



# Information and documents specific to your business structure

Thank you for choosing CIBC as your business banking partner.

Before we can start your application for a business account, overdraft, line of credit, loan or credit card, we need to gather information and documents specific to your business structure. Please review the list below. This is a regulatory requirement for all Canadian banks, although they may adopt different processes to meet these requirements.

Thank you in advance. We'll work with you to make the process as simple as possible.

Please bring the following:

## Business information

- Business name
- Business address (cannot be a PO box)
- Business start-up date
- Nature of business
- Tax ID information (if the business is a registered charity)

## Personal information

- Name, home address, phone, email, date of birth for:
  - All principal / beneficial owners. Also provide occupation
  - All signing officers. Also provide occupation
  - All cardholders (authorized users)
- One piece of original identification (including photo and signature) for each principal and signing officer

## Business structure (required documents)

### 1. Sole proprietor

- Business name registration (except where registration is not available per provincial law) or
- Trade name registration

### 2. General, limited or limited liability partnership

- Partnership registration (except where registration is not available per provincial law), or
- Partnership agreement, if provincial law doesn't require a registration

### 3. Corporation or incorporated association

- Articles of incorporation, certificate of incorporation, or articles of amalgamation
- Most recent list of the corporation's directors
- Trade name registration (if applicable)

A copy of the official corporate record, specifically any section relating to the power to bind the corporation to the account. If your corporation has existed for over one year, ONE of the following documents:

- Certificate of corporate status
- Certificate of existence
- Most recent annual report
- Most recent notice of assessment
- Current health, safety certificates, liquor licence or vendor permits (if applicable)

### 4. Unincorporated association

- A copy of the constitution by-laws

### 5. Hospitals, Universities, Municipalities and School boards (HUMS)

- A copy of the articles of incorporation
- A copy of the constitution by-laws
- A review by a public source of the legislation or regulation that created the entity (ex. a government website) that confirms entity's existence – source must be provided
- Name of director who is responsible for the association (mandatory)

If your organization solicits donations from the public:

- Canada Revenue Agency registration number

### 6. First Nations

- Band council resolution
- Aboriginal Affairs and Northern Development Canada documentation (AANDC), or Council of Indian and Northern Affairs Canada (INAC) documentation

### 7. Joint ventures

- Business registration (applicable to Ontario only)

### 8. Trust accounts

- Trust agreement (also know as a trust deed, deed of trust, deed of settlement or declaration of trust)

Additional documentation may be required at the time your application is reviewed.