

cwb.digital Add a Subsequent Account – Personal Accounts

Available to existing cwb.digital clients for personal banking or clients with combined personal and small business banking.

1. Log in to your account

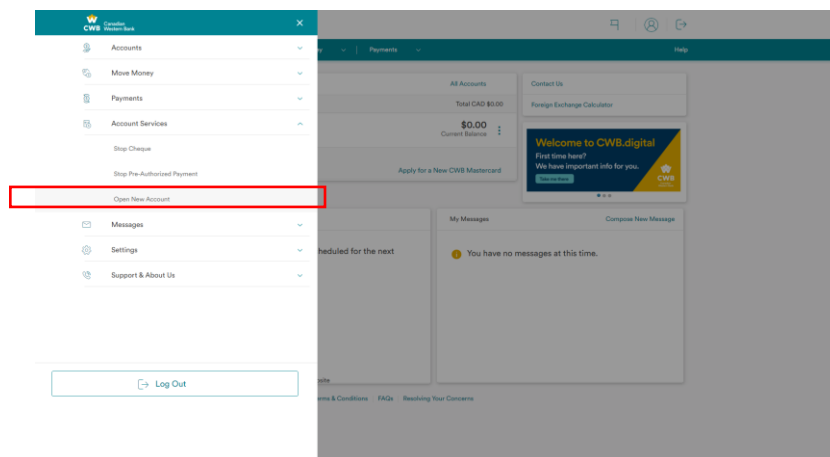
- Open your web browser and navigate to [cwb.digital](https://www.cwb.digital).
- Enter your username and password and select "Login."

Alternatively, start the process from <https://www.cwb.com/en/ways-to-bank/digital> by clicking the "Open a personal bank account" button.

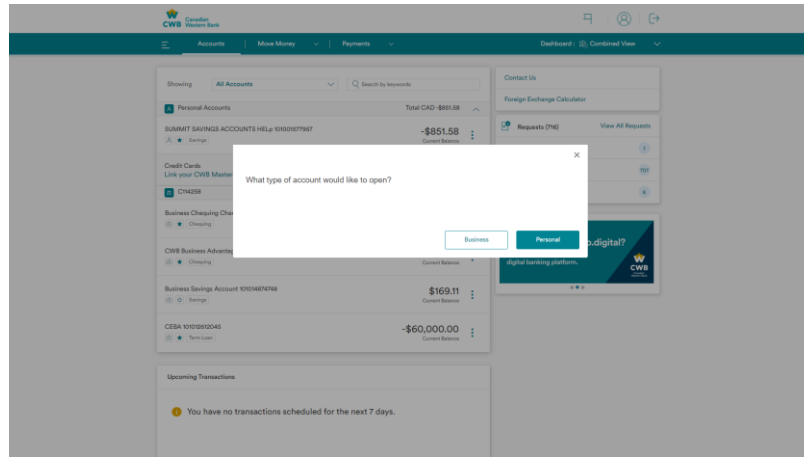
- *This will open a new web browser tab for CWB Personal Banking.*
- *Click on Start my application.*
- *Select "Yes" under Already a CWB Personal Banking client?*
- *Log into online banking. Enter your username and password and select "Login." 3: Find the product that meets your needs.*

2. Access Account Services:

- Click on the menu icon located at the top left.
- Choose "Account Services."
- Select "Open New Account."



- For users with combined personal and small business accounts, select "Personal."

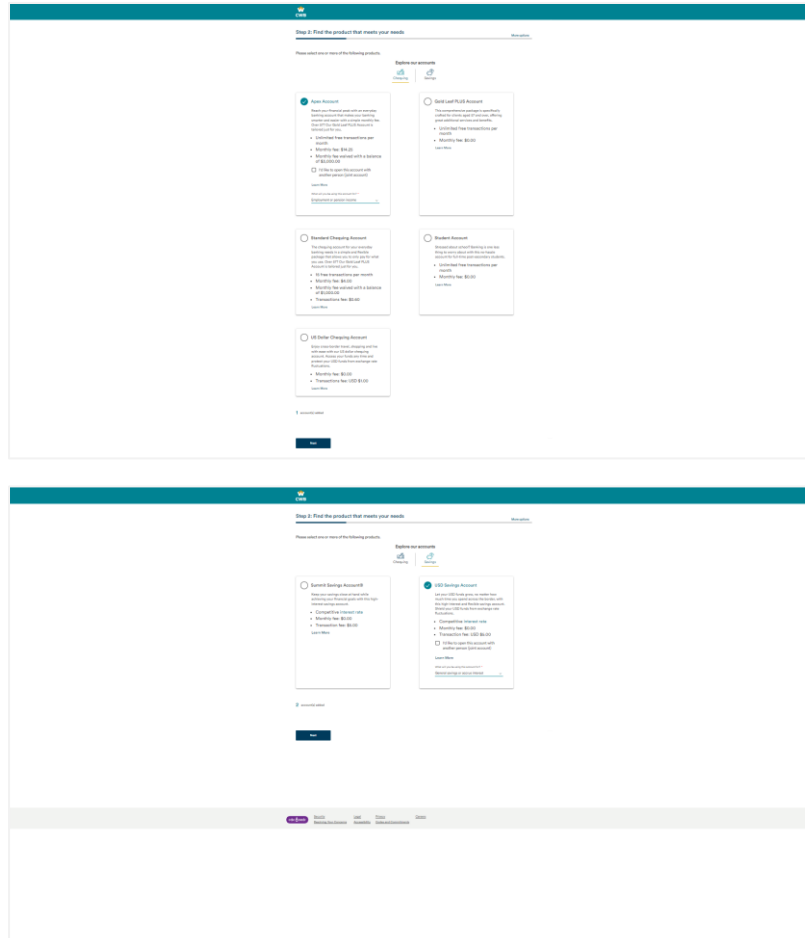


3. Find the product that meets your needs (current as of Sept 2023)

- Browse the available chequing and savings accounts. Options include:
 - **CHEQUING ACCOUNTS:**
 - Apex Account
 - Gold Leaf PLUS (consider age restrictions)
 - Standard Chequing
 - Student Account *(There are age restrictions on this account, you will be required to send supporting documentation of education enrollment.)*
 - US Dollar Chequing Account
 - Apex Staff and Family (CWB only)
 - **SAVINGS ACCOUNTS:**
 - Summit Savings
 - US Dollar Savings Account
 - Summit Savings Staff and Family (CWB only)
 - US Dollar Chequing Account – Staff and Family (CWB only)
 - US Dollar Savings Account – Staff and Family (CWB only)

Note: If you are unable to view our product page, please contact your CWB relationship manager as we may need additional information from you prior to proceeding.

- Choose the account(s) you'd like to open.
- Once the account is selected, a drop-down will appear from you to selected, regarding the account:
 - The account's intended use (mandatory)
 - If you would like to add a joint account holder. There are additional steps and information required if this is selected.
- Once completed, click "Next."



4. Provide Your Consent:

- In the Step: "With your consent," check the consent box and click "Next."
- You are consenting to a credit check when applying to chequing accounts. Credit checks are not required for saving accounts.

5. Review Disclosures and Agreements:

- For Step: "Disclosures and agreements," check the consent box and click "Next."
- If you have indicated you would like to add a joint account holder, the co-applicant must complete their application and it must be approved by CWB, before the account is added.

6. Confirmation:

- You'll receive a confirmation email about the new account opening.
- Click "Go to digital banking" to return to your account dashboard. Your new account(s) will appear on the Accounts landing page.

