



网上开户申请 用户指南

内容列表

网上开户申请

1.0	关于网上开户申请平台	1
1.01	流程图	1

开始进行申请

2.0.1	选择账户类型	3
2.0.2	选择 Beyond Banking Package	4
2.1	申请方式	5
2.1.1	透过 UEN 申请	6
2.1.2	透过 MyInfo 申请	7
2.2	帮助我们了解您	8
2.3	董事和业主/受益	9
2.4	授权签署人	9
2.5.1	联系人和通知	10
2.5.2	BizChannel Onboarding	11
2.6	董事会决议	13
2.7	声明	14
2.8	上传文件	14
2.9	查阅与提交	17

其他

3.1	申请多个账户	18
3.2	恢复已保存的申请	18
3.3	替新加坡和马来西亚以外的公司申请账户	19
3.4	保存申请	20
3.5	联系银行代表	20

词汇表

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



客户



客户浏览 CIMB 网站并对特定的账户类型感兴趣

两种申请模式

申请过程



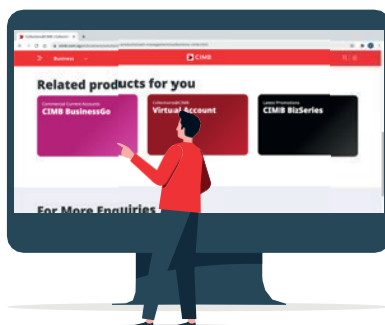
客户单击 '网上申请'

myinfo business

客户登录 Myinfo



需要 OTP/2FA



客户选择想要的账户类型

ACRA
ACCOUNTING AND CORPORATE
REGULATORY AUTHORITY

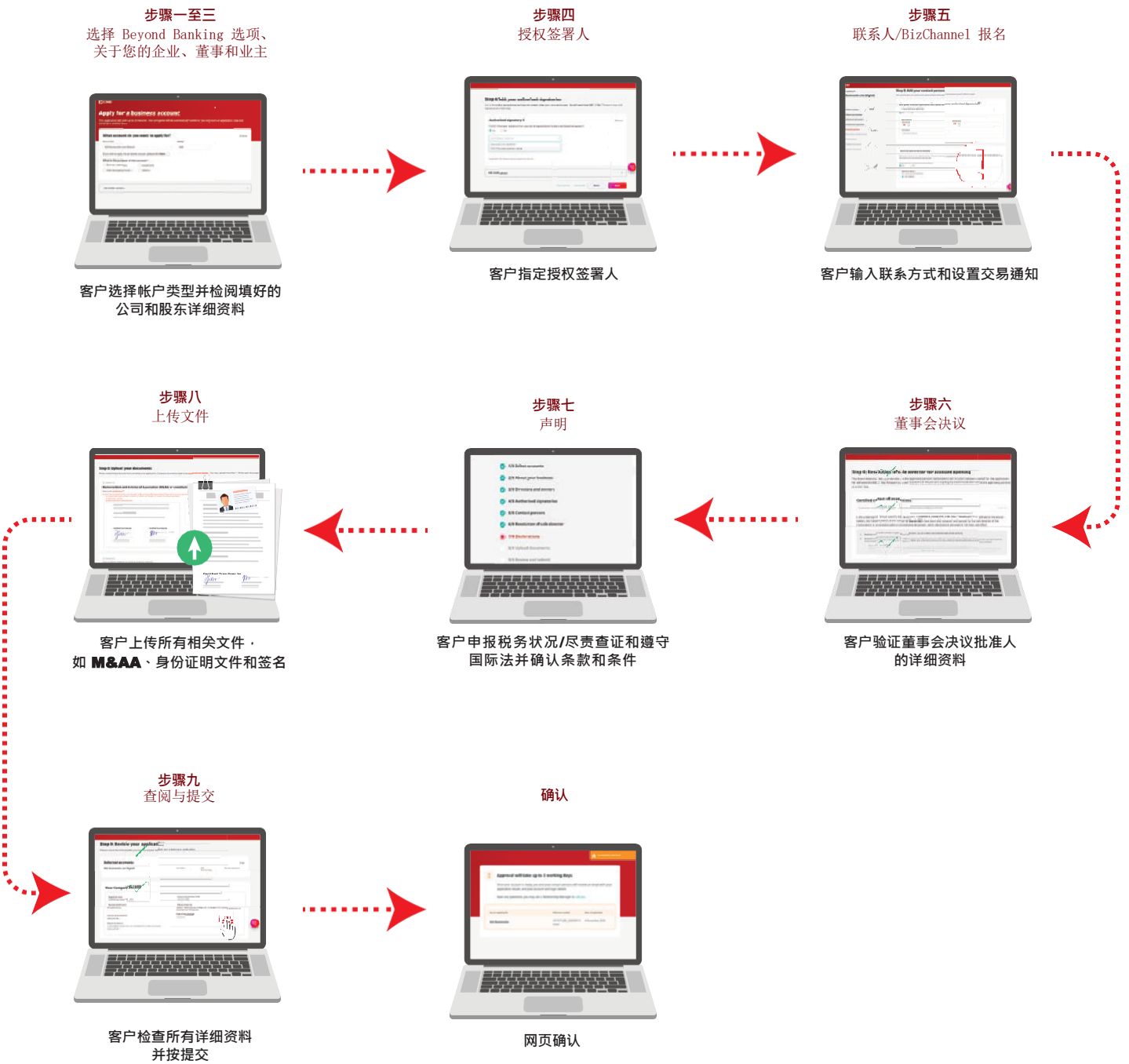
SSM
SURUHANJAYA SYARIKAT MALAYSIA
COMPANIES COMMISSION OF MALAYSIA

- 客户输入
1. UEN 号码或
 2. 商业登记号码



需要 OTP

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。

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

Account Type: SME Account | 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 +

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

Account Type: SME Account | Currency: SGD

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

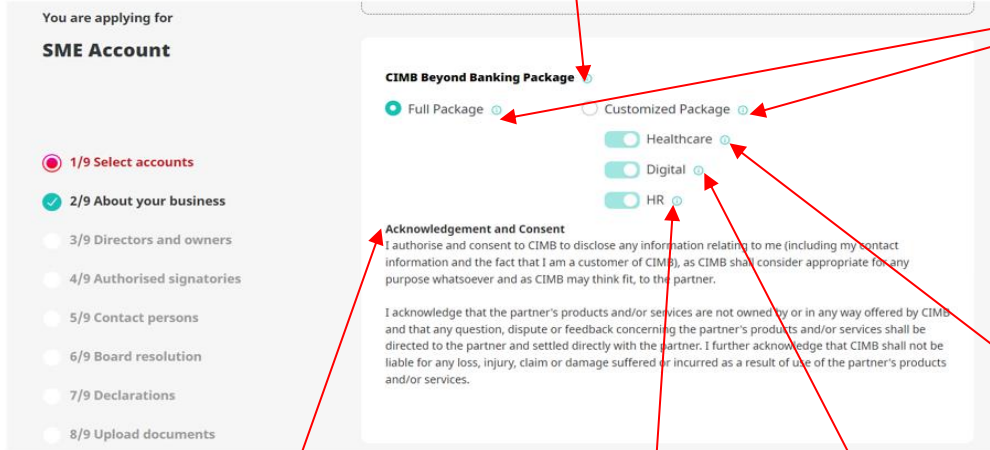
Add another account +

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

我们希望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：

马来西亚注册公司：

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

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

1

2 Let us know how to contact you

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

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

1

2 Let us know how to contact you

Full name

Email address

Mobile Number

3

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。

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 帮助我们了解您

在这个部分，您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[^]。

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）。

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。

You are applying for
SME Account

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

1/9 Select accounts

2/9 About your business

3/9 Directors and owners

4/9 Authorisation

5/9 Contact persons

6/9 Resolution of sole director

7/9 Declarations

8/9 Upload documents

9/9 Review and submit

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 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

You are applying for
SGD BusinessGo Lite (Digital)

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.

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

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。

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. **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

Yes No

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

Yes No

SMS alerts

You may select more than 1 person

Yes No

Receive alerts for transaction amounts above:

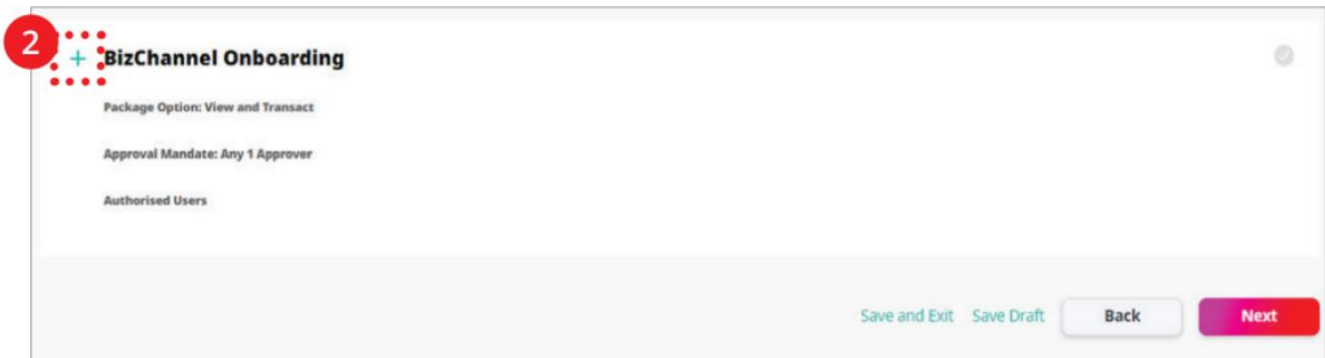
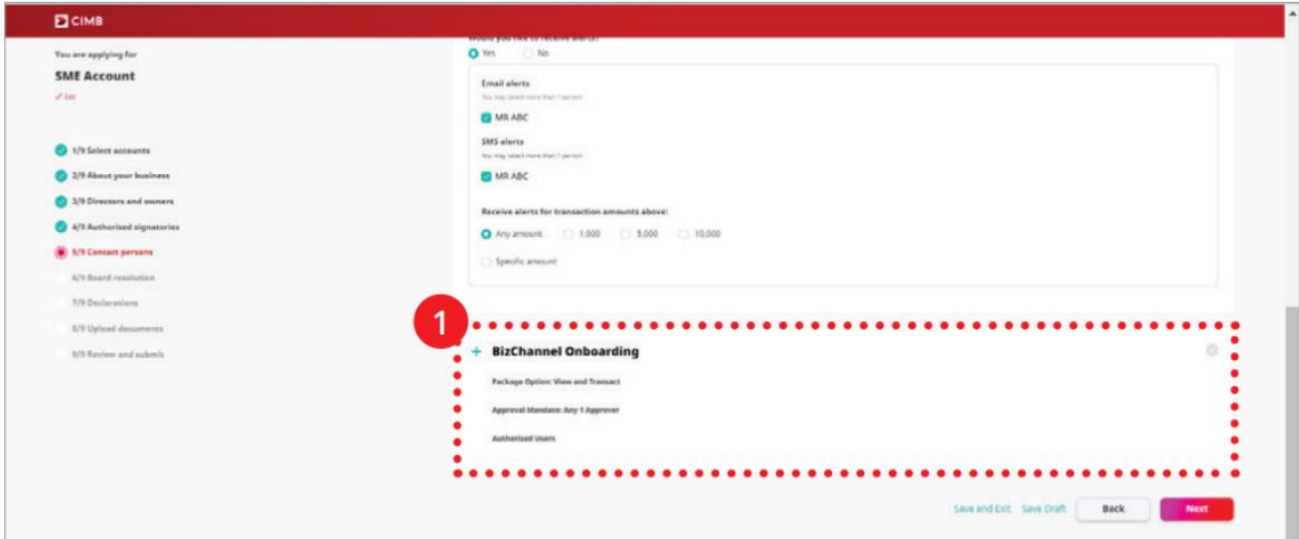
Any amount 1,000 5,000 10,000

Specific amount

Save and Exit Save Draft Back Next

2.5.2 BizChannel Onboarding

- 1 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。



请向我们提供以下详细信息：

- 1 至少两个人的姓名（您需要输入至少一名制作者和一名批准者）。
- 2 您的手机号码。
- 3 您的电子邮件地址。
- 4 勾选以将创建者和批准者角色分配给人员。
- 5 在全名/职位下，下拉框将显示在线开户表格中所示的所有董事/股东/授权签字人/授权联系人用户。
- 6 为所有用户填充“查看者”角色。对于“制作者”和“审批者”，如果需要选择同一用户，或者只有一个用户可用，请输入两行。该用户将被分配两个 BizChannel 用户 ID。

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 type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
MR XYZ/DIRECTOR	92345678	CIMBTEST4@CIMB.COM	<input 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.

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

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 **[Company Name]** (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):

i. 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 forms of instructions (the "Account") by [Show more](#)

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)

Add your approving persons

Are your approving persons the same as your authorised signatories?

1. **[Name]**
 Yes No

Signing conditions for approval

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

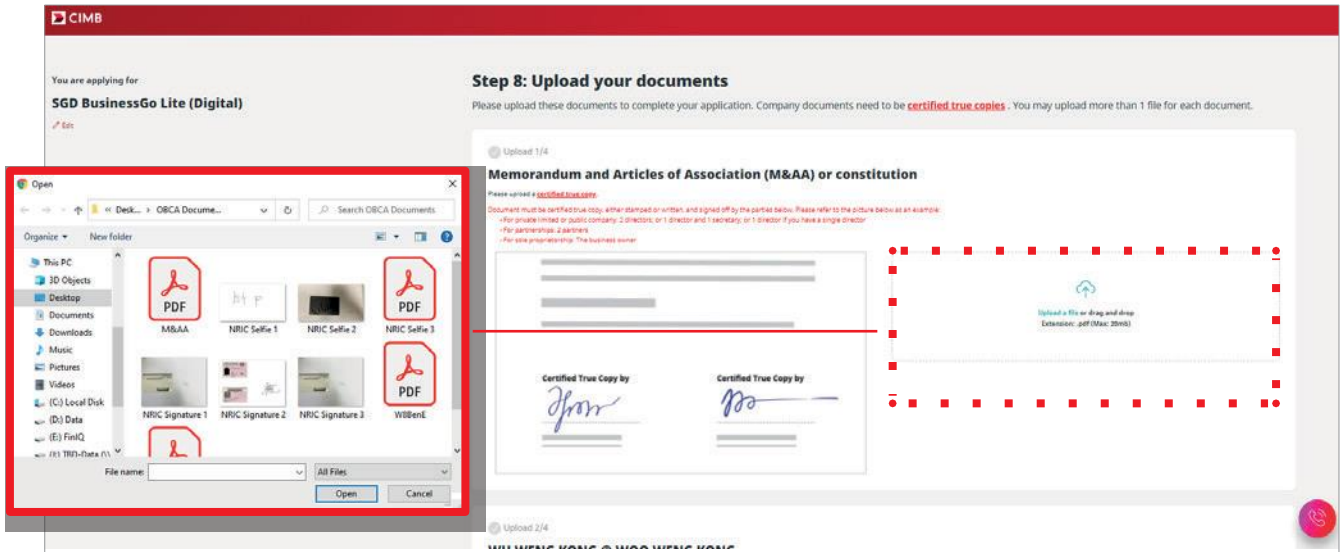
[Save and Exit](#) [Save Draft](#) [Back](#) [Next](#)

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 <ul style="list-style-type: none"> • 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	✓ <ul style="list-style-type: none"> • 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 	✓ <ul style="list-style-type: none"> • 所有授权签署人 • 所有合伙人（适用于合伙实体） • 所有批准人 	✓ <ul style="list-style-type: none"> • 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。

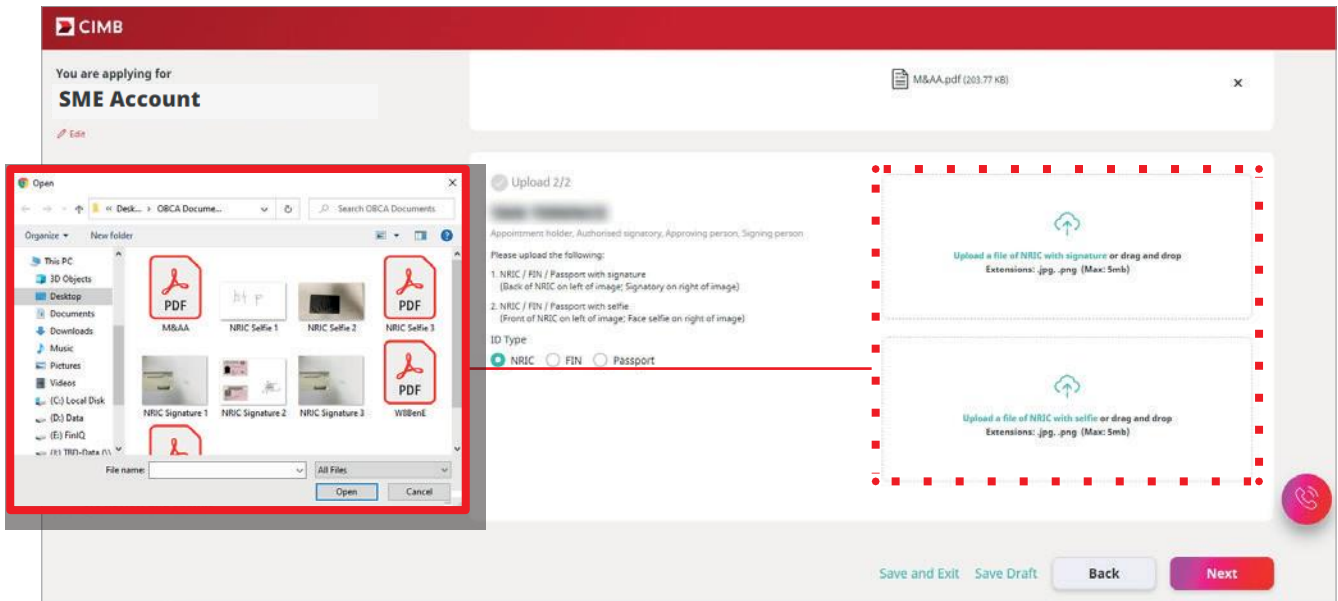
照片格式必须是横向的。



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：

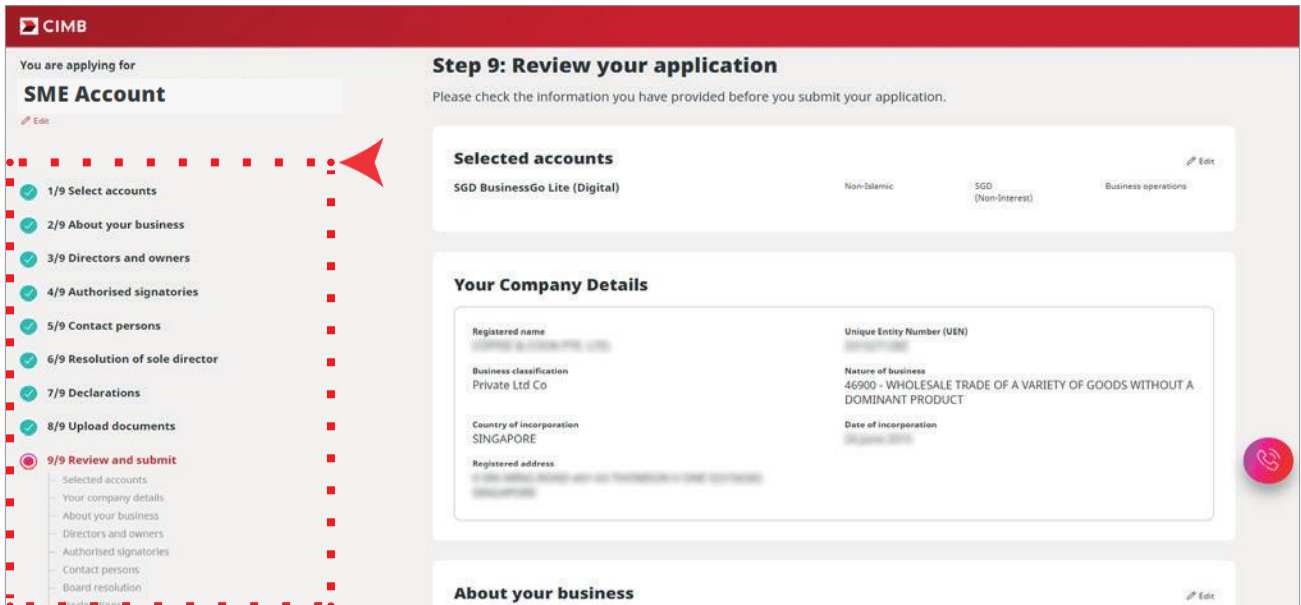
- a. 私人有限公司或公众公司：两名董事； 或一名董事和一名秘书； 或一名董事，如果您只有一位董事
- b. 合资公司：两名合伙人
- c. 独资公司：公司所有人

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。

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 Non-Interest

Business operations

What account do you want to apply for?

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 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。

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

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

Add another person +

Save and Exit Save Draft Back Next

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。

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 account application interface. At the top, there's a header with the CIMB logo and a link to 'Add another account'. Below this, 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. A red-bordered popup window titled 'Help is coming soon' is overlaid on the right, stating 'You'll get a call from a Bank Representative within one working day.' Below the popup, a dashed red box highlights a form section titled 'Let our Bank Representative help you open an account.' This section includes a sub-header, a paragraph, and three input fields: 'Full name', 'Email address', and 'Mobile Number'. A 'Contact me' button is positioned to the right of these fields. At the bottom right, there is a 'Continue your saved application?' button.

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 account application progress page. On the left, a vertical list of steps is shown, with '9/9 Review and submit' selected. The main content area contains several input fields for 'Full name', 'Email address', and 'Mobile number'. A red-bordered popup window titled 'We're here to help' is overlaid in the center, containing the same three input fields and a 'Contact me' button. A red line connects the 'Call' icon in the bottom right corner of the page to the popup window. At the bottom of the page, there are buttons for 'Save and Exit', 'Save Draft', 'Back', and 'Submit'.

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