Information and Documents by Business Structure

Thank you for choosing CIBC as your business banking partner.

Before you start the application for a business credit card, please review and gather the information and documents specific to your business structure. This is a regulatory requirement for all Canadian banks.

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

Eligibility Requirements

- ☐ The Primary Cardholder applicant must be a Signing Officer of the business and must qualify based on their personal credit
- ☐ If the business issues bearer shares, please visit the Banking Centre to discuss the conditions
- ☐ Please refer to the eligible business structure under Business Documents

Business Information (* indicates information also required for any Business Owner with equity in the applicant business):

- ☐ *Legal Business Name, and *Registered Trade Names
- ☐ *Business Civic Address (cannot be a PO Box)
- ☐ *Business Registration Number, Date, and *Jurisdiction
- ☐ *Major Products and Services (Nature of Business)
- ☐ Business Phone & Email
- ☐ Business Start-up Date
- ☐ Canada Revenue Agency (CRA) Business Number (BN)
- ☐ Business Structure (drop down selection)
- ☐ Business Industry Classification (drop down selections)
- ☐ Key Principals (Owner, Signing Officer, Director)
- ☐ Gross Income / Fiscal Year End
- ☐ Number of employees

Personal Information:

INFORMATION REQUIRED	PRIMARY CARDHOLDER[1]	ADDITIONAL CARDHOLDERS[2]	OWNER[3] or OWNER OF BUSINESS OWNER[4]	SIGNING OFFICER[6]	CORPORATE DIRECTOR[7]
Name	Y	Y	Y[3,4,5]	Y	Y
Home Civic Address	Y	Y	Y[5]	Y	Y
Phone	Y	Y	Y[5]	Y	Y
Email	Y	Y	Y[5]	Y	Y
Date of Birth	Y	Y	Y[5]	Y	Y
Occupation	Y		Y[5]	Y	Y
ID (photo & signature)	Y			Y	
Income	Y				
% Ownership/Equity			Y[3,4,5]		

[1] The Primary Cardholder and the Business are jointly and individually liable (in Quebec this means solidarily liable) to repay the Balance and are responsible for all of the obligations as described in the Business Cardholder Agreement
[2] Additional Cardholders are Authorized Users and must also comply with the Business Cardholder Agreement
[3] Owner directly owns equity in the business.
[4] Business Owner is a business entity with equity in the business. Business Information(*) and Owner of the Business Owner is required.
[5] Beneficial Owner directly or indirectly (through other business entities) owns 25% or more.
[6] Signing Officers are authorized by the business to obtain credit, establish bank accounts and sign documents that will bind the business
[7] Refers to a Director on the Board; applies only for Corporations and Incorporated Associations

Business Documents (by Business Structure)

1. Sole Proprietor

- ☐ Business name registration (except where registration is not available per provincial law), and/or
- ☐ Trade Name Registration (if applicable)

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, and/or
- ☐ Trade Name Registration (if applicable)

3. Corporation or Incorporated Association

- ☐ Articles of Incorporation, or Certificate of Incorporation, or Articles of Amalgamation, and/or
- ☐ Trade Name Registration (if applicable)

4. Unincorporated Association

- ☐ A copy of the Constitution and Bylaws

5. All other Business Structures

- ☐ All other business structures should apply for the Business *Plus* Credit Card (please see your Banking Centre Advisor):
  - Government
  - Hospitals, Universities, Municipalities and School Boards (HUMS)
  - First Nation Bands
  - Joint Ventures
  - Trust Accounts, etc.

CIBC Forms to be signed (required for all business structures)

List of Owners and Directors of the Business (signed by Primary Cardholder Applicant)

- ☐ CIBC Form 12910 – Business Information (*) & List of: Directors, Owners, Business Owners, and Owners of Business Owner

Banking Resolution (signed by the Signing Officer(s) required by the business)

- ☐ CIBC Form 12832 – Banking Resolution attesting that the primary cardholder applicant has the power to bind the business

Additional documentation may be required:

- ☐ Certificate of Corporate Status, or Certificate of Existence, or most recent Annual Report, or most recent Notice of Assessment; or
- ☐ Current Health & Safety Certificates, or Liquor Licence, or Vendor Permits (if applicable)