

F.A.Q.
AFFIN HWANG CAPITAL EINVEST GLOBAL ONLINE TRADING SYSTEM

Version 1.3.1

(A) OPENING OF ACCOUNT

1. Who can apply for trading in foreign stock exchanges?

All existing clients are eligible to apply. But for trading in U.S. markets, U.S. tax residents are not allowed to trade through us. If you are not an existing client, you will have to open a share trading account.

2. I already have a share trading account. Do I need to open another account to trade in foreign exchanges?

No, your existing trading account can be used for trading in foreign stock exchanges.

3. I have more than one (1) share trading account with more than one (1) dealer's representatives. Which account(s) do I choose to trade in foreign stock exchanges?

You may choose to trade with any share trading account(s) handled by the respective dealer's representatives.

However, for online trading via Global Online Trading System, you can choose only one (1) trading account to sign up for the service.

4. How do I apply to trade in foreign stock exchanges?

Other than having the trading account, you are required to submit the following forms:

▪ **Form BBD/004**

For all foreign stock exchanges: Declaration of Compliance with Foreign Exchange Administration Rules to state that you have fulfilled the requirements of Bank Negara Malaysia (BNM) for investment abroad. (For Malaysian Residents only)

▪ **Form W-8BEN**

For trading in U.S. markets only: Certificate of Foreign Status of Beneficial Owner for United States Tax Withholding (For Non US tax resident only)

(B) ONLINE TRADING APPLICATION

1. How do I trade in foreign stock exchanges?

For trading in U.S. markets, you may apply for our global trading platform and place your orders through the Internet. Alternatively, you can contact your dealer's representative to trade.

For trading in other stock exchanges, you will make order placements by contacting your dealer's representative, and check your order status by contacting your dealer's representative.

2. What does our global trading platform offer?

The system provides you with price quotes and online stock trading in U.S. markets (NYSE, AMEX and NASDAQ). The price quotes are on at least 15-minute delayed basis.

3. How do I apply for online trading of U.S. stocks?

You are required to submit the following forms:

- **Form BBD/004**
Declaration of Compliance with Foreign Exchange Administration Rules
(For Malaysian Residents only)
- **Form W-8BEN**
Certificate of Foreign Status of Beneficial Owner for United States Tax Withholding
(For Non US tax resident only)
- **Form ES/013**
HwangDBS-Einvest Global Online Trading System Application Form

4. How do I get my ID and password?

Upon approval of your application, you will be given an Activation ID and two temporary passwords for logging-in to our global trading platform. For security reason, the Activation ID and the first password will be sent to your email address. To activate your account, you will have to contact our E-Services Helpdesk at 1-800-88-5288 to obtain the second password.

5. Which website do I log-in to?

The website address of our global trading platform is www.cq-markets.com/ahcgt or it can be accessible via a link on the home page of <https://invest.affinhwang.com>

6. How do I create my own Login ID and password?

After you have logged-in with the Activation ID and two temporary passwords, you will be prompted to create your own Login ID, password, security question and answer.

7. After I have entered the first password, the screen returns to the Login page and does not prompt for second password. What should I do?

It may be due to the cookie setting of your browser. For Internet Explorer, go to Tools → Internet Options → Privacy → Advanced and check Override automatic cookie handling+ and Always allow session cookies+. Click OK to proceed until you see the Login page.



Note: our global trading platform is best viewed with Internet Explorer 6.0

8. After I have logged-in and selected “Stocks” menu to view prices, the prices are not displayed. What should I do?

It may be due to your PC not being installed with the latest Java software. Please go to www.java.com to download and install Java program.

(C) TRADING MATTERS

1. What are the trading hours of U.S. markets?

During Summer

U.S. (Eastern) Time: 9.30am . 4.00pm

Malaysian Time: 9.30pm – 4.00am (from 2nd Sunday of March to 1st Sunday of November)

Non-submission of orders from 4.00am to 4.15am. Orders entered after 4.15am will be placed on queue for the next trading day.

During Winter

U.S. (Eastern) Time: 9.30am . 4.00pm

Malaysian Time: 10.30pm – 5.00am (from 1st Sunday of November to the 2nd Sunday of March)

Non-submission of orders from 5.00am to 5.15am. Orders entered after 5.15am will be placed on queue for the next trading day.

U.S. market will be closed on holidays.

- If a holiday falls on a Saturday, NYSE/AMEX/NASDAQ will not operate on the preceding Friday.
- If a holiday falls on a Sunday, NYSE/AMEX/NASDAQ will not operate on the succeeding Monday.

Note: Our global Trading platform only participates in the trading of NYSE/AMEX/NASDAQ listed stocks during exchange trading hours. It does not participate in the pre-opening and after-hours trading sessions.

2. When can I send orders through the system?

You may key-in orders anytime, including outside the trading hours (except non-submission period ie. 15 minutes after trading end time). Orders entered during the trading hours will be routed immediately for execution. Orders entered before and after trading hours will be queued for the next trading session.

3. What is the validity of period for my orders?

All orders submitted are only valid for 1 trading day. Orders not done will be cancelled at the end of each trading day.

4. How can I check the status of my orders?

After submission of orders, you may proceed to [Order Status] to check if the orders are on queue, done, or rejected. All orders will be issued with an order number for easy tracking. You are required to check on the orders status for any possible trade correction before market opens on the next trading day.

5. How will I know my U.S. trading limit?

You can check your trading limit through our global trading platform or by calling your dealer's representative. Your trading limit is shown in the global trading platform in Ringgit Malaysian. For trading limits calculation, trades done for USD counters will be converted to MYR and the limits will be adjusted accordingly.

6. Can I withdraw my orders?

Yes, orders can be withdrawn anytime as long as they are not matched.

7. Can I contra the trades?

You can buy and sell on the same day but no contra settlement is allowed.

8. Is odd lot trading available in the respective U.S. Markets?

The minimum quantity to be submitted is 1 share.

9. What is the minimum bid size and quantity for trading?

There is no minimum bid size. Prices submitted are subject to a maximum of 2 decimal places for NASDAQ, AMEX and NYSE shares. As the board lot is made up of 1 share, the minimum quantity is 1 share.

10. What are the types of order available for U.S. stock trading?

All orders submitted are limit orders (ie. Orders can be executed at a price which will be the same as or better than the order price).

11. Will I be able to “amalgamate” my U.S. Trades?

No, you cannot "amalgamate" your U.S. trades.

12. I placed a BUY order at a price higher than the closing price reflected in E'Invest Global, but why was my order not matched?

The prices shown on our global trading platform consist of prices transacted in all U.S. exchanges transactions. As our global trading platform only participates in NYSE/AMEX/NASDAQ, it is possible that your order was not matched even though the order price was within the matched price range shown on our global trading platform.

For example:

A stock is listed on NYSE and also listed on CHX (Chicago Stock Exchange) at different prices. The prices of the stock shown on NYSE can be the prices traded on CHX, but not on NYSE. If you place an order on NYSE, the order can only be matched at the price traded on NYSE, but not CHX.

Note: The U.S. price feed on our global trading platform may include trades done during off-market trading as well as trades from other U.S. exchanges (other than NYSE/AMEX/NASDAQ). As such, the opening, high, low and last done prices for U.S. stocks in our global trading platform may include trades that are not executed on NYSE/AMEX/NASDAQ.

(D) TECHNICAL SUPPORT

1. What should I do if I forget my password?

Please contact E-Services Helpdesk at 1-800-88-5288 or 604-263 0050 within office hours to reset your password. We do not provide any support outside our office hours.

2. Can I request for a new password through the system?

You can only set a new password after making a request to E-Services Helpdesk.

After we reset your password status, if you can remember the answer to your security question, click on Forgot Your Password?+option at the log-in screen.

You will be prompted to key-in your Login ID and Answer to your security question. If the Answer is correct, you will be allowed to key-in a new password for logging-in.

3. What if I forget the answer to my security question?

You will have to contact E-Services Helpdesk. Two initial temporary passwords will be given to you for creation of a new log-in password. The first password will be given to you when you contact E-Services Helpdesk. The second password will be sent to your email address. You will have to key-in the first and second passwords to create a new log-in password and to edit your security answer.

(E) SETTLEMENT

1. What is the settlement currency for my purchases and sales on U.S. Trading?

You may choose to settle your trades in MYR or USD.

For those who choose MYR as the settlement currency for purchases or sales, the rate for conversion to MYR will be based on HDBS contract buy/sell rates for the day.

For those who wish to settle in USD, they will have to sign up for Foreign Currency Trust Trading Account (FCA) before the due date of the first contract to be settled in USD. Failing which, the contract will be settled in MYR.

For each contract to be settled in USD, kindly inform your dealer's representative after the trades are matched. Otherwise, the contract will be settled in MYR.

2. When are my share purchases due for settlement?

All shares purchased in U.S. markets will be due for settlement on Transaction+ 2 market days (T+2). For example, if you buy a share on Monday, then the due date for your contract is on Wednesday.

For settlement in MYR, all cheques and cash payments must reach us latest by T+2 before 5.00pm (Malaysian Time). For settlement in USD through FCA, the account must have sufficient fund by T+2 before 5.00pm.

Please note that should the due date coincide with a:

- Malaysian public holiday, the new due date will be the subsequent market day.
- U.S. public holiday, the new due date will be the subsequent market day.

3. When will I receive my sales proceeds?

Sales proceeds in MYR will be issued to you on Transaction+ 4 market days (T+4).

For account holders of FCA, the sales proceeds in USD will be credited into your FCA on T+4.