

## CIMB Online Account Application - Frequently Asked Questions

### 1. Document Checklist

Prepare the following documents before you start your application online.

Documents (Maximum File Size Limit: 20MB)	Singapore Incorporated Companies			Malaysia Incorporated Companies
	Private Limited Company	Partnership	Sole Proprietorship	Sendirian Berhad
<b>Certified true copies<sup>1</sup></b> Memorandum and Articles of Association or Constitution <i>See below for sample</i>	✓ To be signed by <ul style="list-style-type: none"> <li>• 2 directors; or</li> <li>• 1 director and 1 secretary; or</li> <li>• 1 director if you have a single director</li> </ul>			✓ To be signed by <ul style="list-style-type: none"> <li>• 2 directors; or</li> <li>• 1 director and 1 secretary; or</li> <li>• 1 director if you have a single director</li> </ul>
<b>Certified true copies<sup>1</sup></b> Partnership agreement <i>See below for sample</i>		✓ To be signed by 2 partners		

 Guideline on Certified True Copy [document] to be uploaded:



*Reference of Certified True Copy Documents*

<p><b>NRIC/FIN/Passport copy<sup>2</sup> and specimen signatures in JPEG, PNG format</b></p> <p><i>See below for sample</i></p>	<p style="text-align: center;">√</p> <ul style="list-style-type: none"> <li>• All directors (including Corporate Secretary, if there's only 1 director)</li> <li>• All authorised signatories</li> <li>• All controlling persons(only if applicable to your company)</li> <li>• All Ultimate Beneficial Owners</li> <li>• All approving persons</li> </ul>	<p style="text-align: center;">√</p> <ul style="list-style-type: none"> <li>• All authorised signatories</li> <li>• All Partners (For Partnership Entities)</li> <li>• All approving persons</li> </ul>	<p style="text-align: center;">√</p> <ul style="list-style-type: none"> <li>• All authorised signatories</li> <li>• All owners for sole Proprietor</li> <li>• All approving persons</li> </ul>	<p style="text-align: center;">√</p> <ul style="list-style-type: none"> <li>• All directors (including Corporate Secretary, if there's only 1 director)</li> <li>• All authorised signatories</li> <li>• All controlling persons (only if applicable to your company)</li> <li>• All Ultimate Beneficial Owners</li> <li>• All approving persons</li> </ul>
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Guideline on Identification Documents to be uploaded:

**NRIC/FIN with Signature in JPEG, PNG format**

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

**Passport with Signature in JPEG, PNG format**

Passport (left of image) and Signature (right of image)



*Back of NRIC/FIN*

*Signature*

<p><b>Image with NRIC/FIN/Passport for ALL NRIC/FIN/Passport submitted above in JPEG, PNG format</b></p> <p><i>See below for sample</i></p>	<p style="text-align: center;">√</p>	<p style="text-align: center;">√</p>	<p style="text-align: center;">√</p>	<p style="text-align: center;">√</p>
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Guideline on Identification Documents to be uploaded:

**Image with NRIC/FIN/Passport in JPEG, PNG format**

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*

<sup>1</sup> 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

<sup>2</sup> NRIC for Singapore Citizens and residents or FIN/Passport for non-citizens

**2. Can I submit my own Board Resolution?**

If you wish to submit your own board resolution, please leave behind your details via our [Enquiries Form](#) so our Bank Representative can contact you as our board resolution form is a fixed template.

**3. Who is eligible to open an account online?**

All business registered in Singapore/Malaysia (Sdn Bhd) can open an account online via our online account application platform. If your application is successful, you will be able to receive your account number via email.

\*Businesses that are registered in other countries will not be eligible to open an account online. Please contact our Business Call Centre at +65 6438 7888, Mondays to Fridays, from 9:00am – 6:00pm (except Public Holidays) or email us at [sgb.business.assist@cimb.com](mailto:sgb.business.assist@cimb.com) for further assistance. Our Business Call Centre Representative will arrange for the Onboarding Team to contact you.

**4. Some of my directors are based overseas, do they need to be present for signature verification?**

Your directors are not required to be physically present for signature verification. Please ensure that the relevant Identification Documentation for your directors, including a copy of their signature, are available to be uploaded during the online application process.

**5. What is the difference between Corppass and Singpass?**

Singpass is meant for individuals to access personal transactions, whereas Corppass is used for business transactions and services.

**6. After keying in UEN, it says that my UEN is unavailable. What do I do next?**

For newly registered companies, it will take 2 working days before details can be extracted from ACRA. You may retry again after that.

**7. What if I do not receive the OTP?**

You can try resending it after 2 minutes by clicking on "Resend Password". At the same time, you can also retry again by closing the OTP prompt and clicking "Next". If you still do not receive the OTP, you should contact the Bank Representative for assistance.

**8. I tried to resume application, but there is no active application detected in the system. What are the reasons?**

There are couple of reasons.

- a. It could have been more than 30 days since you accessed your saved application.
- b. The UEN number (in your application form) is not a valid UEN.
- c. The application was not saved.

In such instances, kindly proceed to start a new application by clicking "Yes" on the display prompt.

**9. Will my account be opened instantly?**

Your account with CIMB Singapore will be open on the same day if all the necessary documents submitted are in order. Otherwise, our CIMB representative will contact you to follow up with your application.

**10. How do I know if the account has been opened?**

You will receive an acknowledgement email notifying you of the account details. Subsequently, a confirmation email will be sent to you upon successful opening of the account. These emails will be sent to the email address you provided during the account opening process.

**11. Will I be able to save my application and come back at a later time to continue with it?**

Yes, there is an option available for you to select to save your application at each step so that you will be able to resume your saved application should you wish to continue at a later time. A reminder email will also be sent to you to complete your application.

**12. How long can I save the application for?**

Saved account opening application will remain valid for 30 calendar days, after which your draft application with the bank will be automatically cancelled and you will be required to start a new account opening application.

**13. How long does it take to complete the application?**

An online account application will take approximately 15 minutes to be completed with submission of necessary documentations.

- a. You can open an online account directly, at <https://bizaccount.cimb.com.sg/CIMBEformApp/#/home?account=ED201>
- b. Otherwise, find out more about the available accounts for online application, at <https://www.cimb.com.sg/en/business/solutions-products/cash-management/commercial-current-accounts.html>

**14. What are the list of supported web browser versions to access CIMB's online account application platform?**

Minimally the web browser versions should be as follows:

- Microsoft Internet Explorer 11
- Mozilla Firefox 42
- Google Chrome 46
- Apple Safari 5.1.7

**15. How can I amend the account type if I have applied incorrectly during the online account application?**

1. If the application is still saved as a draft, you may still amend on your end.
2. If the application has been submitted, please contact us via our Call Centre hotline +65 6438 7888 (Monday to Friday, 9am to 6pm) or emailing us at [sgb.business.assist@cimb.com](mailto:sgb.business.assist@cimb.com) to terminate and re-apply again.

**16. If my company has recently made amendments in ACRA, how long do I need to wait before reapplying?**

A minimum of 1 working day is required for our online account application to retrieve the latest ACRA profile.

**17. What are the types of companies that can apply?**

For Singapore incorporated companies, the types of companies include Private Limited Company, Sole Proprietorship and Partnership. For Malaysia incorporated companies, the type of company includes Sendirian Berhad only. For any other company types, kindly call our Call Centre hotline +65 6438 7888 (Monday to Friday, 9am to 6pm) or email us at [sgb.business.assist@cimb.com](mailto:sgb.business.assist@cimb.com).

**18. How to open CIMB's SME business current account?**

Opening a CIMB SME business account is made fast and seamless with our online application process. Start by filling in the required information about your business, including business details, personal details, and other relevant information. Then, submit the necessary documents, which will be specified in the next section in the online account application form. After you have reviewed your application and agreed to the applicable terms and conditions, submit your application. Upon approval of your application, you will receive a confirmation email with your bank account details.

**19. Who is eligible to open CIMB's SME business account online?**

All businesses registered in Singapore and Malaysia, subject to the applicable company types as set out at FAQ 17 above, whether SMEs or large enterprises, can open a bank account through our online account application platform. Upon the successful submission and processing of your application, you will promptly receive your account number via email. Businesses situated outside Singapore and Malaysia, however, are requested to [connect with our Bank Representative](#) for necessary guidance on opening an account with CIMB.

**20. Who can apply for CIMB BusinessGo business account?**

All businesses that are officially registered in Singapore and Malaysia are eligible to apply for a CIMB BusinessGo account through our online account application platform. The account is most ideal if you're looking for a business current account that earns you high interest on your business funds. Once your application is completed accurately, an email with your account number will be dispatched to you almost instantly. However, businesses that are based outside of Singapore and Malaysia should reach out to our Bank Representatives for guidance on opening a commercial bank account with CIMB.

## **CIMB Beyond Banking Package**

**1. What is the CIMB Beyond Banking Package?**

CIMB Beyond Banking package is a complimentary package offered to all CIMB customers. These are solutions, products and services other than traditional financial ones.

**2. What if I'm not keen to take this up?**

This package allows our SMEs to have easy access to various solutions which can propel their business further while ensuring that costs incurred are minimised. Therefore, it would be beneficial to you especially since we work with various partners to offer you free consultancy and/or free trials. However, if are not ready to take any of the packages, you may unclick all the icons under the CIMB Beyond Banking Package segment.

**3. What type of solutions are found in the CIMB Beyond Banking Package?**

Currently we have partners who provide Digital, Medical and HR solutions. We believe that these are the essential tools required by SMEs and we intend to build up the range of partners soon to avail more comprehensive Beyond Banking packages to CIMB customers. For Halal opportunities, you may fill out the form and submit. We will get in touch with you. The form is found at the end of each partner's package. Here's the link: [Beyond Banking | CIMB SG](#).

**4. Is this only for Singapore registered entities? What about companies which are incorporated overseas?**

Yes, this is only available for Singapore registered entities. For companies incorporated overseas, the offer may be made available subject to the relevant partner's presence in that country of incorporation.

**5. What kind of solutions do the CIMB Beyond Banking partners offer for Digital, Medical and HR?**

You may find the details of solutions and package(s) from each of our Beyond Banking partner on our website. Here's the link: [Beyond Banking | CIMB SG](#).

## **Corporate E-Alerts (Channels@CIMB)**

**1. I would like to sign up for the CIMB Corporate E-Alerts Service for my company. How do I apply for it?**

Please complete the Corporate E-Alerts Service Application form. You may click [here](#) to download the form.

**2. How long does it take to activate the Corporate E-Alerts Service?**

Upon the Bank's receipt of the duly completed form(s), the Corporate E-Alerts Service will be activated within 5 working days. An email and/or SMS (depending on your service request) will be sent to you once the service is activated.

**3. Can I subscribe to the Corporate E-Alerts Service for all my CIMB accounts?**

This service is applicable to all your corporate current accounts with CIMB Bank. Prevailing charges will apply; please [refer to Fees & Charges](#) available on [www.cimbbank.com.sg](http://www.cimbbank.com.sg) for more information.

**4. Is the Corporate E-Alerts Service safe and secure?**

To safeguard the interest of our customers, the Corporate E-Alerts Service notifications are sent to the company's registered users, and the account number indicated within will be partially masked.

**5. What security precautions should I take when using the Corporate E-Alerts Service?**

You should apply the same strict precautions when it comes to securing your devices against theft, loss and unauthorised access. In addition, you may also wish to delete any SMS/emails in regard to your Corporate E-Alerts Service once you have read them.

**6. How is the information provided in the SMS alert different from the email alert?**

Unlike SMS messages which have a character restriction, the email alerts may contain more details of transactions such as Transaction Type and Remarks.

**7. How long does it take to receive SMS E-Alerts?**

You should receive the SMS E-Alerts almost instantly. However, there may be a delay when mobile networks are congested or your device has no signal.

**8. If I'm overseas using roaming service, will I incur charges when I receive SMS E-Alerts?**

You may incur additional charge(s) imposed by your mobile service provider for overseas SMS – please check with your mobile service provider to find out more.

**9. Can I subscribe to the service using an overseas mobile number?**

Yes, you can sign up for the service using an overseas mobile number. However, additional charge(s) may be imposed by your mobile service provider.

**10. I am using a prepaid SIM card. Will I be able to receive SMS E-Alerts?**

The service will work as long as your mobile phone plan allows you to receive SMS messages. Please check with your mobile phone service provider to find out more.

**11. My staff whose mobile number and email address were registered with the company is no longer with the Company. How do I inform the bank?**

You may complete the [Corporate E-Alerts Service Maintenance form](#) and mail it to our Account Services Department or submit it at any of our branches. Alternatively, you may call our Call Centre hotline +65 6438 7888 (Monday to Friday, 9am to 6pm) or email us at [sgb.business.assist@cimb.com](mailto:sgb.business.assist@cimb.com).

**12. When will the charges for the Corporate E-Alerts Service be deducted?**

The applicable charges will be deducted from your account on the 1st of every calendar month.



## **BizChannel@CIMB Mobile App (Channels@CIMB)**

### **ABOUT**

**1. What is the BizChannel Mobile App?**

The BizChannel Mobile App offers a quick and easy way to access your account and our online services using the same log-in details as BizChannel on web.

**2. What are the services or features available through BizChannel Mobile App?**

You can use this app for:

- Viewing your account balances and banking activities (including that of your regional account(s), if linked)
- Create and approve transactions
- Receive notifications of payments that are ready for authorisation

Transaction limits and entitlements assigned to your user profile on BizChannel@CIMB are applicable when using the BizChannel Mobile App.

**3. Is BizChannel@CIMB Mobile App only available to business customers?**

Yes, it is only available for existing BizChannel@CIMB users. Simply download the BizChannel@CIMB Mobile App from your device app's store and log in using your existing Company User ID, password and OTP.

**4. What is the difference between the BizChannel Mobile App and website for existing customers?**

BizChannel Mobile App is quicker and simpler to use than logging in via your browser on your mobile device. In addition, it gives you direct access to your accounts and essential services anytime, anywhere.

Comparison BizChannel@CIMB Web vs. Mobile App		
Services and Features	BizChannel@CIMB	
	Web	Mobile App
• Security Device (Hard Token) For Web and Mobile App Login and authorisation	✓	✓
• Balance Inquiry	✓	✓
• Account Statement (Viewing)	✓	✓
• Account Statement (Download)	✓	✗
• Regional Account Linking (Viewing) Access Business account across ASEAN	-New- ✗	✓
• My Transactions (Viewing) To view transactional activity on Web & Mobile App	-New- ✗	✓
• Payments Initiation i.e. In-House, Fast/GIRO, MEPS, Telegraphic Transfer	✓	✓
• Bulk Payment Initiation	✓	✗
• Collection Payments Initiation i.e. Direct Debit - CIMB - Outward collection [Cr CIMB Customer]	✓	✓
• Transaction Status Inquiry	✓	✓
• Transaction Authorisation (All Services)	✓	✓
• Pending Task Notification To notify authoriser on pending transaction via Mobile App	-New- Not Applicable	✓
• Information Management i.e. Forex Rate Inquiry, Transaction Cut Off Time	✓	✓
• Utilities Change User Password	✓	✓
• Cheque Management	✓	✓
• Reports	✓	✗
• System Administrator's Maker Tasks	✓	✗

**5. Is there a cost involved if I download the BizChannel Mobile App?**

You may download this app without incurring a fee. However, you may be subject to fees chargeable by your mobile or internet service provider when using the app.

**6. Can I use tablet for BizChannel Mobile App?**

Yes, you can use this app on both mobile and tablet devices. For optimal user experience, update your device's operating system regularly.

**LOGIN**

**7. This is my first time logging in to BizChannel@CIMB. Can I do my first-time login via BizChannel@CIMB Mobile App?**

For first-time login to BizChannel@CIMB, you will need to perform your first-time login via our BizChannel@CIMB website (<https://www.bizchannel.cimb.com.sg/corp>). Please ensure your first time login details are readily available.

**8. Can I login to BizChannel@CIMB via website and login via Mobile App at the same time? Is concurrent login allowed?**

For security reasons, we do not permit the same user to be logged in on Web and App at the same time. Please log out from 1 device if you wish to login from an alternate device.

## SOFTWARE/HARDWARE REQUIREMENTS

### 9. What are the requirements to download and install the BizChannel Mobile App?

BizChannel Mobile App is available for iPhone that runs on iOS 10 and above or Android based smartphones and devices that run on Android 5.0 and above.

### 10. What if the mobile device has been jailbroken/rooted?

For security reasons, our BizChannel Mobile App is not compatible with devices that have been rooted or jailbroken.

### 11. Why can't rooted or jailbroken devices access BizChannel Mobile App?

We place a high emphasis in protecting our customer's information. As a rooted or jailbroken device is more susceptible to malware and other online threats, we are taking all precautionary steps to safeguard our customers' banking information.

## SECURITY

### 12. How do I know I am downloading a legitimate application?

Prior to downloading, do ensure the application publisher reflects CIMB Bank Berhad when downloading BizChannel@CIMB Mobile App. The publisher's name will be reflected on Google Play and App store.

### 13. Can I change my Password through BizChannel@CIMB Mobile App?

Yes, you can in 4 simple steps:

Step 1: Launch the app and key in your login details

Step 2: Select "User Profile" to view or update information (i.e. User ID, User Role, Company ID and Email).

Step 3: Select "Change User Password" to make changes.

Step 4: Select "SAVE CHANGES" to update your information.

Please note reset of password can be done only via Web. Mobile app allows change of password only.

### 14. Is the BizChannel@CIMB Mobile App equipped with Two Factor Authentication (2FA)?

Yes the mobile app is equipped with Two Factor Authentication(2FA)

### 15. Is BizChannel@CIMB secure?

Two- Factor Authentication is required and the confidentiality and integrity of your transactions are assured as all information transmitted over the Internet or via our mobile app is encrypted.

Nonetheless, we encourage our customers to follow these best practices as ensuring the security of your online banking activities is a joint effort by the Bank and the BizChannel user:

- Be vigilant and never disclose your ID or password to anyone

- Ensure that your PC or laptop is protected with the latest anti-virus software, personal firewall, and latest security patches from your operating system vendor.

## FEATURES

### 16. What are the services or features available through BizChannel@CIMB Mobile App?

You can use this app to perform the following services on-the-go:

- View account balances and recent transactions (including that of your regional account(s), if linked)
- Create payments via in-house, GIRO/Fast, Telegraphic Transfer
- Receive notification of payments that are ready for authorization
- Authorize payments

Transaction limits and entitlements associated with your user profile on BizChannel@CIMB will be applied when using BizChannel@CIMB Mobile App.

### 17. What is RAL? How do I link my CIMB regional accounts opened in other countries?

Regional Account Linkage (RAL) is a key feature in BIZCHANNEL@CIMB Mobile App which allows you to monitor your regional account balances.

Steps to link:

- a) Click on the "Administrative function" in the left hand side menu and go to "Settings".
- b) Tap on "Regional Account Linkage" to link your regional accounts
- c) Complete the one time setup by keying in your respective country's BizChannel logon details along with OTP as applicable for your country.
- d) Once the one time setup is completed you can view your regional account balances via the "Portfolio" screen in the mobile app.

### 18. What is the difference between Transaction Status and Transaction Inquiry?

Transaction status screen provides the complete transaction details whereas transaction inquiry is a summary view of executed transactions.

### 19. Can I check my outstanding loan facilities balances on mobile app?

BizChannel (Web and Mobile) does not contain loan portfolios.

### 20. How do I turn on pending task notification in the mobile app (iOS & Android)?

Pending task notifications can be enabled via Administrative settings -> Settings -> Pending task notification toggle button.

### 21. What happens if I lose my phone with BizChannel@CIMB Mobile App installed, will security be compromised?

Customers may take comfort from the fact that login to your account is protected by two factor authentication, i.e. one would require i) your own login ID and password, and ii) an OTP which is generated on your physical security token, to gain access to your account.

### 22. Can I view outward and Inward cheque transactions via mobile?

Cheque management functions like cheque book request, stop cheque request, inward & outward cheque inquiry are available in BizChannel mobile, which is similar to web application.

**23. Can I do FD placements and maintenance(termination/withdrawal) via mobile?**

Similar to BizChannel web application, placement and maintenance activities of Fixed Deposits can be done via the "Fixed deposit" screen in BizChannel@CIMBB mobile app.

**24. Will I be able to download statements using the mobile app?**

BizChannel@CIMB mobile app does not allow the downloading of statements. This can be done via BizChannel web application.