

**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?

You are 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 trades will be channeled through us.

1.3 Which markets can I trade in?

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

1.4 Who can apply for internet trading account?

Eligible to all citizens who are 18 years and above.

1.5 Can a corporate client apply for internet trading account?

Yes.

1.6 How can I trade through internet with PIVB?

i) New Client

You need to log-in to our PIVB website – www.publicinvestbank.com to register as Trial Member and thereafter to open a Central Depository System (CDS), Trading and Internet Trading Account with us by completing and signing the respective application forms which are to be witnessed by an authorised Dealer’s Representative.

ii) Existing Client

You need to log-in to our PIVB website – www.publicinvestbank.com to register as Register Member and thereafter to complete and sign the Application for Internet Trading Account form which is to be witnessed by your authorised dealer’s representative.

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. Upon approval of your application, we will open a CDS account under your name and tag the account with your trading account.

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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 register for internet trading account via our website 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 Bursa Malaysia Depository Sdn.Bhd ("BMD").

2.5 What are the internet trading account opening procedures?

Step 1:

Log-in to our website - www.publicinvestbank.com

Step 2:

Click 'New User Registration' (Left Hand Corner).

Step 3:

Click 'Trial Member' or 'Public Investment Bank Berhad client' (Bottom) and to read the Terms and Conditions governing the internet trading.

Step 4:

After you have accepted the Terms and Conditions, please key-in all the compulsory particulars required in the Online Registration Form.

Step 5:

Upon completion, click 'Submit' and wait for an activation code which will be sent to your email address on the same day. Log-in to our *Public Invest eTrade* to view stock 'Live Quotes' and 'News' for a trial period of 14 days.

Step 6:

Should you require any assistance on the above steps you may call your Dealer's Representative, walk-in to our office or email/call our Helpdesk at the below corresponding information:

Public Investment Bank Berhad
Level 25, Menara Public Bank 2,
No. 78, Jalan Raja Chulan,
50200 Kuala Lumpur.

Tel: 603 - 2268 3023 / 603 – 2268 3028

Email: pivbhelpdesk@publicinvestbank.com.my

2.6 How soon can I trade?

Your application will be processed within three (3) market days provided that the documents submitted are complete. You will receive an email notification once your internet trading account is ready to trade.

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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 Bursa Depository's prescribed form or update your personal particulars through Bursa Anywhere App.

2.9 Can I open a joint account for online trading?

No.

2.10 What are the charges for opening of a trading account?

There are no charges for the opening of Trading Account. However the following is applicable:

- i) opening of the CDS Account - RM10 and
- ii) indemnity Forms - RM20 (only applicable if you opt for the Direct Debit/Credit Facility whereby sale and purchase amount will be credited/debited respectively from your saving or current account maintained with Public Bank Berhad branches).

3) ONLINE TRADING

3.1 When can I submit an order?

You can submit your order during trading hours, including off-trading hours except from 5:00p.m to 5:15 p.m.

3.2 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 colours, 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.

3.3 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:

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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 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. the next trading day.

Order Rejected by Exchange

Possible order rejection by Exchange 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 Exchange

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 if you want to know more on the status of your orders.

3.4 Can I reduce or cancel my order?

You can reduce the quantity of your share purchase and/or cancel the sale order provided they are not 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.

3.5 Can I amend the buying and selling price?

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

3.6 My Order Status screen not updated. Is PIVB going to compensate me for my loss?

The use of *Public Invest eTrade* online trading is at your own risk. PIVB will not be liable for any loss whatsoever arising from the use of *Public Invest eTrade*.

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3.7 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 helpdesk at Tel No. 603-22683023, 22683028 for assistance.

3.8 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 days.

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

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

3.10 Can I create my own favourite 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 a name and press the 'Enter' button to confirm.

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

3.11 What will be the trading limit given to me?

Trading limit will be granted to you based on the information/supporting documents provided by you and the recommendation of your dealer's representative.

3.12 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* (HTML5 mode) only.

You are NOT allowed to place orders for selling to buy-in and designated counters via *Public Invest eTrade*. However you may place the orders via your Dealer's representative.

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

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

3.14 How do I differentiate online and offline orders?

For orders that were placed online, the orders will be displayed in the Order Status as 'S' for System order.

For orders that were placed offline, the orders will be displayed in the Order Status as 'P' for Phone order.

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

No. You are NOT allowed to sell the overdue contracts on T+3 via *Public Invest eTrade*. You may place instruction to sell the orders via your Dealer's representative.

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.

4) PORTFOLIO MANAGEMENT

4.1 What is My Portfolio?

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

4.2 What can I use My Portfolio for?

You can use My Portfolio to:

- a. keep track of your stock portfolio and the cost of the shares purchased;
- b. compute unrealised profit and loss based on market price or the selling price of your choice;
- c. adjust the portfolio value in the event of corporate actions i.e. bonus issues, maturity conversion, transfer in/out of shares, etc.
- d. drill-down to single stock detail transactions level.
- e. inquire current positions and other portfolio information from anywhere via Internet.

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

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

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

4.5 How do I search for a particular stock?

You may enter a stock short name or stock code at 'Search' button.

4.6 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 Bursa Malaysia Depository Sdn. Bhd (BMD) rejects the share transfer, the stock balance will remain as the original quantity.

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

Yes. Share sold will be debited immediately and will be reflected in the system accordingly.

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

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

4.9 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.

4.10 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.

5) TRADE SETTLEMENT

5.1 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*.

5.2 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.

5.3 How do I settle my trades done?

You can choose to pay at:

- i) the cashier counter at PIVB (payment by cash or cheque).
- ii) through either one of the following PIVB's bank account(*):-
 - Public Bank Berhad – A/C No. 3077509901 (Conventional account)
 - Public Islamic Bank Berhad – A/C No. 3999601921 (Islamic account)
- iii) 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).

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

Yes.

5.5 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.

5.6 When do I get my Sales Proceed?

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 or ECP (Electronic Credit Payment).

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

You can submit the withdrawal via *Public Invest eTrade* (Cash Withdrawal Request screen) by 11:00 a.m. and payment will be made on the same day.

5.8 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 clients and RM50,000.00 and above for Shariah clients.

5.9 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, whilst contra losses will be settled before T+4. Any contra losses will be set off against contra gain before crediting to Trust Account.

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

You can utilise the 'My Account' system to view any outstanding contracts that you may have. Only outstanding contracts will appear in this system.

5.11 What is 'My Account'?

My Account allows clients to view the current outstanding positions.

5.12 What information can I get from 'My Account'?

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

- Account Summary
- Outstanding purchases/sales
- Outstanding contra gains/losses
- Trust balances

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

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

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

The information is extracted from our Back-Office System as per the previous day's closing position.

5.15 Will I receive a monthly account statement from PIVB?

- i) A summary of the total monthly transaction will be emailed to your registered account at the end of the month or you may view/print/save your eMonthly Statement from eStatement tab in *Public Invest eTrade*.
- ii) eMonthly account statement will be sent via email or you may view/print/save your eContract note from the eStatement tab in *Public Invest eTrade*.

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6) TROUBLESHOOTING

6.1 What should I do if I encounter problem?

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

- i) call your Dealer Representative; or
- ii) email your queries to pivbhelpdesk@publicinvestbank.com.my; or
- iii) call our helpdesk at 603-22683023 or 22683028 between 8:45 a.m. to 5:45 p.m. local time (Monday to Friday).