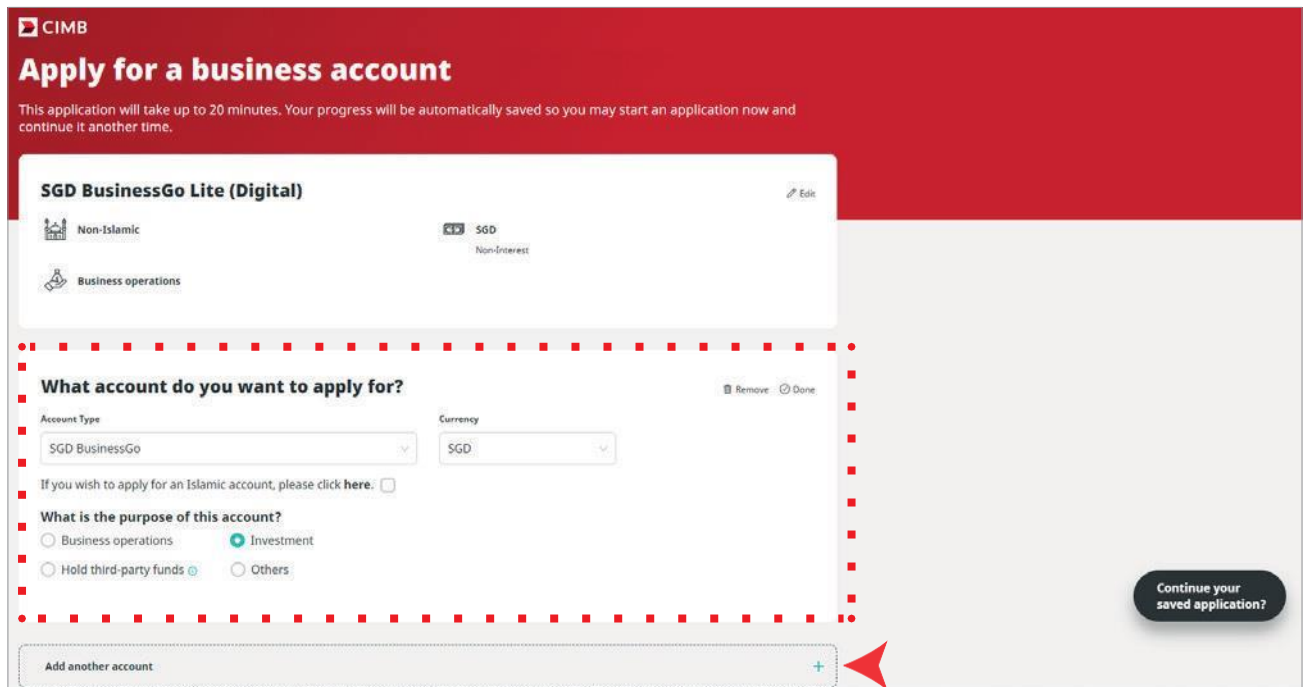
提交之前，请在此处查阅您的申请摘要。申请成功后，您将收到一封确认电子邮件。

单击每个步骤以进行查阅

其他

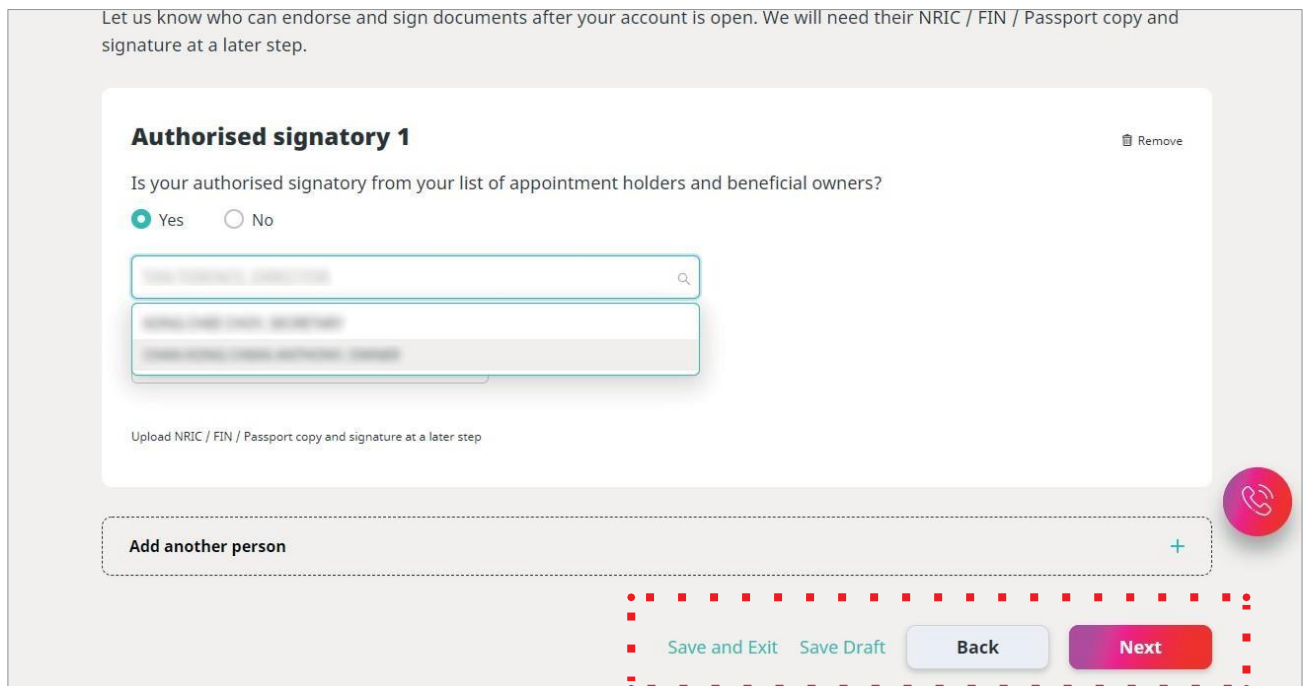
3.1 申请多个账户

您可在一次申请中最多开启六个帐户。



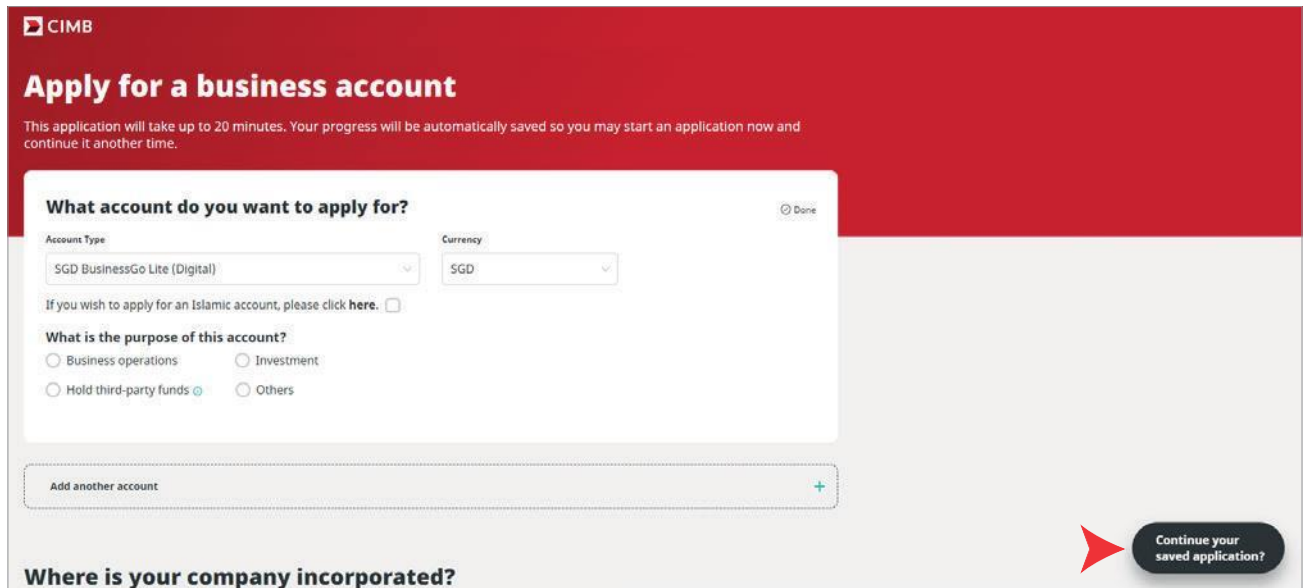
3.2 保存申请

想要退出时，您可保存您的申请，并在三十天内回到上次中断的地方继续。



3.3 恢复已保存的申请

恢复已保存的申请让您从现有申请中，您退出的地方继续。您可在开始进行申请后的三十天内恢复申请。



CIMB

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.

What account do you want to apply for? Done

Account Type: SGD BusinessGo Lite (Digital) Currency: SGD

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

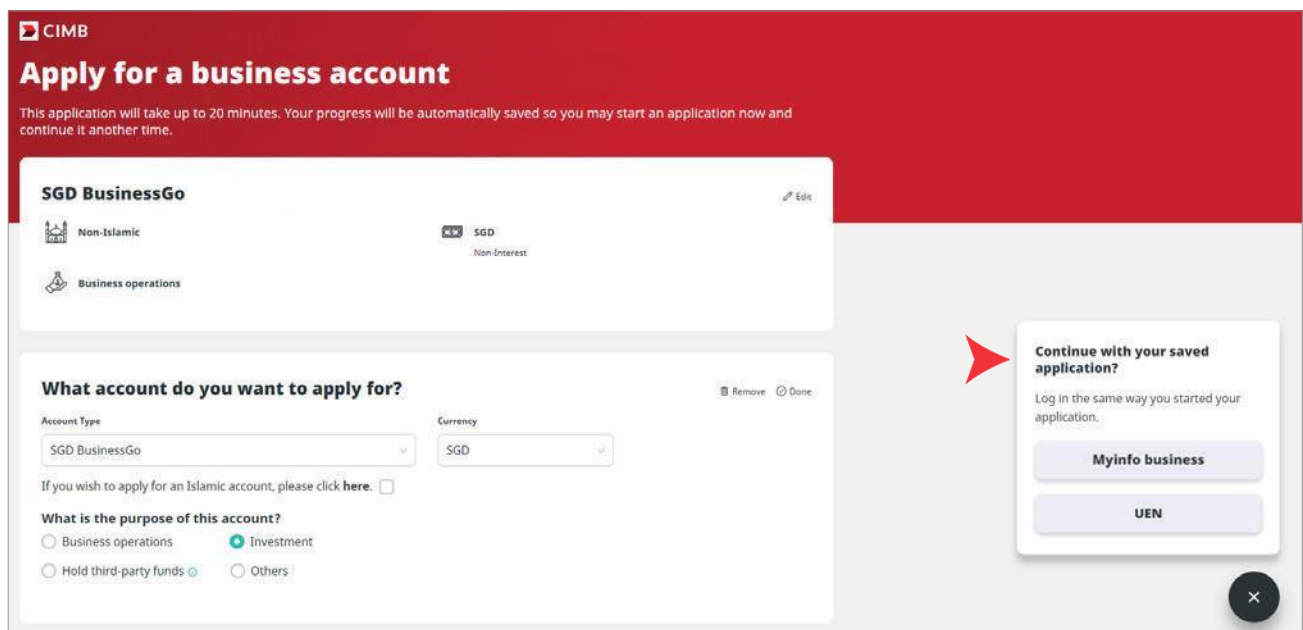
What is the purpose of this account?

☐ Business operations
 ☐ Investment
 ☐ Hold third-party funds
 ☐ Others

[Add another account](#) +

Where is your company incorporated?

[Continue your saved application?](#)



CIMB

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

Continue with your saved application?

Log in the same way you started your application.

[Myinfo business](#)

[UEN](#)

×



CIMB

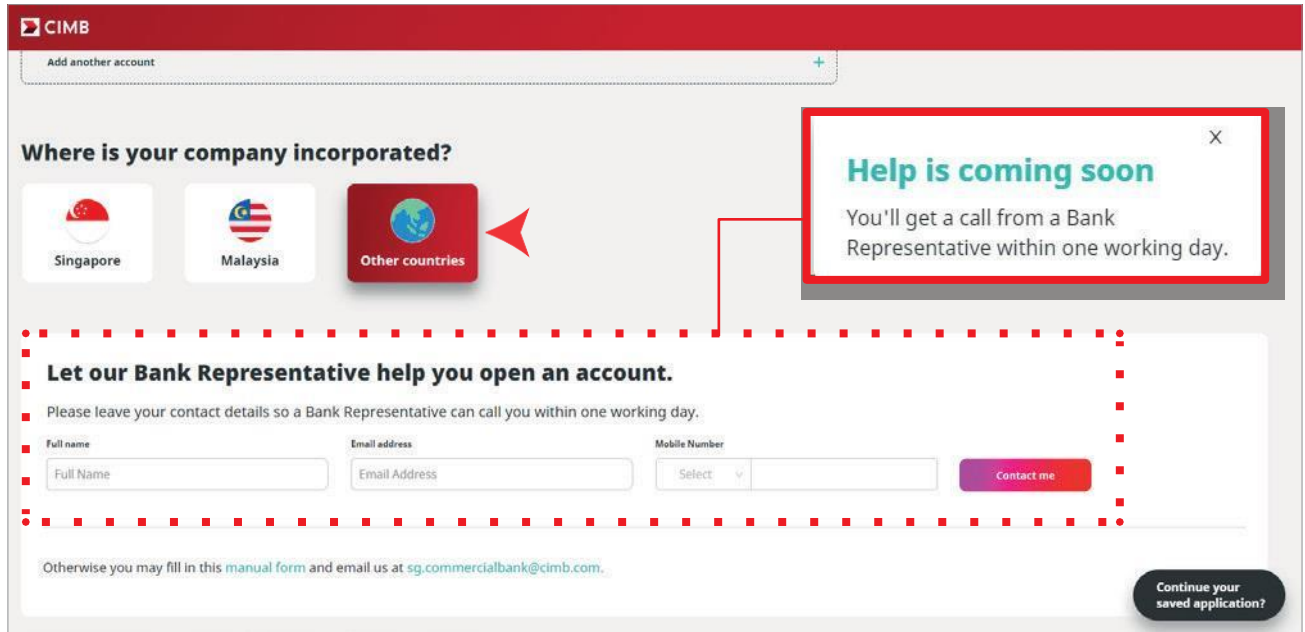
Continue your application

Log in with your UEN

[Next](#)

3.4 替新加坡和马来西亚以外的公司申请账户

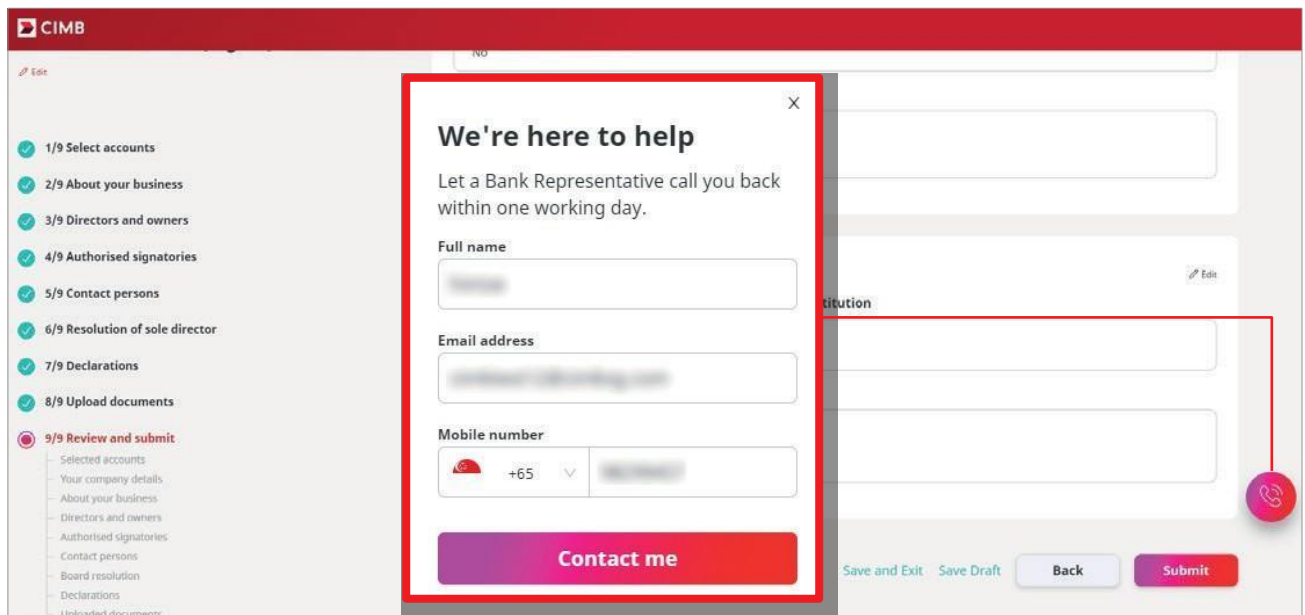
若您的公司在新加坡和马来西亚以外的国家注册，请留下您的联系方式，让我们的银行代表协助您进行申请。



The screenshot shows the CIMB website interface. At the top, there's a red header with the CIMB logo. Below it, a navigation bar includes "Add another account" with a plus icon. The main content area is titled "Where is your company incorporated?" and features three buttons: "Singapore", "Malaysia", and "Other countries". The "Other countries" button is highlighted with a red arrow. To the right, a red-bordered box contains the text "Help is coming soon" and "You'll get a call from a Bank Representative within one working day." Below this, a dashed red box encloses a section titled "Let our Bank Representative help you open an account." which includes the instruction "Please leave your contact details so a Bank Representative can call you within one working day." and a form with fields for "Full name", "Email address", and "Mobile Number". A "Contact me" button is next to the form. At the bottom, there's a link to a "manual form" and an email address "sg.commercialbank@cimb.com.". A "Continue your saved application?" button is in the bottom right corner.

3.5 联系客户经理

若您在申请过程中需要我们银行代表的帮助，请点击呼叫图标。 请将您的详细资料填写在出现的弹出窗口，以便我们可以联系您。我们将在一天内给您回电。



The screenshot shows the CIMB website interface with a "We're here to help" popup window. The popup contains the text "Let a Bank Representative call you back within one working day." and a form with fields for "Full name", "Email address", and "Mobile number". A "Contact me" button is at the bottom of the popup. In the background, the website shows a progress bar on the left with steps 1/9 to 9/9. Step 9/9, "Review and submit", is currently selected. The main content area has a form with fields for "Full name", "Email address", and "Mobile number". A "Contact me" button is at the bottom of the form. A red arrow points from the "Contact me" button in the background form to the "Contact me" button in the popup.

词汇表

关键词的词典：

新加坡会计和企业管理局 (ACRA) 是新加坡商业实体的国家监管机构，并有新加坡所有商业实体的资料库

马来西亚公司委员会 (SSM) 是根据国会法令成立的法定机构，负责监管马来西亚的公司和商业事务

机构识别号码 (UEN) 是新加坡商业实体的标准识别号码，一般由 ACRA 颁发

Myinfo Business 是新加坡政府推出的一项服务，旨在使企业能够管理资料，让网上交易更简单

Corppass 是一种适用于企业和商业实体的企业电子身份，是授权人员在 MyInfo Business 上的登录详细信息

回教存款 仅限于为符合伊斯兰教法的企业提供资金。涉及猪肉、酒精和赌博等相关企业排除在外

董事会决议 是记录公司事务相关决定所需的文件，例如银行开户

组织章程大纲和章程细则 (M&AA) 是指公司的章程。此文件包含公司结构的信息并对于公司必须遵守的规则进行定义