

FAQs on Foreign Investing Service (FIS) Online Trading

- Account Opening

- 1) **Q: What are the requirements to apply for FIS online trading?**

- A: Below are the requirements to sign up for FIS online trading:

- Has a trading account with AmInvestment Bank Berhad (AMIB)
 - Registered user of amesecurities.com.my and has conducted online trading
 - Sign Supplemental Terms & Conditions Letter.

- Online Trading

- 1) **Q: Are the price quotes real-time or delayed?**

- A: The price quotes are at least 15-20 minutes delayed. The delayed time will be displayed on the quotes screen (static or streaming).

- 2) **Q: How do I request for real-time price quotes?**

- A: You may contact our eBroking Helpdesk to assist on the application of real-time price quotes. Currently, only SGX and HKEX are available and exchange user fee is applicable.

- 3) **Q: What are the foreign markets available for FIS online trading?**

- A: The following foreign markets are available:

- Singapore-SGX
 - Hong Kong- HKEX
 - U.S.- NYSE & NASDAQ

- 4) **Q: What are the charges applicable for FIS online trading?**

- A: Brokerage and regulatory transaction fees will be charged on your FIS trades. Other charges include custody fees, corporate actions fees and remittance charges for withdrawal of your trust money. Please contact your dealer or remisier for the full charges. Brokerage fee and minimum will be charged on amalgamated trades except US and UK trades which will be on per order basis.

- 5) **Q: Can I check my order status online?**

- A: Yes, you can check your order status online under Stocks > Orders menu

- All Orders (Today) tab - displays all orders for all status for the day
 - Working Orders tab - displays orders that are in queue for the day
 - Trade Done (Today) tab - displays orders that are done for the day
 - Order History tab - displays all orders for previous 30 calendar days
 - Trade Summary tab - displays total number of orders and its average price for each counter for the day.

- 6) **Q: Can I send Good till Date (GTD) orders for FIS trading?**

- A: No, FIS online trading system does not allow GTD orders to be submitted.

7) Q: If the foreign exchange is on holiday and I have submitted orders, will my orders be rejected?

A: No, your orders will be processed for submission on the foreign exchange's next trading day. You may check your orders in the "Working Orders" tab.

8) Q: How do I check my foreign shareholdings position?

A: You may check your foreign shareholdings from the FIS online trading system. Click on Accounts > Shareholdings. Please note that your foreign shareholdings may not reflect the correct number of your foreign securities due to timing or system issue. Please contact your remisers or dealers immediately if there is any discrepancy in the portfolio (stock code, name or quantity)

9) Q: How do I get my User ID and password for FIS Online Trading?

A: After your application for FIS online trading has been approved, you will receive 2 emails with encrypted PDF document attached. The first e-mail/PDF contains your activation ID and first password while the second e-mail/PDF contains your second password. The e-mail will guide you on how to open the encrypted PDF document.

10) Q: How do I access to FIS Online Trading Login page?

A: Go to www.amequities.com.my and login as amequities user first. Click on Trading Hall menu and choose "Foreign Investing Service (FIS)". You will be directed to FIS Online Trading Login Page. Login using your FIS user ID and password. For first time activation, you will be required to change your user id, password and create answer to preferred security question. Alternatively, you may also click on the FIS banner on amequities website and login as amequities user first and then FIS online trading.

11) Q: Can I change my user ID?

A: Yes. Contact our Customer Service Executive (CSE) at helpdesk no: 03-20310102 to request for reset of User ID service.

12) Q: Can I change my password?

A: Yes, click on "Change Password" on FIS login page. Answer the Security Question and follow the instruction accordingly.

13) Q: What should I do if I forgot my password?

A: Contact our Customer Service Executive at helpdesk no: 03-20310102 on Monday-Friday (except Public Holidays) from 8am to 5.30pm or email us at helpdesk-ebiz@ambankgroup.com to request for reset password service.

14) Q: What should I do if I forgot my answer to the security question?

A: Contact our Customer Service Executive at helpdesk no: 03-20310102 on Monday-Friday (except Public Holidays) from 8.00am to 5.30pm or email us [at helpdesk-ebiz@ambankgroup.com](mailto:at_helpdesk-ebiz@ambankgroup.com) to request for reset password service. First FIS password and Second FIS password will be issued to you via 2 emails. Once you received the 2nd password, click "Reset Password" on FIS login page, enter your FIS user ID followed by 1st and 2nd password and click Submit. Create your own new password, security question and answer when prompted.

15) Q: Can I cancel my order?

A: Yes, click on Stock>Orders>Working Orders. Select order to cancel by clicking on “Order No” button, followed by “Withdraw Order” button.

16) Q: Can I amend my order?

A: Order amendment is only available for SGX order. You are only allowed to reduce quantity and amendment on price is not permitted. For other exchanges, you will have to cancel the orders and rekey new one.

17) Q: Can I create my own watchlist and add my favourite counters?

A: Yes, you can create your own watchlist under static/streaming price module. Maximum watchlists for SGX is 10 and for other markets is 5. Each watchlist can display up to a maximum of 40 counters.

To view Watchlist

1. Go to the selected exchange
2. Click on the watchlist under the dropdown list
3. The selected watchlist will displayed

To add counter in the watchlist

1. Go to the selected exchange
2. Click on the watchlist under dropdown list and click “Edit Quotes”
3. Search the counters to be added by clicking either company code or company name. The selected stock will appear in the watchlist.
4. Once you have finished adding all the stocks, click on “Update” button.
5. Page will be directed back to the static/streaming price module

To delete counter from the watchlist

1. Go to the selected exchange
2. Click on the watchlist under dropdown list and click “Edit Quotes”
3. Tick the “Delete” checkbox for the counters to be deleted.
4. Once you have finished ticking all the desired counters, click on “Update” button.
5. Page will be directed back to the static/streaming price module

18) Q: If I encounter problem on FIS online trading platform, who should I contact?

A: You may contact our Customer Service Executive (CSE) at 03-20310102 on Monday-Friday (except Public Holidays) from 8.00am to 5.30pm or email us [at helpdesk-ebiz@ambankgroup.com](mailto:helpdesk-ebiz@ambankgroup.com).

For US markets you may contact our Night Desk Support team at 019-6690014 on Monday to Friday (except Public Holidays) from 9.30pm to 5.00am.

19) Q: How do I trade if the FIS online trading system is down?

A: Please call your remisier/dealer to place phone orders.

20) I am not familiar with FIS online trading system, will there be training provided?

A: Yes, once your application for FIS online trading is approved, our Customer Service Executive (CSE) will contact you to arrange for personalized training if required and e-mail

the FIS user guide and FAQs. The user guide and FAQs are also accessible on the FIS online trading page. You may also reach our Customer Service Executive (CSE) at 03-20310102 for any enquiries or assistance.

21) Q: Do you have Night Desk for dealing and customer service?

A: We have Night Desk Support team for customer service only and not for dealing. Currently, our Night Desk Support team provides support for US markets only and the services provided are limited only for the followings :-

- a) Enable/unblock user ID
- b) System related issues

Please refer to Night Desk Support section below for more details.

- **Settlement**

1) Q: Can I settle my trades in foreign currency?

A: Yes, you may opt to settle in the foreign currency of the traded securities. Just sign the foreign currency standing settlement instruction form and submit it to your remisier/dealer. In the absence of the settlement standing instruction, the default settlement currency will be in Ringgit Malaysia.

2) Q: If yes, what are the acceptable foreign currencies?

A: Currently, only SGD, HKD, USD, GBP, AUD, CAD are acceptable.

3) Q: Can I retain my sales proceeds in foreign currencies as Trust?

A: Yes, once you have signed the settlement standing instruction, your sales proceeds and any monies due to you will be placed in the foreign trust account. Your foreign trust money will also be automatically utilized to set-off any purchases, losses and charges due from you.

4) Q: How do I transfer my fund to the foreign currency trust account

A: You may arrange with your bank as follows:

- a) convert your ringgit in your current/saving account and transfer the foreign currency to AmInvestment Bank Foreign Currency Account (AMIB FCA)
- b) transfer the foreign currency from your own FCA to AMIB FCA
- c) convert your ringgit trust money with us to the foreign currency trust money. AmBank's prevailing FX rate will be used for the conversion.

Please notify your remisier/dealer of the fund transfer made by you by submitting the Confirmation of Foreign Currency Remittance Form together with a copy of the bank's remittance slip. This is to facilitate the identification and crediting of the foreign currency receipt to the correct client.

5) Q: Do I earn interest on my foreign trust money?

A: Currently, there is no interest given for foreign trust monies.

6) Q: How do I withdraw my foreign currency trust money?

A: Please complete the withdrawal request form and submit it to your remisier/dealer. You may request for the amount to be transferred to your registered FCA or convert it to RM for credit into your registered current/savings account or RM trust account. The FX rate used for conversion will be the AmBank's prevailing FX rate. You may call your remisier/dealer to check the FX rates with our Operations Unit

7) Q: Are there any fees charged for the withdrawal of my foreign currency trust money?

A: Yes, the withdrawal transaction is subject to bank's remittance charges. The charges vary depending on the type of foreign currency and the client's receiving bank account.

8) Q: When do I expect to receive my foreign currency money if I submit my withdrawal request today?

A: Withdrawal request received by our Operation Unit before 9.30am will be processed on the same day and you will receive the money within the next two business days (applicable for FCA with AmBank only). FCA with other banks will incur additional crediting days depending on the agent bank and holidays.

9) How do I know the amount to be settled after I transacted in foreign securities?

A: You will receive a contract statement which shows the settlement amount in the foreign currency of the traded securities and Ringgit Malaysia (RM) equivalent. You may also call your remisier/dealer to check on the settlement amount. If you have not opted and signed the foreign currency settlement standing instruction, you will need to settle in RM.

10) Q: What is the FX rate used for the RM equivalent amount for my foreign securities trades in the contract statement?

A: We use special FX rates (based on the FX rates maintained for the business day and the order entry time) for HKD, SGD and AUD traded securities. Hedging FX rates on T+1 morning are used for other foreign currency traded securities.

FX rates are obtained from our AmBank Global Markets. You may check with your remisiers/dealers on the indicative special FX rates, which may be revised from time to time as notified by AmBank.

11) Q: If I have two orders for same securities but transacted at different time and FX rates, what will be the applicable FX rate used for my foreign securities trades in the contract statement?

A: The weighted average FX rate will be used and applicable only for HKD, SGD and AUD denominated securities traded on HKSE, SGX and ASX.

12) Q: What will be the price shown in my contract statement if I have three matched orders for same securities but transacted at different prices?

A: The matched orders will be amalgamated into one trade and the price computed and shown shall be the average price of the three trades.

13) Q: Can I contra and set-off my foreign securities trades?

A: Yes, only intra-day contra is allowed and set-off is for trades with same currency. Please inform your remisier/dealer if you wish to contra your intra-day trades.

14) Q: What will be the applicable FX rate used for my intra-day contra trades?

A: The FX mid rate will be applicable for both your buy and sell trades before they are contraed at the end of the day.

- Others

1) Q: Will I be notified for any corporate actions?

A: Yes, upon actual receipt of the corporate action notice from the foreign custodian, our Nominees Unit will onward notify you of the same via letter if you are the beneficial owner of the affected securities.

2) Q: Are there Research Reports and Fundamental Data available in the system?

A: Yes, basic research reports for selected markets are available. Click on the Research menu and select the market you are interested in. Click on the Fundamental Data menu and search for the company you are interested in.

3) Q: Where can I check if I need more information on the trading rules of the foreign exchanges?

A: Please visit the respective Exchanges website to learn more about the trading rules and market practices. Below are the website addresses for your reference:

- a) Singapore – www.sgx.com
- b) Hong Kong – www.hkex.com.hk
- c) US – www.nyse.com , www.nasdaq.com

- Night Desk Support

1. Q: Do you have Night Desk support?

A: Yes, we do have Night Desk Support team to support US markets that are traded at night (Malaysian time). Currently, the services provided by our Night Desk Support team are limited only for the followings :-

- a) Enable/unblock user ID
- b) System related issues

Our Night Desk Support team can be contacted at 019-6690014 on Monday to Friday (except Public Holidays) from 9.30pm to 5.00am the next day.

You are advised to ensure your access to the FIS online trading system is active and all pre-trading requirements such as trading limits, portfolio etc. have been arranged through your remisiers or dealers before 5.30pm.

2. Q: Can I call your Night Desk Support team to place order?

A: Our Night Desk Support team does not provide dealing related services. To place order for US markets you may do it yourself via our FIS online trading platform or you may contact your remisier/dealer to place order on your behalf.

3. Q: I have forgotten my password. Can I request your Night Desk Support team to issue a new password?

A: No. Currently the services provided by our Night Desk Support team are limited only to the followings :

- a) Enable/unblock user ID
- b) System related issues

You are advised to ensure your access to the FIS online trading system remain active at all time. To request for new password, you may contact our Customer Service Executive (CSE) at 03-20310102 on Monday to Friday (except Public Holidays) from 8.00am to 5.30pm or email us at_helpdesk-ebiz@ambankgroup.com.

4. Q: Can I request extra trading limits via your Night Desk Support team?

A: Our Night Desk Support team is not authorized to grant extra trading limit. You are advised to ensure all pre-trading requirements such as trading limits, portfolio etc. have been arranged through your remisiers or dealers before 5.30pm on Monday to Friday (except public holidays).

5. Q: My trading account is suspended. Can I request your Night Desk Support team to uplift the suspension?

A: No. You are advised to ensure your trading account remain active at all time. Any request to uplift the suspension or reactivate your trading account has to be arranged through your remisiers or dealers before 5.30pm on Monday to Friday (except public holidays).