INTERNET TRADING
FREQUENTLY ASKED QUESTIONS ("FAQ")

1) GENERAL INFORMATION

1.1 What is Public Invest eTrade?

Public Invest eTrade is an internet share trading platform that allows investors to buy and sell shares via Internet from the comfort of their home, office or anywhere.

1.2 Who am I trading with?

Public Investment Bank Berhad ("PIVB"), a Participating Organisation of Bursa Malaysia Securities Berhad ("BMSB"). Your trading account is with PIVB and all your buy and sell transactions will be channeled through PIVB.

1.3 Which markets can I trade in?

You can trade in shares which are listed on the BMSB selected recognised foreign exchanges.

1.4 Who can apply for internet trading account?

All citizens who are 18 years and above can apply for internet trading account.

1.5 Can a corporate client apply for internet trading account?

Yes.

1.6 How can I trade through PIVB?

You need to open a Central Depository System ("CDS"), Trading and Internet Trading Account with PIVB by completing and signing the respective application forms which are to be witnessed by an authorised Dealer's Representative.

Note: Existing whose account particulars has not been updated for more than three (3) years, are require to update their details to ensure our records remain accurate and up to date.

1.7 Can I access Public Invest eTrade from overseas?

Yes, You can access Public Invest eTrade via internet from anywhere around the world.

2) ACCOUNT OPENING

2.1 Am I required to open a CDS account to facilitate trading account?

Yes. You must submit the duly completed and signed CDS Account Form to us. Upon approval of your application, we will open a CDS account under your name with Bursa Malaysia Depository Sdn. Bhd. ("BMD") and tag the account to your trading account. There is fee of RM10.80 for opening of CDS account.

2.2 Can I register an internet trading account if I already have an account with another stockbroking firm?

Yes. You can. However, you have to open a CDS and trading account with PIVB and activate the internet trading account via our website at www.publicinvestbank.com.

2.3 Can I link my CDS account from another stockbroking firm to PIVB?

No. You must open a CDS and Trading Account with PIVB.

2.4 Can I transfer my shares out from my CDS account with PIVB to other CDS account?

Yes. You can transfer your shares into your own CDS account or to your immediate family members only. No third-party transfer is allowed by BMD.

2.5 What are the internet trading activation procedures?

i. You will receive a notification email with subject matter "Notification Letter for Updating/Opening of Account- Public Investment Bank Berhad".

ii. Retrieve your User ID by opening the encrypted PDF File as attached in the notification email.

Note: Password Combination = First 3 characters of your name followed by the last 4 digits of your NRIC/ Passport/ Company Registration Number (e.g. if your name is Md Rahim and last 4 digits of your NRIC is 7878, then your password will be MDR7878).

iii. Access to https://www.publicinvestbank.com/pbswecos/default.asp (Public Invest eTrade Website) and click on "New User Activation"

iv. Key in your User ID and click "Activate". An activation code will be sent to your registered email with PIVB.

v. At "User Activation" page, input your activation code and complete item a, b and c (mandatory) below:

a. Password;
b. Personal Login Phrase ("PLP"); and
c. Secret Question.

vi. Click "Submit" to complete the activation of Public Invest eTrade online trading account.

vii. Login your account at https://www.publicinvestbank.com/pbswecos/default.asp by keying your User ID and Password.

viii. You may access Public Invest eTrade online platform upon acceptance of the Terms and Conditions ("T&C").

2.6 How soon can I trade?

Your application will be processed and approved within three (3) market days provided the documents are in order. You will receive an email notification once your internet trading account is ready for trading.

2.7 Do I need to furnish a valid email address?

A valid email address is compulsory for activation and future communication i.e. trade confirmation and other relevant notices and announcements.

2.8 How do I update my personal particulars?

You can write-in, complete PIVB or BMD's prescribed form or update your personal particulars through Bursa Anywhere App.

2.9 Can I open a joint account for online trading?

There is no joint account for online trading.

3) MULTI- FACTOR AUTHENTICATION ("MFA")

3.1 Step By Step Guide to Setup MFA Public Invest eTrade Mobile Apps.

i. Login to your Public Invest eTrade Mobile Apps.

ii. You will be prompted to setup a one-time Device Binding, click "Setup Now".

iii. Fill in your new IC/ old IC/ passport, or business registration number to verify your identity. Set your own 6-digit Token Pin ("TPIN").

iv. Once TPIN is set, a QR code will be sent to your registered email.

Note: Please do not close the Public Invest eTrade app and keep it running in the background.

Open your registered email app (for example, Gmail) and look for an email from sender: Public Investment Bank (etradehelpdesk@publicinvestbank.com.my) in your Inbox or Junk mail.

Screenshot the QR code (if you are opening from your mobile device).

v. Go back to Public Invest eTrade Mobile Apps to scan the QR code.

Click" Scan QR "and click "Scan from Gallery". Then select the QR image you previously screenshot.

If you are opening your email from a computer, choose the "Open QR Scanner" option and scan the QR code displayed on the email.

vi. After scanning the QR code, device binding is successful and MFA setup is completed.

3.2 Step By Step Guide to Setup MFA for Public Invest eTrade Website

i. Login to your Public Invest eTrade account.

ii. In order to login via website, you must first

a. Register your mobile device; and
b. Set up the MFA via the Public Invest eTrade Mobile Apps.

iii. A prompt message will appear "Login with Secure Login". Please approve the login request through the Secure Login feature on your Public Invest eTrade Mobile Apps.

iv. Open the Public Invest eTrade Mobile Apps and click "SECURE LOGIN".

v. Approve the MFA Approval Request to approve the login via Public Invest eTrade Mobile Apps.

vi. Once the Secure Login is approved, you can now login to Public Invest eTrade website.

vii. For each subsequent login to Public Invest eTrade website, you must approve the Secure Login via the Public Invest eTrade Mobile Apps as per step iv & v above.

3.3 Step By Step Guide to Setup MFA for Public Invest eTrade Global Apps

i. Login to your Public Invest eTrade Global Mobile Apps.

ii. You will be prompted to setup the Time-Based One-Time Password ("TOTP") Authentication.

a. Copy the secret key.
b. Do not close the Public Invest eTrade Global Apps
c. Download the "Google Authenticator" Apps and click "Open"

iii. Open the Google Authenticator Apps.

a. Click "Add a code" and select "Enter a setup key"
b. Enter account details:
Account name: your preference name

Your Key: Paste the "Secret Key" from the Public Invest eTrade Global Apps. Setup TOTP and click "Add".

iv. Once you click "Add", the apps will generate a unique 6-digit code.

v. Go back to the Public Invest eTrade Global Apps.

vi. Fill in the 6-digit code as generated in the Google Authenticator Apps and click verify.

vii. TOTP authentication enabled successfully and you are already login to Public Invest eTrade Global Apps.

viii. For each subsequent logins to Public Invest eTrade Global Apps, you will need to access the Google Authenticator Apps to retrieve the unique 6-digit code to verify your login.

3.4 Step By Step Guide to Setup MFA for Public Invest eTrade Global Website

i. Login to the Public Invest eTrade Global website.

ii. Setup the TOTP Authentication.

iii. Two (2) options to setup the TOTP Authentication

a. Scan the QR code using the Google Authenticator Apps, or
b. Copy the "Secret Key".

iv. Open the Google Authenticator Apps.

Click "Add a code" and choose one of the following options:
a. Select "Enter a setup key" if you copied the Secret Key, or
b. Select "Scan a QR code" if you scanned the QR code.

Then enter account details:
a. Account name: Any name based on your preference
b. Your Key: Paste the "Secret Key" from the Public Invest eTrade Global website - Setup TOTP page and click "Add".

v. A unique 6-digit code will be generated.

vi. Go back to the Public Invest eTrade Global website Setup TOTP Authentication page and enter the unique 6-digit code. After that, click "Verify".

vii. TOTP Authentication enabled successfully and you are login to the Public Invest eTrade Global website.

viii. For each subsequent login to Public Invest eTrade Global website, you will need to access the Google Authenticator Apps to retrieve the unique 6-digit code to verify your login.

4) ONLINE TRADING

4.1 When can I submit an order?

You can submit your orders at any time during the day (24 hour) except from 5:00 p.m. to 5:15 p.m.

4.2 How do I place a buy/sell order?

You place your order online by clicking the 'Live Quotes' button' which will connect you to our trading screen.

To place order, highlight the stock or key-in the stock name or stock code that you wish to trade and click on Buy (green) or Sell (red) button.

An order entry box will appear for you to input your trade details, which is also differentiated by colors, green for buy and red for sell.

An order validation screen detailing your order will appear for your confirmation. If all information is verified correct, click on the 'Confirm' button and the order will be routed to your Dealer's Representative for execution.

4.3 How can I check the status of my order?

You can access the order status screen by clicking on the 'Order Status' button. You will see the following messages:

Order Confirmed
The order has been received by BMSB and awaiting to be matched.

All Matched
Order fully matched with acknowledgement from BMSB.

Partially Matched
Order partially matched with acknowledgement from BMSB.

Order Expired
The order has expired after the end of trading day.

Order Cancelled
The order is successfully cancelled with acknowledgement from BMSB.

Order in Queue
The order has been received and queuing in the server, pending to be sent to BMSB at 8:30 a.m.

Order Rejected by BMSB
Possible reason for order rejection by BMSB maybe due to CDS Account inactive or dormant, Account suspended, Insufficient trading limit, Order price is not the same with closing price ("TOP") during the Trading-at-last session.

Order Eliminated by BMSB
Order that has triggered the Dynamic Limit where the order price exceeds +/-8% or +/-RM0.08 from the last done price.

Please call your Dealers' Representative should you require more information on the status of your orders.

4.4 Can I reduce or cancel my order?

You can reduce the quantity of your purchase/sell order and/or cancel the purchase/sell order provided they have not been matched by BMSB.

To reduce or cancel your order, follow the steps below:

Step 1: Select the Order that you want to reduce or cancel and click on the Reduce/Cancel icon and a 'Reduce/Cancel' screen will pop-up.

Step 2: The default quantity prompted in the 'Reduce by' column is your original quantity ordered or unmatched quantity.

Step 3: If you wish to cancel the entire order, just click on the 'OK' button.

Step 4: If you wish to reduce the quantity of your order, you need to enter the quantity you want to reduce in the 'Reduce by' column.

Step 5: Press 'OK' to confirm your instructions.

4.5 Can I amend/modify the buying and selling price or order quantity?

Amendment of order price and/or quantity are available for BMSB shares.

You can amend the buying and selling price of your order by 'Modifying' the order.

Steps to modify order as below:

i. Access to Order Status

ii. Click on the order

iii. Click "Modify"

iv. Amend to Price and/or Units that you want to amend.

Remark: You can only Modify order during market hour.

4.6 How the order amendment/modification affect my order queue priority?

Your order queue priority will be lost if there is an increase in the order quantity OR an increase/decrease in the order price.

Order priority will only be maintained if there is a reduction in order quantity.

To avoid losing your queue position for the original quantity, you should place a new order for the additional shares.

The revised order price will be subject to the price spread validation check by BMSB.

4.7 How can I trade if the system is down?

If you encounter any difficulties accessing Public Invest eTrade, you can call your Dealer's Representative to place orders or Customer Service at Tel No. 603-22683023 or 22683028 for assistance.

4.8 Are the orders that I placed good for the day?

All orders are valid for one day except for Good-Till-Date ("GTD") orders that are valid for a maximum of 30 calendar days.

4.9 What is the status of my orders at the end of each trading day or unmatched day orders?

If your order is not matched at the end of the day, the status will turn to Order Expired.

You need to re-send the order or place a new order for the next trading day.

Note: Except for valid and unexpired GTD order.

4.10 Can I create my own favorite stock watch list?

Yes. You can create your own favourite stocks or you may use the default favourite list called 'My Favourite'. However, the maximum number of stocks allowed per your personal list is 30. To create your own list, follow the following steps:

Step 1: Select the Organise Favourites icon and a small screen will appear.

Step 2: Click on the 'New' button, type in the name for the favourite folder and press the 'Enter' button to confirm.

Step 3: To select the stocks to be added into your favourite folder, click < Add >.

4.11 What will be the trading limit given to me?

For non-collateralised trading, trading limit will be granted to you based on the information/supporting documents provided by you and the recommendation of your Dealer's Representative.

For collateralised (FAT/DIRECT facility) trading, trading limit will be granted to you based on the multiplier of the cash or share collateral.

4.12 Can I place order for odd lot, sold to buy-in and designated counter?

Yes, odd lot orders can be placed online via Public Invest eTrade.

However, you are NOT allowed to place online orders for selling to buy-in and designated - counters. You may call to place the orders via your Dealer's Representative.

4.13 Will my offline orders be reflected in the Order Status?

Yes. Both offline and online orders will be reflected in the Order Status.

4.14 How do I differentiate online and offline orders?

For orders that were placed online, Orders Status of client' s user ID will be displayed as System Order.

For orders that were placed offline, Order Status of Dealer ID will be displayed as Phone Order.

4.15 Can I sell the overdue purchase contracts on T+3?

You are allowed to sell the overdue purchase contracts up to 12.30 p.m. on T+3 via Public Invest eTrade.

You may place instruction to sell the orders via your Dealer's Representatives after 12.30 p.m. T+3.

Please take note that shares purchased must be paid on T+2. Otherwise, the shares will be force-sold by the Bank on T+3.

5) PORTFOLIO MANAGEMENT

5.1 What is 'My Portfolio'?

The system provides an integrated financial picture for investors to manage their investment portfolio.

5.2 What can I use 'My Portfolio' for?

You can use 'My Portfolio' to:

i. keep track of your stock portfolio and the cost of the shares purchased;

ii. compute unrealised profit and loss based on market price or the selling price of your choice;

iii. adjusts the portfolio value in the event of corporate actions i.e. bonus issues, maturity conversion, transfer in/out of shares, etc.;

iv. drill-down to single stock detail transactions level; and

v. inquire current positions and other portfolio information from anywhere via Internet.

5.3 How can I check my share portfolio?

Click on the 'My Portfolio' button located on top of the screen to display your stock portfolio.

For more details on a specific stock transactions history, double click on the respective stock name, the details of the buy/sell transaction will be displayed.

5.4 In Portfolio inquiry/summary, what does 'Quantity' means?

'Quantity' represents balance stock quantity including your matched purchases minus your matched sales.

5.5 How do I search for a particular stock?

You may enter a stock short name or stock code at 'Search' button on the top right handside of the price feed.

5.6 I transferred out 1,000 shares from my original stock balance of 1,000 shares today, but the system still shows I have 1,000 shares in stock balance available today. Why?

This is due to timing difference. If the transfer is successful, 'My Portfolio' will reduce the stock quantity on T+1. If BMD rejects the share transfer, the stock balance will remain as the original quantity.

5.7 If I sold 1,000 shares today, will my stock balance be reduced immediately?

Yes. Share sold will be deducted immediately and the reduced quantity will be reflected in the system accordingly.

5.8 If I bought 1000 shares today, will my stock balance be increased immediately?

Yes. The stock balance will increase by 1,000.

5.9 Does the potential unrealised gain/loss computation take into account brokerage and other charges as additional expenses?

No. The computed potential unrealised gain/loss is based on the price difference between the unit average cost of the investment and the prevailing last done price.

5.10 Is the market price displayed in 'My Portfolio' updated on a real-time basis?

Yes. Currently the market price shown in 'My Portfolio' is based on the last done price.

6) TRADE SETTLEMENT

6.1 Will I receive any contract notes?

eContract note will be sent via email whenever a share is transacted or you may view/print/save your eContract note from the eStatement tab in Public Invest eTrade.

6.2 When are my trades due for settlement?

All trades have to be settled by 12.30 p.m. on T+2 based on BMSB Rules.

6.3 How do I settle my trades done?

i. Through either one of the following PIVB's bank accounts (*): -

- Public Bank Berhad – A/C No. 3077509901 (Conventional account)
- Public Islamic Bank Berhad – A/C No. 3999601921 (Islamic account)

ii. Through Maybank Berhad – A/C No. 514011460167

(*) For Public Bank online account user, please select payment function - Bill Payment – to Other Bill and select Public Investment Bank Berhad or Public Investment Bank Berhad (Islamic).

6.4 Can I choose to settle part and not all of my due contracts?

Yes.

6.5 What will happen if my due contracts are not settled?

Any unsettled T+2 positions will be force sold on T+3 accordance to BMSB Rules.

6.6 When do I get my Sales Proceeds?

All sales proceed will be issued by 12.30 p.m. on T+2 following the sales day. The sales proceed will be paid via GIRO.

6.7 How do I withdraw my money from my Trust Account?

You can submit the withdrawal request via Public Invest eTrade.

Requests submitted on or before 11.00 a.m. on a working day will be processed and funds are expected to receive on the same day. Otherwise, the requests will be processed on the next working day.

Any request made on Saturday, Sunday or Federal Territory public holidays will be processed on the next working day.

6.8 Is there any interest/profit earned on my Trust balance?

Interest/ profit will be accorded with trust balance of RM1,000.00 and above for Conventional account and RM50,000.00 and above for Shariah account.

6.9 When do I get my contra gains and when do I need to pay for my contra losses?

Contra gains will be credited to Trust Account on T+2.

Note: Any contra losses will be set off against contra gains before crediting the net gain to Trust Account.

Contra losses need to be settled before T+4 for interest free period.

6.10 How can I confirm that my due contracts are settled?

You can utilise the 'My Account' in Public Invest eTrade system to view any outstanding contracts. Only outstanding contracts will appear in this system.

6.11 What is 'My Account'?

'My Account' in Public Invest eTrade allows clients to view the current outstanding positions.

6.12 What information can I get from 'My Account'

You can obtain the following information from 'My Account':

i. Account Summary;

ii. Outstanding purchases/sales;

iii. Outstanding contra gains/losses; and

iv. Trust balances.

6.13 Can another client view my information on 'My Account'?

No. The system is password protected. You are required to safeguard your password.

6.14 How reliable is the information on 'My Account'?

The information on "My Account" is reliable as it is extracted from our Back-Office System as per the previous day's closing position.

6.15 Will I receive a monthly account statement from PIVB?

A monthly statement will be emailed to your registered email with PIVB by the 1st week of the following month or you may view/print/save your monthly statement from the eStatement tab in Public Invest eTrade.

7) TROUBLESHOOTING

7.1 What should I do if I encounter problem?

If you encounter issues on system or your account, you may:

i. call your Dealer's Representative; or

ii. email your queries to pivbhelpdesk@publicinvestbank.com.my; or

iii. call our Customer Service at Tel No. 603-22683023 or 22683028 between 8:45 a.m. to 5:45 p.m. local time Monday to Friday (except non trading days).