



Online Account Application

USER GUIDE

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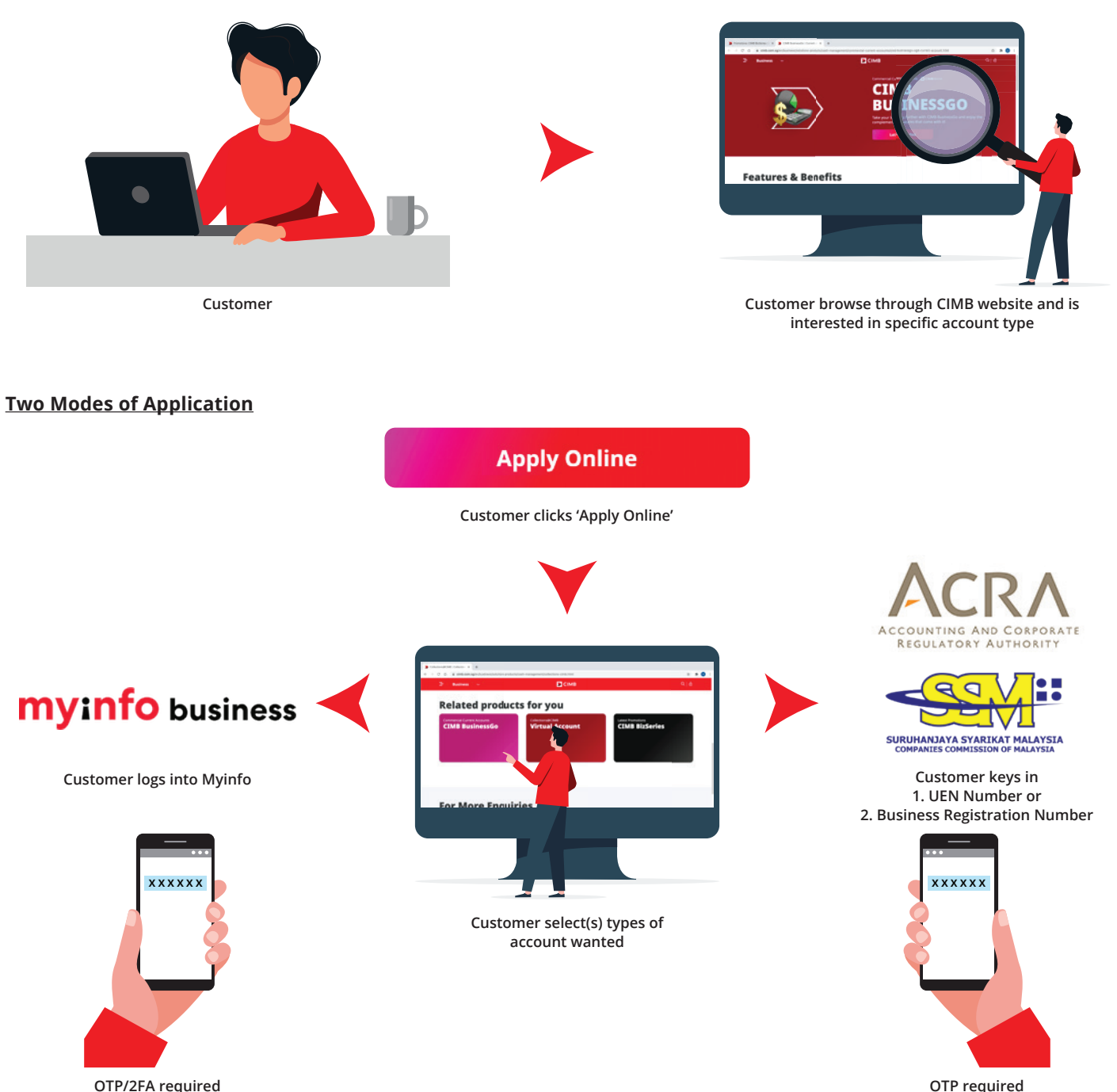
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Online Account Application Platform

1.0 About

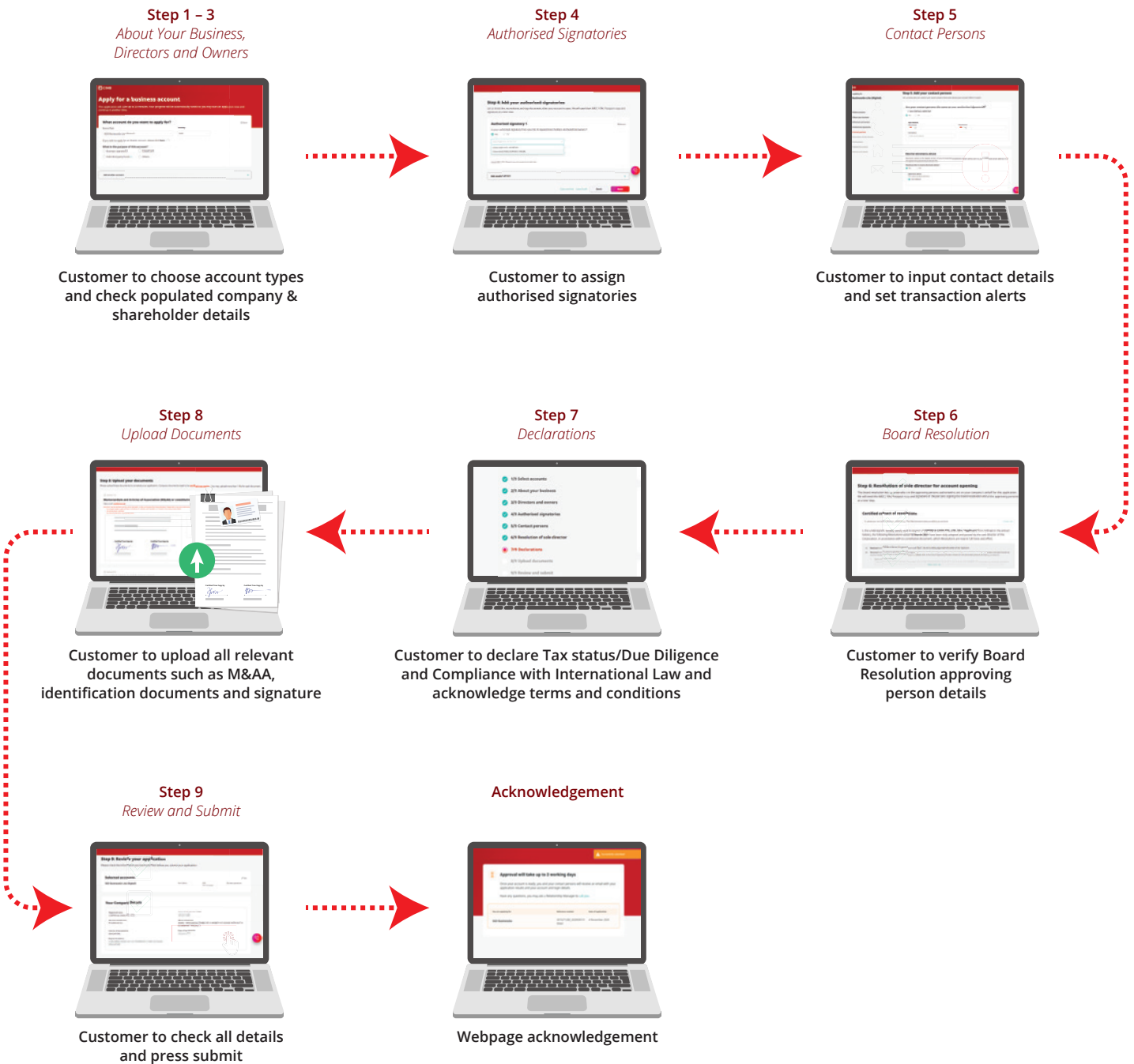
CIMB's online account application platform aims to make on-boarding of SME clients more convenient and efficient by eliminating the need for trips to branches for submission of documents, verification of signatories, etc. All this will aim to digitize the whole current paper-based process and ultimately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

1.01 Flowchart



Application Process

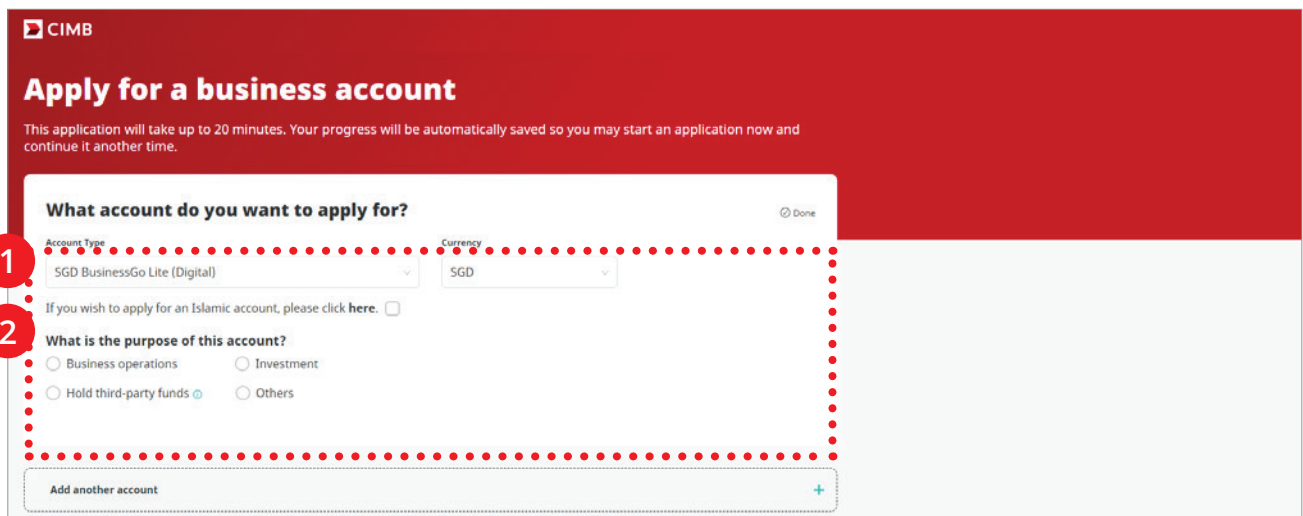
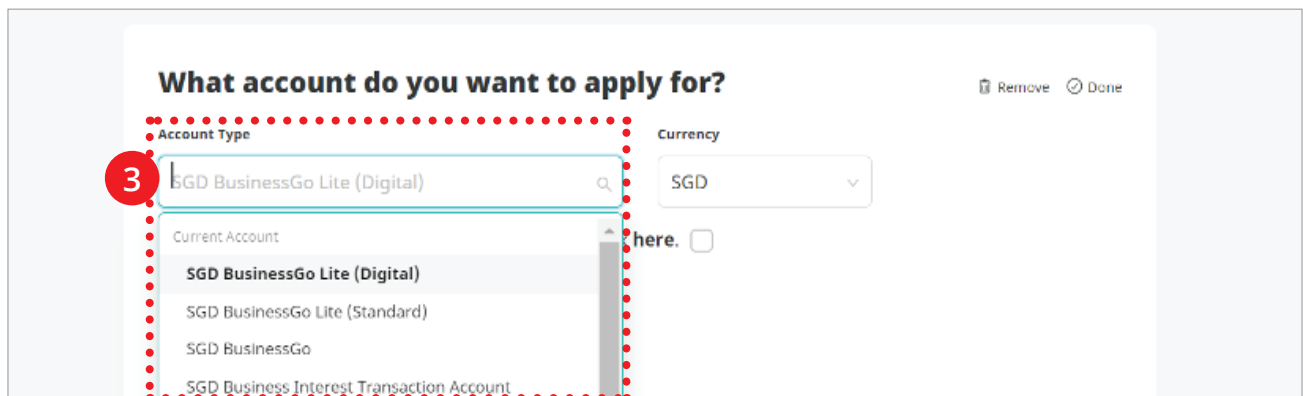
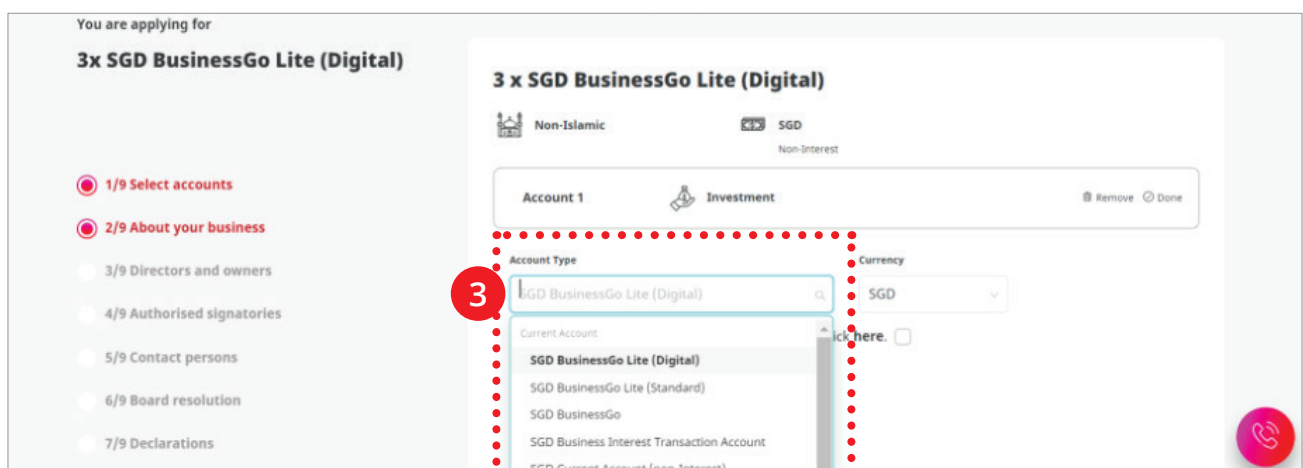
There are 2 modes of application and 9 steps to complete for an account application, summarized below:



Starting An Application

2.0 Choosing Account Type

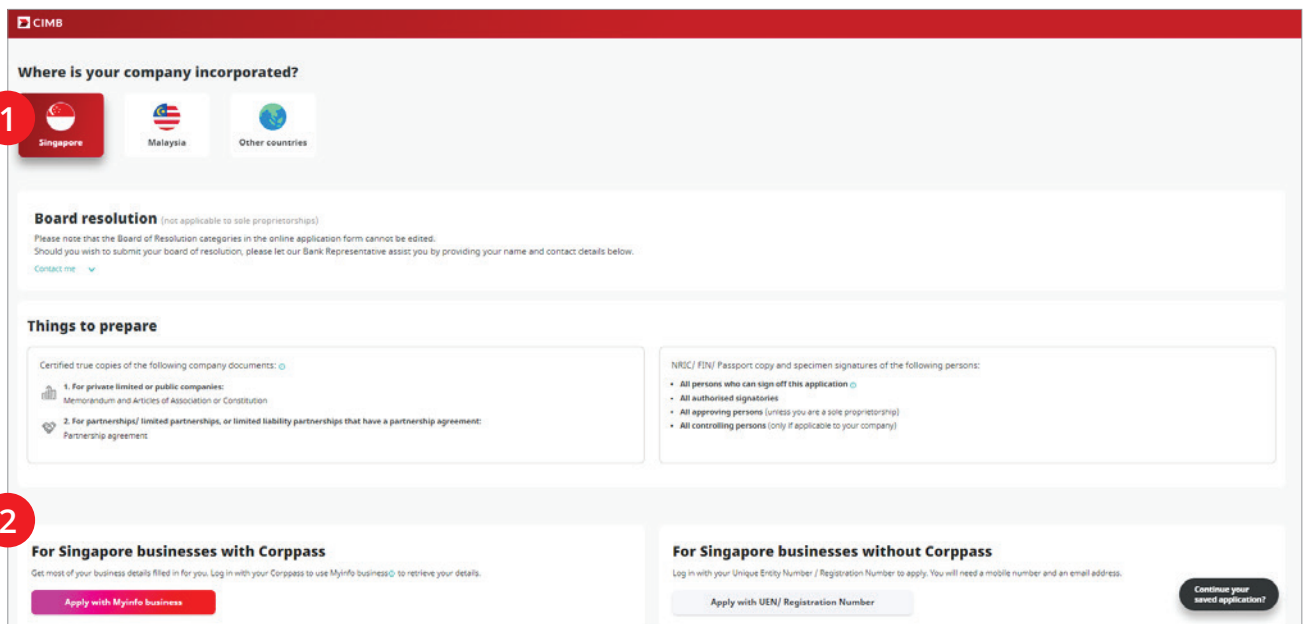
- 1 Browse our website and select the account which you wish to apply for and click "Apply Online".
- 2 Select the purpose of the account. You may select up to 10 accounts.
For the subsequent accounts, select the Account Type and Currency.
- 3 Users will be able to select the preferred account type prior to signing in via UEN and also during the filling up of the application form.

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.



CIMB

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: [View](#)

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 [View](#)
- All authorised signatories
- All approving persons (unless you are a sole proprietorship)
- All controlling persons (only if applicable to your company)

2

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](#)

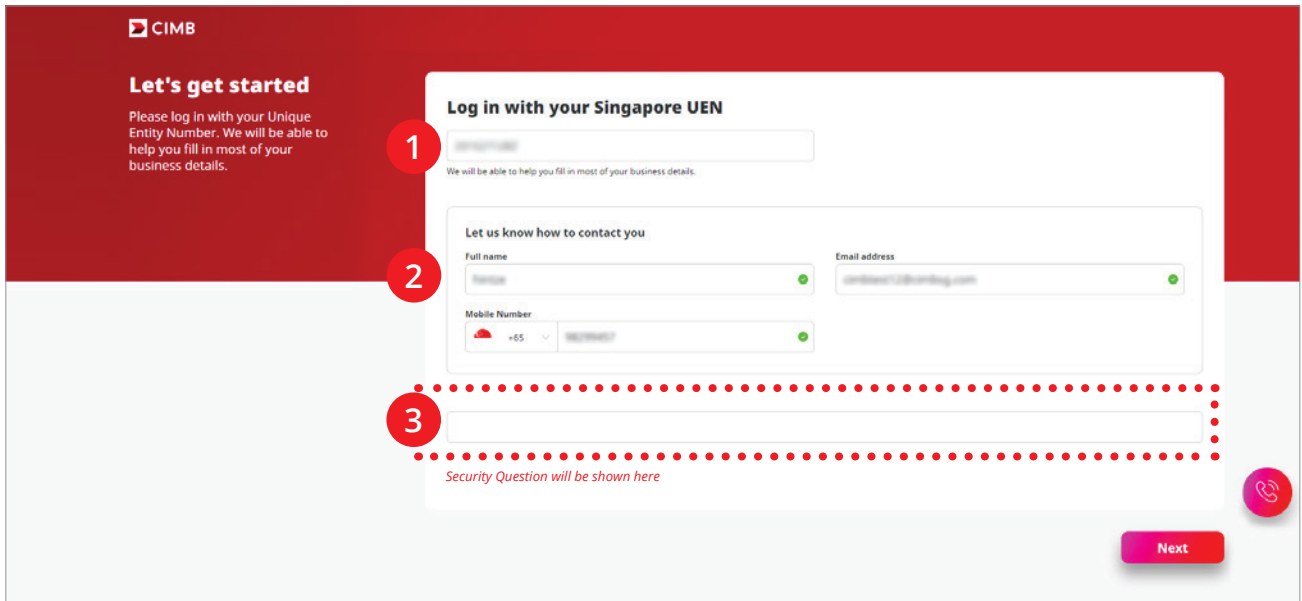
For Singapore businesses without Corppass
Log in with your Unique Entity Number / Registration Number to apply. You will need a mobile number and an email address.
[Apply with UEN/ Registration Number](#)

[Continue your saved application?](#)

2.11 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.



CIMB

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

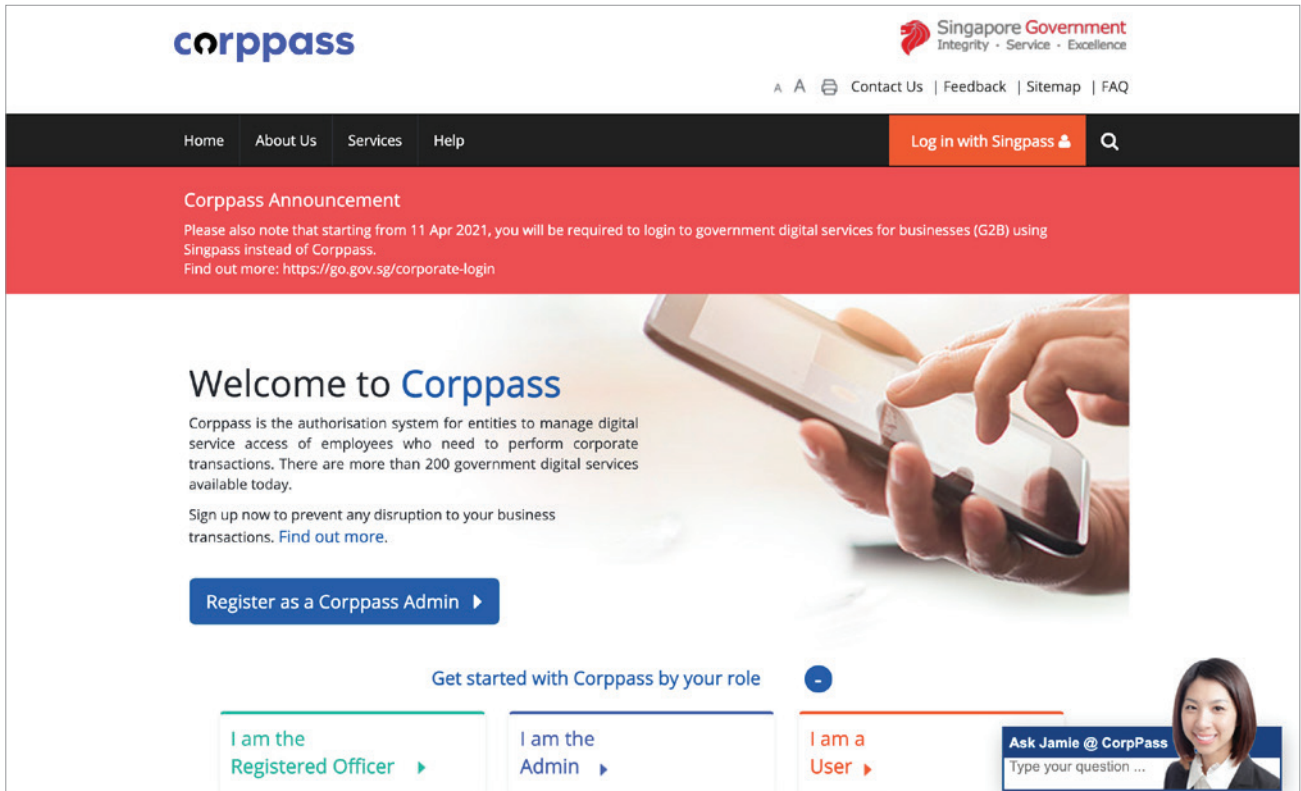
Next

2.12 Applying through Myinfo business

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

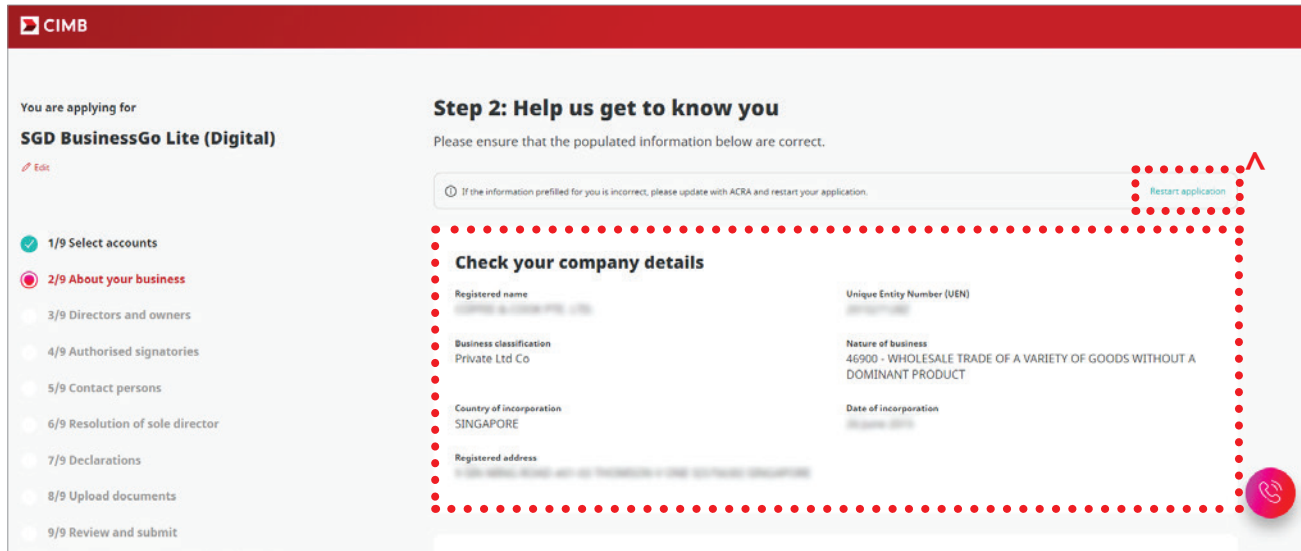
- 1 Enter in your UEN, Corppass ID and Password.

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



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[^].

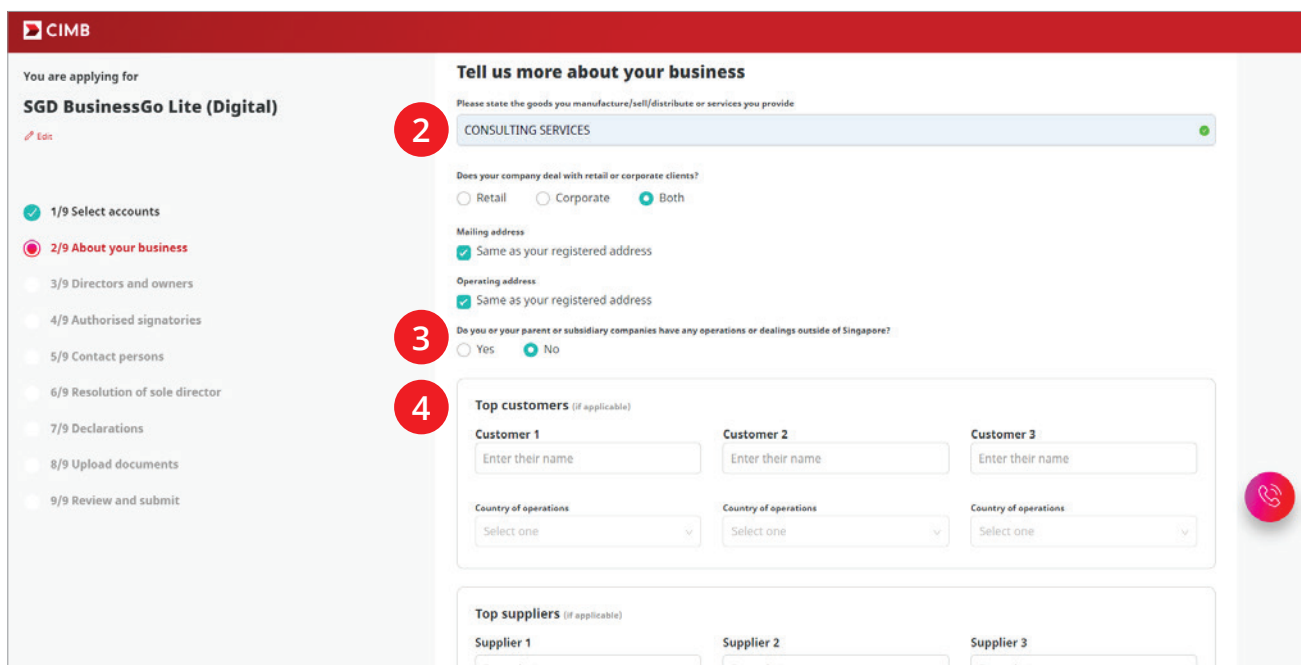


2 Provide us with the goods and services that your company provides.

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.

You are applying for
SGD BusinessGo Lite (Digital)

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
Residential address: [Redacted]

Appointment holder 2
Designation: SECRETARY
Nationality: MALAYSIAN
Date of birth: DD/MM/YYYY
Residential address: [Redacted]

2.4 Authorised Signatories

Let us know who your authorised signatories are.

For Authorised Signatories that are directors/owners

You are applying for
SGD BusinessGo Lite (Digital)

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 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 field]
[Redacted]
[Redacted]
Upload NRIC / FIN / Passport copy and signature at a later step
Add another person
Save and Exit Save Draft Back Next

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

1

Signing conditions

Other (Grouping and signing limits)


Any One

Any Two Jointly

Other (Grouping and signing limits)

2.5 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.



You are applying for

SGD BusinessGo Lite (Digital)

[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. [New](#) [Existing](#) [Delete](#)

☒ Yes ☐ No

Office Number

 +65

Mobile Number

 +65

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

[New](#) [Existing](#) [Delete](#)



You are applying for

SGD BusinessGo Lite (Digital)

[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

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

☒ [New](#) [Existing](#) [Delete](#)

SMS alerts

You may select more than 1 person

☒ [New](#) [Existing](#) [Delete](#)

Receive alerts for transaction amounts above:

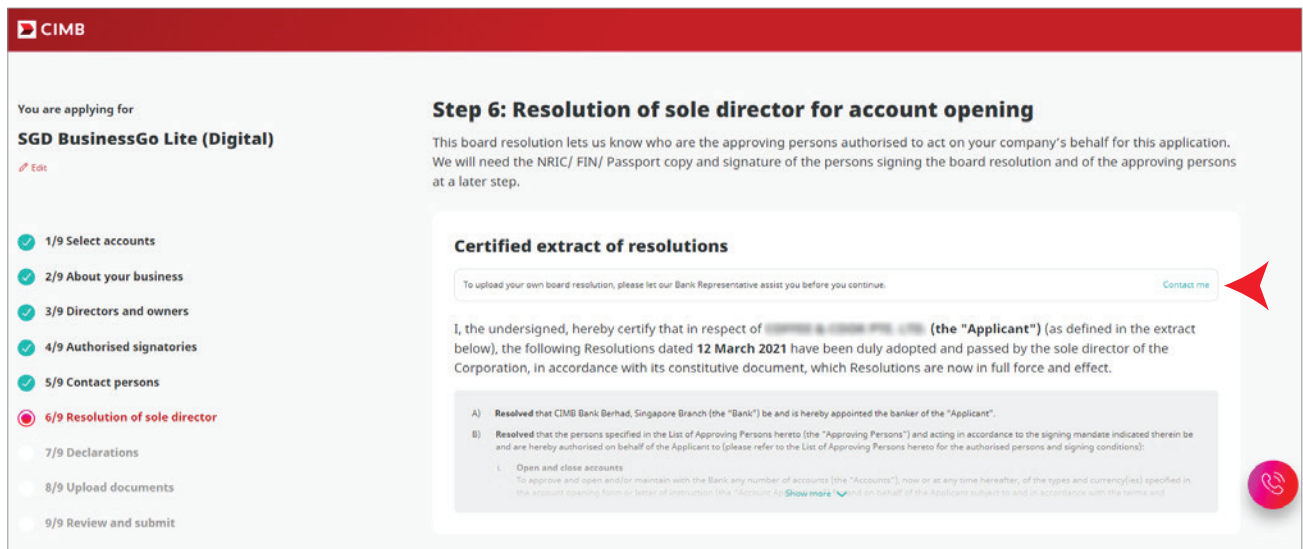
☒ Any amount ☐ 1,000 ☐ 5,000 ☐ 10,000

☐ Specific amount

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

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.



CIMB

You are applying for
SGD BusinessGo Lite (Digital)

[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 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.

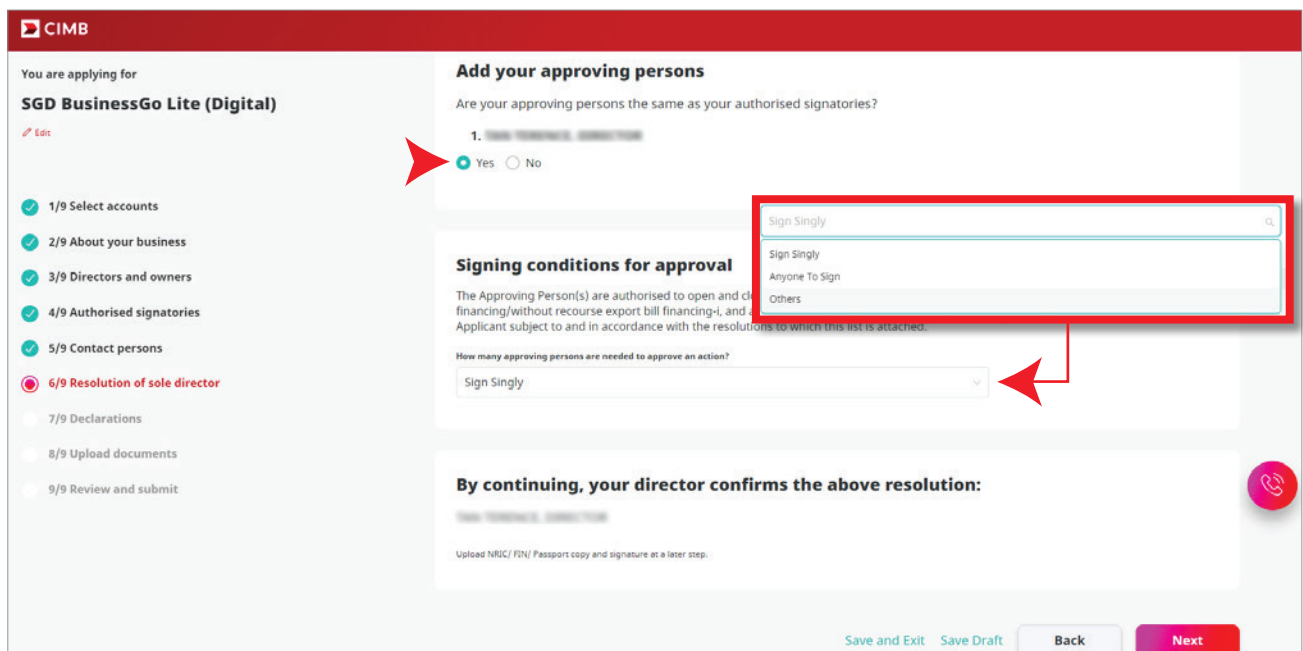
A) Resolved that CIMB Bank Berhad, Singapore Branch (the "Bank") be and is hereby appointed the banker of the "Applicant".

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):

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 currency(ies) specified in the account opening form or letter of instruction (the "Account Ag") [Show more](#) and on behalf of the Applicant subject to and in accordance with the terms and

[Contact me](#)

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



CIMB

You are applying for
SGD BusinessGo Lite (Digital)

[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

Add your approving persons

Are your approving persons the same as your authorised signatories?

1. [View Terms and Conditions](#)

☒ Yes ☐ No

Signing conditions for approval

The Approving Person(s) are authorised to open and close accounts/without recourse export bill financing-I, and 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:


[View Terms and Conditions](#)

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").



You are applying for
SGD BusinessGo Lite (Digital)

[Edit](#)


1/9 Select accounts

1 Add your approving persons

Are your approving persons the same as your authorised signatories?

1. [View authorised signatories](#)

☒ Yes ☐ No

Add another person 

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

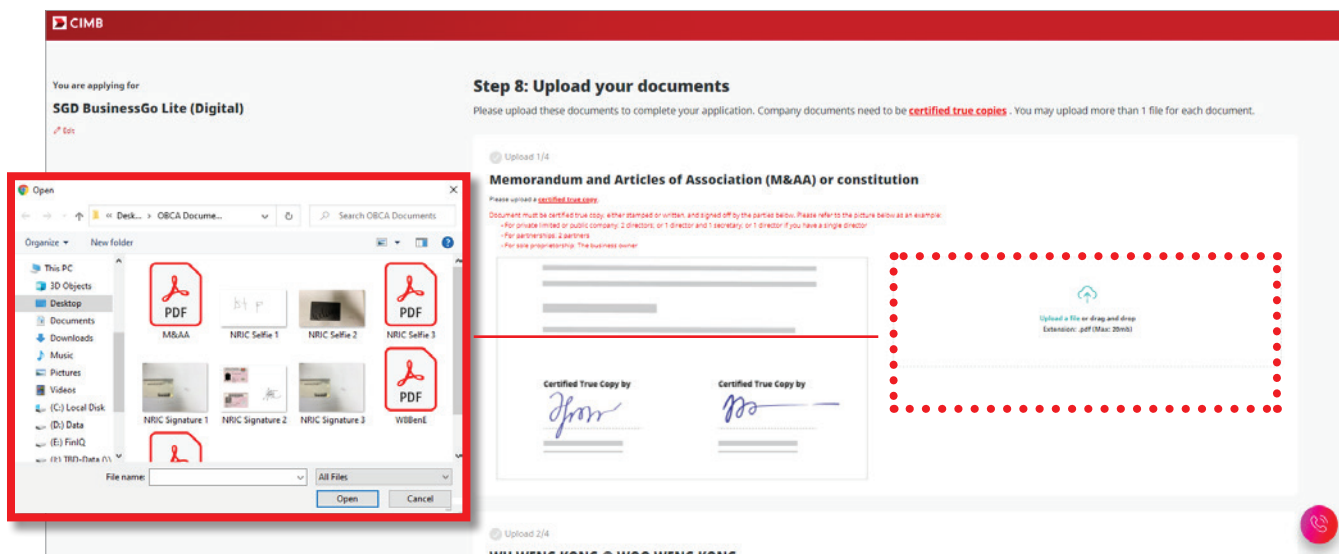
2.7 Declarations

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	Private Limited Company	Partnership	Sole Proprietorship
Certified true copies¹ Memorandum and Articles of Association or Constitution <i>See below for sample</i> Please ensure that the M&AA/Constitution document is a Word-converted PDF copy	✓ To be signed by <ul style="list-style-type: none"> • 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	

Private Limited Company



Step 1

M&AA needs to be Certified True Copy by 2 directors (or 1 director + 1 secretary) before submission to the bank

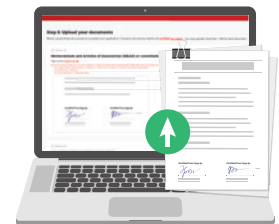


Step 2

'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	Private Limited Company	Partnership	Sole Proprietorship
NRIC/Passport copy² and specimen signatures <i>See below for sample</i>	✓ <ul style="list-style-type: none"> • All directors • 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
Image with NRIC/Passport for ALL NRIC/Passport submitted above <i>See below for sample</i>	✓	✓	✓

NRIC with Signature

Back of NRIC (left of image) and Signature (right of image).



Back of NRIC

Signature

Image with NRIC

An image of yourself holding the front of your NRIC or passport on your right.

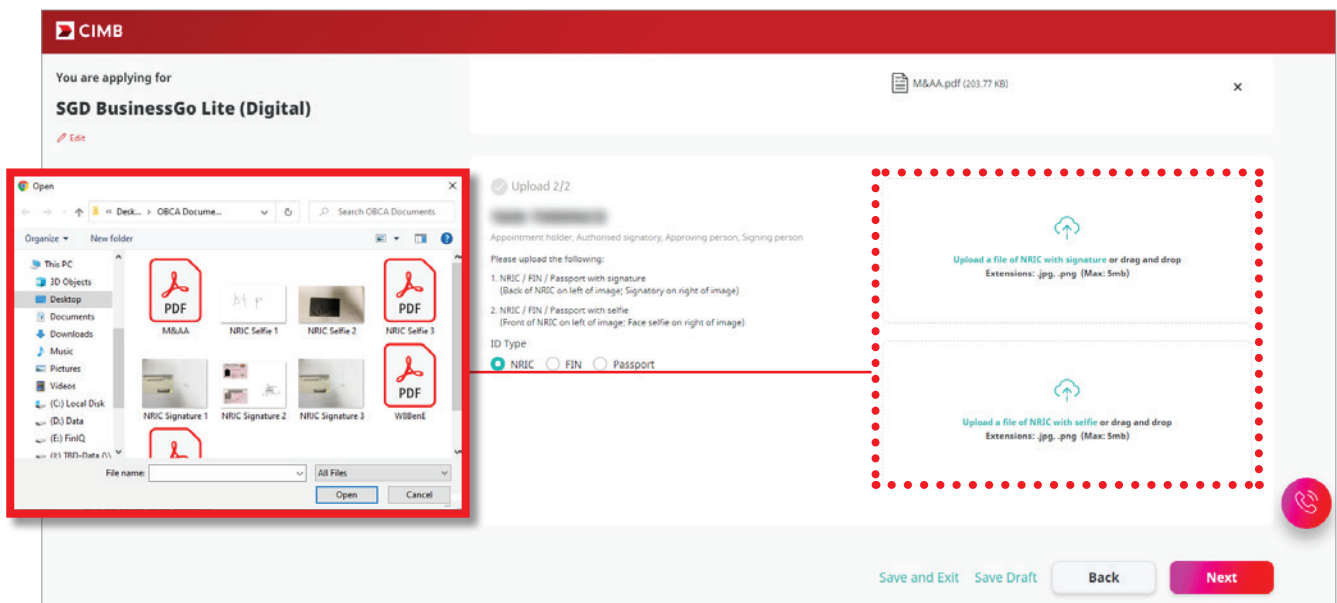
Image must be in a landscape format.



For citizens or residents - Image with NRIC



For foreigners - Image with Passport



¹A 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:

- For Private Limited or Public Company: 2 directors; or 1 director and 1 secretary; or 1 director if you have a single director
- For Partnerships: 2 partners
- For Sole Proprietorship: The business owner

²NRIC for Singapore Citizens and residents or 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

CIMB

You are applying for
SGD BusinessGo Lite (Digital)
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

- Selected accounts
- Your company details
- About your business
- Directors and owners
- Authorised signatories
- Contact persons
- Board resolution

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

Selected accounts
SGD BusinessGo Lite (Digital)
Non-Islamic
SGD
(Non-Interest)
Business operations

Your Company Details

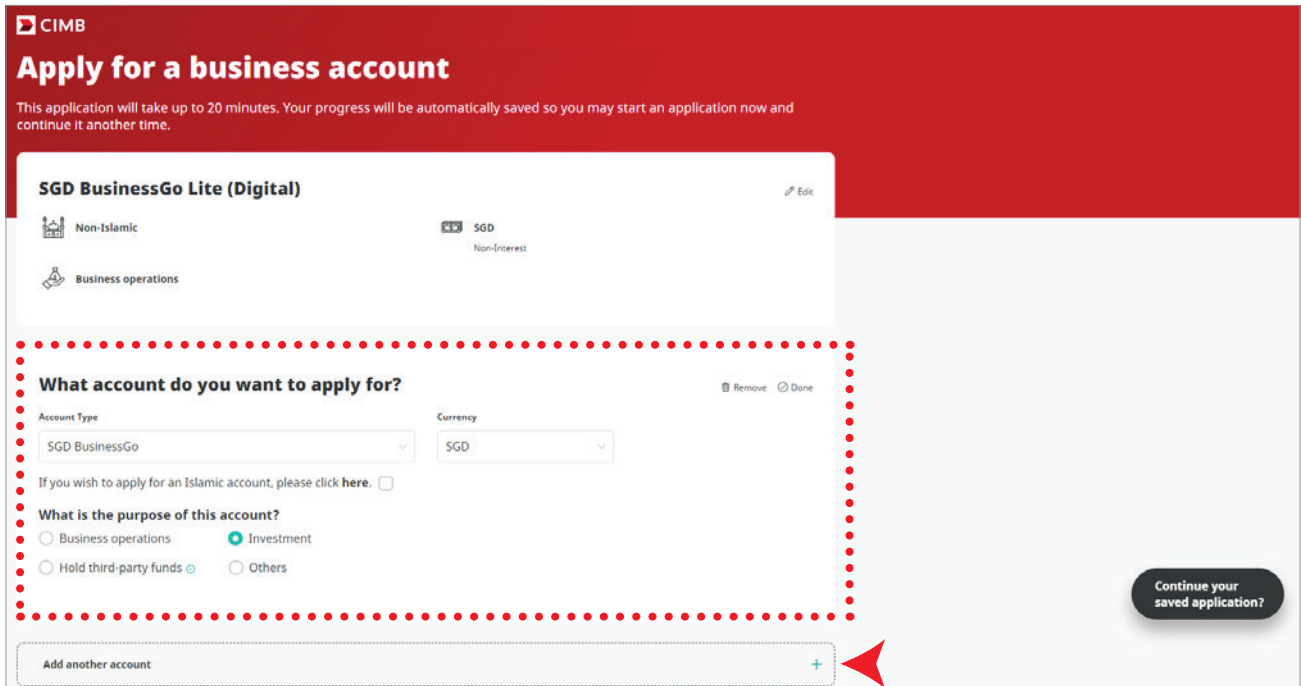
Registered name SINGAPORE TRADING CO., LTD.	Unique Entity Number (UEN) XXXXXXXXXXA
Business classification Private Ltd Co	Nature of business 46900 - WHOLESALE TRADE OF A VARIETY OF GOODS WITHOUT A DOMINANT PRODUCT
Country of incorporation SINGAPORE	Date of incorporation 20 June 2015
Registered address 100 North Bridge Road #10-01 Singapore 079160	

About your business

Miscellaneous

3.1 Applying For Multiple Accounts

You may open up to 10 accounts in an 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 Lite (Digital) 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?

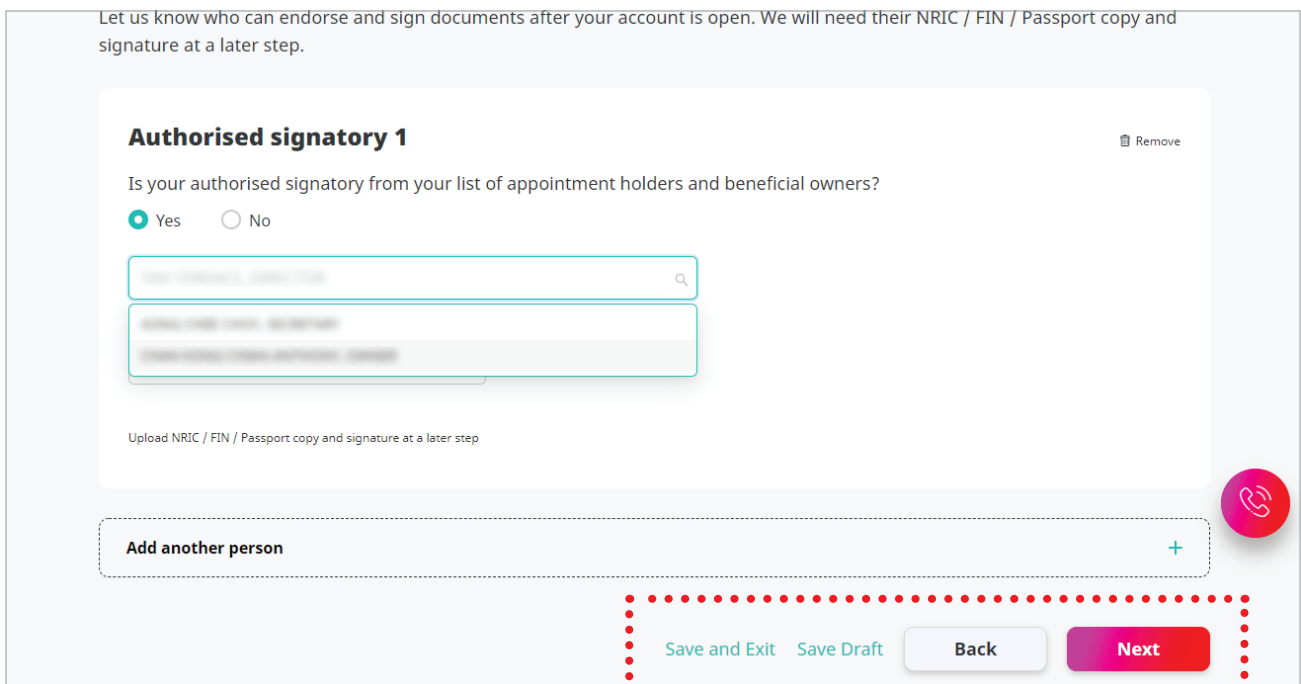
☐ Business operations ☒ Investment ☐ Hold third-party funds ☐ Others

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.



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?

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?



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 Lite (Digital)

Non-Islamic

SGD

Business operations

Non-Interest

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

×



Continue your application

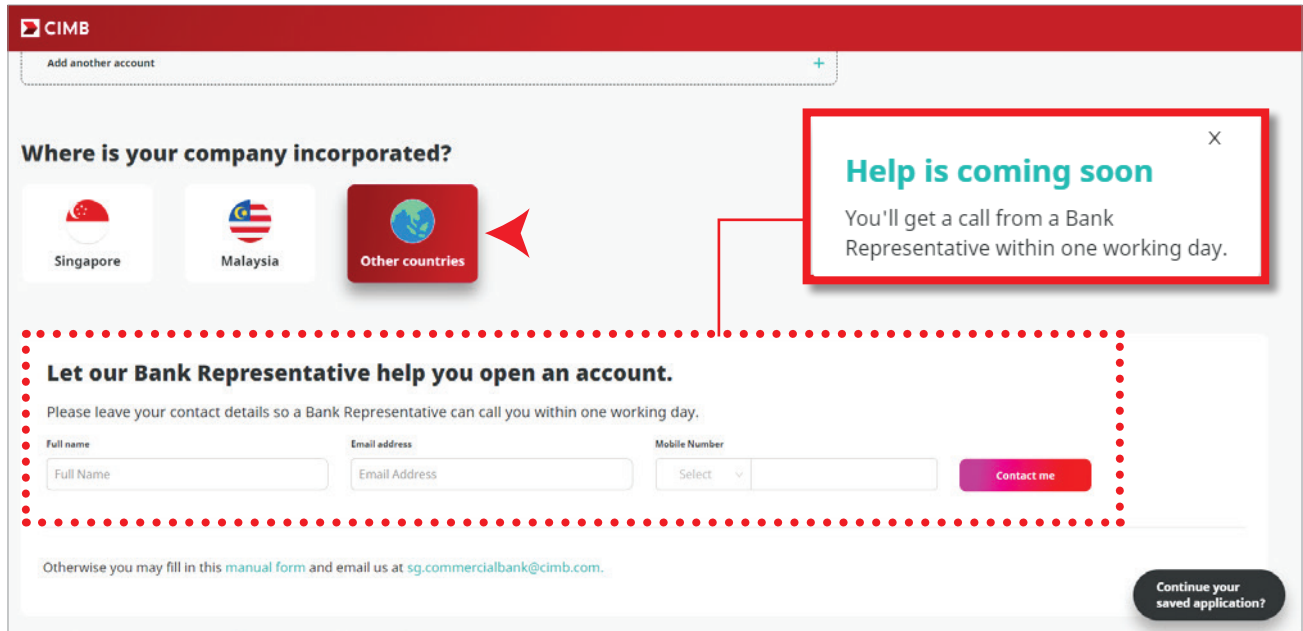
Log in with your UEN

Enter your UEN

Next

3.4 Applying For Accounts For Companies Outside SG and MY

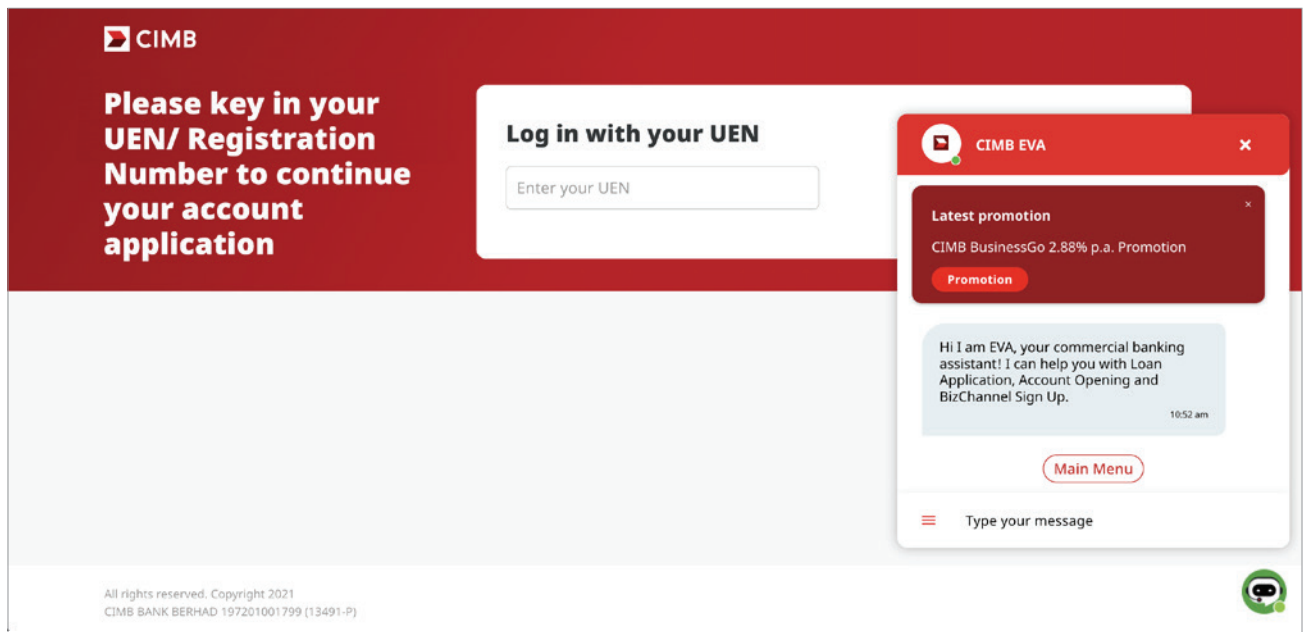
For companies incorporated outside Singapore and Malaysia, you can leave your contact details for our Bank Representative to assist you with your application.



The screenshot shows the CIMB website interface for applying for an account. At the top, there's a red header with the CIMB logo and a link to "Add another account". Below the header, a section titled "Where is your company incorporated?" features three buttons: "Singapore", "Malaysia", and "Other countries". The "Other countries" button is highlighted with a red arrow. To the right of this section, 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 the incorporation options, a red dotted line 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 located to the right of the form. Below the dotted line, there's a link to a "manual form" and an email address "sg.commercialbank@cimb.com.". At the bottom right, there's a button labeled "Continue your saved application?".

3.5 Contact Relationship Manager

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



The screenshot shows the CIMB website interface for applying for an account. On the left, a red banner contains the text "Please key in your UEN/ Registration Number to continue your account application". In the center, there's a white box titled "Log in with your UEN" with a text input field labeled "Enter your UEN". On the right, a red-bordered box contains the EVA chatbot interface. The chatbot has a header with the CIMB EVA logo and a close button. Below the header, there's a "Latest promotion" section with the text "CIMB BusinessGo 2.88% p.a. Promotion" and a "Promotion" button. Below this, there's a message from EVA: "Hi I am EVA, your commercial banking assistant! I can help you with Loan Application, Account Opening and BizChannel Sign Up." with a timestamp of "10:52 am". At the bottom of the chatbot interface, there's a "Main Menu" button and a text input field labeled "Type your message". At the bottom left of the page, there's a footer with the text "All rights reserved. Copyright 2021 CIMB BANK BERHAD 197201001799 (13491-P)". At the bottom right, there's a green chatbot icon.

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