

# CUSTOMER CHECKLIST FOR OPENING BUSINESS ACCOUNTS

## State of Hawaii



*Aloha. Thank you for choosing Bank of Hawaii.*

To assist you with the account opening process, the following are **required** at the time of account opening:

### SOLE PROPRIETORSHIP

- Trade Name Registration with the DCCA<sup>1</sup>, if using a “dba”<sup>2</sup>
- General Excise Tax License from the State of Hawaii<sup>3</sup>
- Social Security Number or Employer Identification Number<sup>4</sup>

### CORPORATION

- Certification Regarding Beneficial Owners of Legal Entity Customers form (CMP-12\_E)<sup>6</sup>
- Articles of Incorporation and any amendments (file-marked by the state or country in which it was formed)
- Bylaws and any amendments (If no Bylaws, please complete bank form BB-39\_E)
- Certified Corporate Resolution, if applicable
  - o If officers are not listed in Articles of Incorporation or Bylaws, certified Corporate Resolution or meeting minutes, signed by the Corporate Secretary is required for the election of officers.
- Trade Name Registration with the DCCA<sup>1</sup>, if using a “dba”<sup>2</sup>
- Employer Identification Number<sup>4</sup>
- For Foreign<sup>5</sup> Corporations doing business in Hawaii, also provide:**
  - o Certificate of Authority for Foreign Corporation (file-marked by the DCCA) or Certificate of Good Standing (issued by the DCCA)
  - o Certified translation of Articles of Incorporation, Bylaws, certifications, consents, authorizations, registration documents and any amendments, etc., as applicable (if document is in a foreign language)

### LIMITED LIABILITY COMPANY (LLC)

- Certification Regarding Beneficial Owners of Legal Entity Customers form (CMP-12\_E)<sup>6</sup>
- Articles of Organization for LLC and any amendments (file-marked by the state or country in which it was formed)
- Signed Operating Agreement and any amendments (If no Operating Agreement, please complete bank form BB-39\_E.)
- Trade Name Registration with the DCCA<sup>1</sup>, if using a “dba”<sup>2</sup>
- Employer Identification Number<sup>4</sup> (or Social Security Number, in the case of a single-member LLC without a separate TIN)
- If managers/members are companies, please provide Articles of Incorporation, Partnership Agreement, Articles of Organization, etc., as applicable, for all companies involved.
  - o Additionally, if manager/member is a corporation, certified Corporate Resolution or Meeting Minutes (signed by the secretary) naming the person(s) authorized to act for the corporation is required.
  - o Additionally, if manager/member is an LLC, an LLC Authorization or Meeting Minutes naming the person(s) authorized to act for the LLC is required. All managers or members must sign authorization.
- For Foreign<sup>5</sup> LLC's doing business in Hawaii, also provide:**
  - o Certificate of Authority for Foreign LLC (file-marked by the DCCA) or Certificate of Good Standing (issued by the DCCA)
  - o Certified translation of Articles of Organization, Operating Agreement, certifications, consents, authorizations, registration documents and any amendments, etc., as applicable (if document is in a foreign language)

### GENERAL PARTNERSHIP (includes Joint Ventures)

- Certification Regarding Beneficial Owners of Legal Entity Customers form (CMP-12\_E)<sup>6</sup>
- Partnership Agreement and any amendments
- Registration Statement for Partnership (file-marked by the DCCA<sup>1</sup>)
- Trade Name Registration with the DCCA, if using a “dba”<sup>2</sup>
- Employer Identification number<sup>4</sup>
- If partners are companies, please provide Articles of Incorporation, Partnership Agreement, Articles of Organization, etc., as applicable, for all companies involved.
- For Foreign<sup>5</sup> General Partnerships doing business in Hawaii, also provide:**
  - o Certified translation of the Partnership Agreement, Articles of Incorporation, Articles of Organization, certifications, consents, authorizations, registration documents and any amendments, etc., as applicable (if document is in a foreign language)

## LIMITED PARTNERSHIP (LP) / LIMITED LIABILITY LIMITED PARTNERSHIP (LLLP)

- Certification Regarding Beneficial Owners of Legal Entity Customers form (CMP-12\_E)<sup>6</sup>
- LP / LLLP Agreement and any amendments
- Certificate of Limited Partnership, or other similar record (file-marked by the state or country in which it was formed)
- Trade Name Registration with the DCCA<sup>1</sup>, if using a “dba”<sup>2</sup>
- Employer Identification Number<sup>4</sup>
- If partners are companies, please provide Articles of Incorporation, Partnership Agreement, Articles of Organization, etc., as applicable, for all companies involved.
- For Foreign<sup>5</sup> LP’s or LLLP’s doing business in Hawaii, also provide:**
  - Certificate of Authority for Foreign Limited Partnership (file-marked by the DCCA) or Certificate of Good Standing (issued by the DCCA)
  - Certified translation of LP / LLLP Agreement, Articles of Incorporation, Articles of Organization, certifications, consents, authorizations, registration documents and any amendments, etc., as applicable (if document is in a foreign language)

## LIMITED LIABILITY PARTNERSHIP (LLP)

- Certification Regarding Beneficial Owners of Legal Entity Customers form (CMP-12\_E)<sup>6</sup>
- LLP Agreement and any amendments
- Statement of Qualification (file-marked by the DCCA<sup>1</sup>)
- Registration Statement for Partnership (file-marked by the DCCA)
- Trade Name Registration with the DCCA, if using a “dba”<sup>2</sup>
- Employer Identification Number<sup>4</sup>
- If partners are companies, please provide Articles of Incorporation, Partnership Agreement, Articles of Organization, etc., as applicable, for all companies involved.
- For Foreign<sup>5</sup> LLP’s doing business in Hawaii, also provide:**
  - Statement of Foreign Qualification (file-marked by the DCCA) or Certificate of Good Standing (issued by the DCCA)
  - Certified translation of LLP Agreement, Articles of Incorporation, Articles of Organization, certifications, consents, authorizations, registration documents and any amendments, etc., as applicable (if document is in a foreign language)

## UNINCORPORATED ORGANIZATION

- Certified minutes of a meeting indicating:
  - the Officers (if any)
  - the authorized signers
  - the purpose of the organization
- Certification of the meeting minutes (Meeting minutes signed by secretary or designated certifying person(s), or please complete bank form BB-39\_E, if applicable.)
- Trade Name Registration with the DCCA<sup>1</sup>, if using a “dba”<sup>2</sup>
- Social Security Number or Employer Identification Number<sup>4</sup>

<sup>1</sup> State of Hawaii - Department of Commerce and Consumer Affairs (DCCA):<http://cca.hawaii.gov/>

<sup>2</sup> Trade name registration with the DCCA is required if a trade name or “dba” (doing business as) is used. A printout from the DCCA website indicating the entity’s registered trade name and “Active” status is acceptable. (<http://cca.hawaii.gov/>)

<sup>3</sup> State of Hawaii – Department of Taxation (Tax Licenses): <http://hitax.hawaii.gov/>  
A printout of the Hawaii tax license from the State of Hawaii – Department of Taxation website is acceptable. (<http://hitax.hawaii.gov/>)

<sup>4</sup> Internal Revenue Service (IRS): <http://www.irs.gov>

<sup>5</sup> An entity formed outside of Hawaii, whether it is another state, a U.S. territory or another country, is identified as a “foreign” entity by the DCCA. An entity formed in Hawaii is identified as a “domestic” entity.

<sup>6</sup> The Certification Regarding Beneficial Owners of Legal Entity Customers form (CMP-12\_E) is not required for the following:

- *Sole proprietorships*
- *Unincorporated associations*
- *Natural persons opening accounts on their own behalf*
- *Personal / family trusts*
- *Banks and other financial institutions*
- *Federal, state, county or foreign government agencies*
- *Publicly traded entities*