

Online Trading

New Online Trading Platform

- Why has Standard Chartered Bank launched a new Online Trading Platform?

As we continuously strive to delight our clients and make their banking experiences simpler, faster and better, the Standard Chartered Online Trading Platform has been enhanced to provide clients with a secure, stable and more intuitive trading experience.

- When will Standard Chartered Bank launch the new Online Trading Platform?

The SC Online Trading platform was migrated to the new platform on 17th July 2017.

- Are there other channels available for trading besides trading online?

Yes, you may now place equity trades through the iPhone, iPad or Android devices. You also have the option to trade via your Relationship Manager. Do note that charges differ when trading via your Relationship Manager.

- How do I log in to the online trading platform via iOS and Android devices?

You can download the SC Mobile Trading app via the Apple App Store and/or the Google Play Store. You can search for “Standard Chartered Mobile Trading” on your device and tap on the download button to install the app. Upon installation, you may open the app, and log in via your Online Banking Username and Password.

- Is there a demonstration of the Online Trading Platform?

Yes. There is an [Online Tour](#) & [Mobile Tour](#), where you can find out more about the key features of the Online & Mobile Trading Platform and other related information.

- Is there a help manual of the Online Trading Platform?

Yes. Please refer to the [Online Help Manual](#) and [Mobile Help Manual](#).

- How will the prices of the existing shares that I own be reflected on the new Online Trading Platform?

Upon logging into the new Online Trading Platform from 17th July 2017, the prices of your existing holdings under the Portfolio Tab will reflect the market closing prices as of 14th July 2017. You may edit these prices to reflect the average prices that you have traded the stocks for previously. To do so:

- Login to Standard Chartered Online Banking (<https://ibank.standardchartered.com.sg/nfs/login.htm>)

- Click on “Menu” and select “Online Trading” under the Invest Section on the menu located at the top of the page
- Under the “Portfolio & Trades” Tab, select “Current” on the Portfolio Widget.
- Click on “Details” on your desired security
- Input the average price that you have traded the stock for previously in the “Price” field.
- Select the check box and click “Save’ to save the entry

You may refer to the [Online Help Manual](#) for assistance.

Launch of eDocuments

- What are eDocuments?

eDocuments are electronic versions of a paper document for your securities statements or contract notes, which will be made accessible via our Standard Chartered Online Banking platform.

- What type of documents will be switched from paper notices to eDocuments?

From 14th August 2017, Securities Contract Notes* and Securities Monthly Statements will be accessible electronically.

*Securities Contract Notes includes

- Trade Confirmation
- Transfer In (from External Institutions) confirmation
- Transfer out (from External Institutions) confirmation
- Transfer In (from same or other Standard Chartered Securities Trading Account) confirmation
- Transfer out (from same or other Standard Chartered Securities Trading Account) confirmation
- Do I need to enrol for eDocuments service?

If you have an Online Banking account and a registered email address with the Bank, you will be automatically converted to the electronic versions in place of paper versions.

- Why am I still receiving paper notices after you have notified me of this eDocuments conversion?

Either you do not have access to Online Banking or you have changed your subscription choice to ‘Paper’ after we auto converted you to the electronic versions.

- How will I receive my eDocuments?

eDocuments will be made accessible via Online Banking. You will receive an email on your registered email address with the bank as and when new eDocuments are made available online for you to view.

- How do I access my eDocuments?

You may access eDocuments via Online Banking.

When your eDocument is ready, an email notification will be sent to your last updated email address with us for you to view via Online Banking.

Step 1: Visit sc.com/sg

Step 2: Login to Online Banking

Step 3: Mouse over your name profile and select "Investment eDocuments" located on the top navigation menu

- How do I save or print a copy of my eDocuments?

You may save or print a copy of your eDocuments via Online Banking.

Step 1: Visit sc.com/sg

Step 2: Login to Online Banking

Step 3: Mouse over your name profile and select "Investment eDocuments" located on the top navigation menu

Step 4: Select the month for a particular contract note or statement

Step 5: Click "View PDF" and open the PDF file to save or print a copy

- Can I change the delivery mode for my eDocuments?

You may set your eDocuments delivery mode preferences via Online Banking after 14th August 2017.

Step 1: Visit sc.com/sg

Step 2: Login to Online Banking

Step 3: Mouse over your name profile and select "eStatements and eAdvices" and/or "Securities eDocuments" located on the top navigation menu

Step 4: Select "Subscriptions" located at the top menu bar

Step 5: Select account and click on "Change subscription" tab

Step 6: Select your delivery mode preference

Step 7: Click on the "Continue" button to confirm your subscription method

- For how long back can I view my eDocuments on Online Banking?

You can view your historical eDocuments for past 6 months (current month inclusive) on Online Banking.

- Will I be able to view my historical advices or statements on Online Banking before the date on which I am converted to electronic service or before the date I switch my subscription to electronic service?

No, you will not be able to view your historical advices or statements on Online Banking which were issued to you before the date you are converted to electronic service or switched your subscription to electronic service.

- What will happen to my historical eDocuments if I change my subscription from eDocuments to Paper?

You will no longer be able to view your historical or current eDocuments on Online Banking if you change your subscription to 'Paper'.

- I want to continue receiving paper notices. Can I opt out of eDocuments?

If you wish to opt out of eDocuments, you can do so via Online Banking after 14th August 2017.

Unsubscribe via Online Banking

Step 1: Visit sc.com/sg

Step 2: Login to Online Banking

Step 3: Mouse over your name profile and select "eStatements and eAdvices" and/or "Securities eDocuments" located on the top navigation menu

Step 4: Select "Subscriptions" located at the top menu bar

Step 5: Select account and click on "Change subscription" tab

Step 6: Select your delivery mode preference

Step 7: Click on the "Continue" button to confirm your subscription method

Alternatively, please contact our 24-hour (Monday to Friday) Online Trading Service Line at 1800 242 5333 (+65 6242 5333 from overseas) for assistance.

- If I would like to request for the previous month's contract notes/ statement again, am I able to request for them to be sent to me via email?

On a case-by-case basis, we can assist to mail the contract notes/ monthly statements to your mailing address upon your request. We are currently unable to send these via e-mail. If you require further assistance, you may call our Online Trading Hotline at 1800 242 5333 (local) or +65 6242 5333 (from overseas) for assistance.

- How often will I receive a statement showing the Securities held by the Bank as custodian?

Monthly statements will be sent to the following clients:

- Clients with security holdings under our custody and/or
- Clients who have performed any transactions which involve movement of shares or cash during the month

General

- What are the different fees associated with online trading?

Please refer to the [Fees Schedule](#) for trading in equities.

- How do I apply for an Online Trading Account?

If you currently have Online Banking access, an application can be submitted through our Online Banking platform. Only applications for Single Mandate accounts may be submitted through the Online Banking channel.

- Once you are logged into Online Banking, click on “Menu” and select “Online Trading” under the Invest Section on the menu located at the top of the page.
- Follow through the steps to apply for an Online Trading account.

If you do not have Online Banking access or you wish to apply for a Joint Online Trading account, you may obtain an Online Trading Application form from our branches.

Alternatively, you may download the application forms and submit them at any of our branches.

- Single Online Trading Account – [Download the application form here](#)
- Joint Online Trading Account – [Download the application form here](#)

With effect from 1st January 2017, clients are required to complete the [Common Reporting Standard \(CRS\) form](#) as part of the Online Trading account application process.

- After my application for the Online Trading Account, how long will it take for my account to be activated for trading?

We are currently seeing an unprecedented surge in Online Trading Account applications. Kindly note that your application, including the submission of a W-8BEN form, required for US market trading access, may take up to 14 business days to process. We seek your understanding on the matter.

- How do I confirm that both my application and account opening have been successful?

You will be notified of the Online Trading account opening once it is successful by email. The email notification will be sent to your email address that has been registered with the Bank. Subsequently, you will be able to access the Online Trading Platform via the Online Banking link.

- Will I be given a separate Online Trading User ID and password?

Your Online Trading User ID and password is the same as your Online Banking User ID and password. Through your Online Banking Login, you are able to view all of your banking accounts, including all of your Online Trading Accounts.

- How secure is trading via Standard Chartered Bank (Singapore) Limited?

This service is encrypted and authenticated on secure protocols (TLS 1.0 and above), with strong key exchange (RSA-2048 bits) and cipher suites, which is of the strongest encryption technologies most commonly used by large-scale online merchants, banks and brokerages worldwide. All online sessions between you and the bank are protected by 128-bit encryption and above, which best protects your information against disclosure to third parties.

- How can I start trading?

If you are our existing Online Banking customer and already have an Online Trading account with us:

- Log on to Online Banking
- Click on “Menu” and select “Online Trading” under the Invest Section on the menu located at the top of the page Read through the Terms and Conditions for Online Trading Services and click "Accept" (for 1st time login user) to acknowledge the acceptance of the Terms and Conditions for Online Trading
- How many Online Trading accounts am I allowed to open? How am I able to view my holdings?
You may only open one Online Trading account of a similar operating mandate (i.e. single or joint mandate). You are able to view your holdings online via the Online Trading link on Online Banking.
- Will I receive contract notes?
Yes contract notes will still be given. Please ensure that you provide your up-to-date mailing address to ensure you receive your contract notes.
- Will I receive any account statement?
You will receive two types of statements:
 - The monthly consolidated statements which display your holdings with the Bank;
 - The securities monthly statements which display the detailed transactions relating to your securities trading account(s).

Customer Account Review (CAR) and Risk Warning Statement (RWS)

- What is the background of Customer Account Review?
In 2011, new regulatory requirements were introduced which require financial intermediaries to formally assess a customer's investment knowledge and experience before selling certain investment products to the customer. The purpose of these new requirements is to better safeguard customers' interests. Therefore, the Bank requires all customers (existing or new) to complete a Customer Account Review to ascertain whether they have the necessary relevant knowledge or experience to trade in listed Specified Investment Products, including exchange traded funds and listed equities traded on an exchange outside Singapore. If customers do not possess the relevant knowledge or experience, the bank will not allow them to purchase any listed Specified Investment Products. The CAR also has to be re-evaluated every 3 years to ensure that the customer's knowledge and experience remains relevant.
- Why am I prompted to do the Customer Account Review (CAR) before I can make any purchase of listed Specified Investment Products.
The Bank requires all customers (existing or new) to complete a Customer Account Review to ascertain whether they have the necessary relevant knowledge or experience to trade in listed Specified Investment Products, including exchange traded funds and listed equities traded on an exchange outside Singapore.
- What happens if I fail the Customer Account Review (CAR)?

If you are assessed not to continue to possess the relevant investment knowledge and experience, you will see the result online upon completion of the CAR renewal, informing you that you will not be able to purchase listed SIPs* after your CAR expires. However, you may still continue to trade in Singapore-listed equities and sell existing listed SIPs holdings through our Online Trading platform.

- Why do other financial institutions not require me to undergo the Customer Account Review (CAR)?

We are not in the position to advise as to the practices of other institutions. However the new MAS regulations take effect from 1st January 2012 and will be applicable to all financial intermediaries in Singapore.

- How often am I required to renew my Customer Account Review (CAR)?

The CAR has to be re-evaluated every 3 years to ensure that your knowledge and experience for the purchase of certain types of investment products (e.g. exchange traded funds or listed equities traded on an exchange outside Singapore) remains relevant.

- I received an email requesting that I complete a Customer Account Review (CAR) Form prior to the deadline set out in the letter. What are the implications if I do not complete or meet the criteria of CAR before such deadline?

The CAR for our customers has to be re-evaluated every 3 years to ensure that their knowledge and experience remained relevant for the purchase of Specified Investment Products. If the customers do not complete or meet the criteria of CAR before the deadline stipulated in the email, we regret to inform that you will not be able to purchase listed SIPs after your CAR expires. However, you may still continue to trade in Singapore-listed equities and sell existing listed SIPs holdings through our Online Trading Platform.

Please see the following instructions to access the online CAR Declaration form.

- Login to Standard Chartered Online Banking (<https://ibank.standardchartered.com.sg/nfs/login.htm>)
- Click on “Menu” and select “Online Trading” under the Invest Section on the menu located at the top of the page
- Click on the “Online Forms” icon on the top right of the page
- Click on CAR Declaration Form
- Complete the Assessment
- How can I check my Customer Account Review (CAR) status?
- Login to Standard Chartered Online Banking (<https://ibank.standardchartered.com.sg/nfs/login.htm>)
- Click on “Menu” and select “Online Trading” under the Invest Section on the menu located at the top of the page
- Click on the “Client Details” icon on the top right of the page
- Your CAR status will be shown, along with your CAR expiry date (if the expiry date is applicable to you)
- How soon can I complete another Customer Account Review if I did not previously meet the criteria of the CAR?

If you complete your Customer Account Review (CAR) online, you will be informed of your status immediately. If you do not meet the criteria of the CAR, you may complete the CAR declaration form again. Once you are assessed to continue to possess the relevant investment knowledge and experience, the online securities trading account would be re-instated within 3 to 5 working days. Please bear in mind that you are responsible for the accuracy and completeness of your answers and the Bank's relationship with you is based on the information you provide to the Bank from time to time.

- What is a listed Specified Investment Product?

The list of capital markets products which are Excluded Investment Products (EIP) are prescribed pursuant to local regulatory requirements (the Securities and Futures Act). Capital markets products which are listed AND do not fall within the definition of EIP will be considered listed Specified Investment Products. Examples of listed Specified Investment Products include foreign-listed stocks, all exchange-traded funds and any other listed securities with embedded derivatives. Intermediaries who are able to identify EIP-equivalent investment products listed on foreign exchanges are permitted to treat these products as EIPs. On the part of Standard Chartered Bank (Singapore) Limited, we will continue to treat all foreign-listed capital markets products (such as foreign-listed shares, all exchange traded funds) as listed Specified Investment Products. This means that customers who wish to trade using their Standard Chartered's online trading accounts will have to complete and pass the Customer Account Review (CAR).

- What is the Risk Warning Statement (RWS) which I have to acknowledge when I log into my Online Trading account?

Foreign-listed investment products, including Excluded Investment Products (EIPs), may carry a different set of risks and different levels of protection for investors from those offered locally. Intermediaries are required by local regulation to warn retail customers of the possible risks prior to the customer's first purchase of a foreign-listed investment product from 28 February 2013 and to obtain the customer's acknowledgement on the risk warning disclosure. This will apply to all foreign-listed investment products, regardless of whether the customer has transacted in such products prior to 28 Feb 2013, and whether the customer is assessed to have the relevant knowledge or experience to transact in Specific Investment Product (SIPs). These new requirements were announced on 9 May 2012. For more information, you may wish to access the announcement using the web-link below: <http://www.mas.gov.sg/news-and-publications/media-releases/2012/mas-modifies-the-regulatory-requirements-governing-the-marketing-and-sale-of-listed-and-unlisted-investment-products.aspx>

The Bank is required to obtain the customer's acknowledgement that he/she has read and understood the Risk Warning Statement (RWS). Acknowledgement of the RWS applies to all foreign-listed investment products, regardless whether you have previously transacted in such foreign-listed investment products prior to 1 January 2013, or whether you have been assessed to have the relevant knowledge or experience to transact in SIPs. Please read and understand the contents of the RWS before indicating your acknowledgement of the RWS. If you have any questions on the RWS, please contact your Relationship Manager or visit any of our branches.

Securities Settlement Account

- What is the purpose of having a Securities Settlement Account?

The Securities Settlement Account is a separate, dedicated cash account used to cater to all of your Online Trading needs. Its intention is to separate monies required for trading and monies resulting from your Online Trading activities from your day to day cash requirements (such as credit card payments, utilities payments, etc).

- Is there a minimum balance requirement needed to operate a Securities Settlement Account? Are there any monthly fees or an initial account opening deposit requirement?

There is neither a minimum balance requirement nor monthly fees nor an initial account opening deposit requirement.

- Will the Securities Settlement Account be interest bearing?

No, there will not be any nominal interest paid out on the balances in your Securities Settlement Account.

- Are there any cheque books or ATM cards?

As this is meant for your Online Trading activities, no cheque books or ATM cards will be issued with the Securities Settlement Account. However, you can transfer monies into your other Standard Chartered cheque and save accounts in order to write cheques or make ATM withdrawals.

- What modes of funds transfers are permitted to and from a Securities Settlement Account? Am I able to deposit a cheque into the Securities Settlement Account?

Funds transfers into or out of your Securities Settlement Account may only be done from or into your Cheque-and-Save-Accounts ("CASA") through Internet Banking. Alternatively, you may deposit a cheque directly into your Securities Settlement Account.

- How do I view balances in my Securities Settlement Account? Will there be statements provided?

You can view and query your balances through Online Banking or Phone Banking. Balances in your securities settlement account will be reflected in your monthly consolidated statements. You will be given e-Statements if you have opted for them.

- How many Securities Settlement accounts must I open?

You need to open an account that corresponds to the currency that your trade is in.

- Example: If you choose to trade in USD and SGD, you will require a USD and a SGD securities settlement account to be opened. You are allowed to tag the Securities Settlement account to only one Online Trading account and the mandates of both Securities Settlement accounts and Online Trading account must be the same.

- Example: You have a joint Online Trading account and a single Online Trading account. You will have to open 2 sets of joint Securities Settlement account and single Securities Settlement account to be tagged to your respective Online Trading accounts.

Trading

- What does Standard Chartered's securities trading services offer?

It provides the following key features:

- Quick access to a wide range of global markets
- Comprehensive order types such as Stop Loss Orders, Limit Orders, etc.
- Instant order confirmation via email or SMS
- Comprehensive securities portfolio overview
- Securities portfolio watch list
- Instant available purchasing power
- Detailed stock quotes for all exchanges
- Latest market news
- What markets do you offer and what are their trading hours?

Stock markets operate from Monday to Friday except for public holidays. Please refer to the respective exchanges for their public holidays. The market trading hours are as follow:

Market	Exchanges	Trading Hours (SGT)
Australia	Australian SE (ASX)	<p>Non Daylight Saving: 08:00-14:00</p> <p>Daylight Saving: 07:00 – 13:00</p>
Japan	Tokyo SE (TSE)	08:00-14:00
Singapore	Singapore SE (SGX) Singapore SE Odd Lot (SGXO)	<p>Pre-open session: 08:30 - 08:59</p> <p>Continuous Trading (AM): 09:00 - 12:00</p> <p>Continuous Trading (PM): 13:00 - 17:00</p> <p>Pre-close session:</p>

Market	Exchanges	Trading Hours (SGT)
		17:00 - 17:05 Trade at Close session: 17:06 - 17:16
Hong Kong	Hong Kong SE (HKG)	09:30 - 16:00
France	NYSE EN Paris (PAR)	Non Daylight Saving: 16:00 – 00:30 Daylight Saving: 15:00 – 23:30
Switzerland	SIX Swiss Exchange (SWX)	Non Daylight Saving: 16:00 – 00:30 Daylight Saving: 15:00 – 23:30
Germany	Deutsche Boerse (XETR)	Non Daylight Saving: 16:00 – 00:30 Daylight Saving: 15:00 – 23:30
UK	London Stock Exchange (LSE)	Non Daylight Saving: 16:00 – 00:30 Daylight Saving: 15:00 – 23:30
Netherlands	NYSE EN Amsterdam (AMS)	Non Daylight Saving: 16:00 – 00:30 Daylight Saving: 15:00 – 23:30

Market	Exchanges	Trading Hours (SGT)
United States	NYSE AMEX (ASE) NASDAQ (NMS) NASDAQ OTC (OTCB) NASDAQ OTC Issues (OTCQ) New York Stock Exchange (NYS)	Non Daylight Saving: 22:30 – 05:00 Daylight Saving: 21:30 - 04:00

Please note that critical system batch jobs are run upon the closure of each exchange daily. For orders placed during these periods, you may notice that a status of 'Pending Risk Check' ("PR") would be reflected for several minutes. The duration of these batch runs varies depending on the amount of trade volume for the day, and processing of such impacted orders will resume as per normal upon the completion of these batch runs.

- What are the hours for the different market phases for Singapore market?

The Singapore stock markets operate from Monday to Friday except for public holidays. Please refer to the Singapore Stock exchanges (SGX) for their public holidays.

SGX Market Phase	Time Period (SGT) (Monday to Friday)
Pre-open	08:30 - 08:59
Non-cancel period (no input, amendment and withdrawal of orders)	08:59 - 09:00
Normal trading	09:00 to 17:00 (Mid-day break from 12:00 to 13:00)
Pre-close	17:00 to 17:05
Non-cancel period (no input, amendment and withdrawal of orders)	17:05 to 17:06

SGX Market Phase	Time Period (SGT) (Monday to Friday)
Trading at Close	17:06 to 17:16

Effective 3 June 2019, SGX will be introducing a new “Trade at Close” (TAC) session. TAC is a 10-minute trading phase commencing after closing auction (i.e. 5:06pm to 5:16pm for normal day trading). Clients may use this extended trading phase to execute orders at the “Closing Auction Price” (CAP). Clients will need real time SGX market data to receive the CAP and to participate in this session.

- For Singapore Stock Exchange (SGX), can I place trade during the pre-open or pre-close session?

Time Range (SGT)	New Order Placement	Order Modification	Model Cancellation
Pre-open 08:30 - 08:59	✓	✓	✓
Pre-open Non- cancel 08:59 - 09:00	X Order placements will be sent to market from 09:00 when market opens.	X* Order modification will be sent to market from 09:00 when market opens	X* All unmatched orders will flow into the regular trading session
Normal Trading 09:00 to 17.00	✓	✓	✓
Pre-close 17.00 to 17.05	✓	✓	✓
Pre-close Non-	X	X	X

Time Range (SGT)	New Order Placement	Order Modification	Model Cancellation
cancel 17.05 to 17.06			
Trading at Close 17:06 to 17:16	✓ Only Limit orders at CAP#	✓ Only at CAP	✓
Close 17.16 onwards	Order placement will be sent to market pre-open the next trading day.	Order modification will be sent to market- open the next trading day.	Order cancellation will be sent to market pre-open the next trading day

- *For orders that are filled during this period of time, modification/ cancellation will be rejected.
#Clients must be subscribed to real-time SGX market data to receive CAP timely during Trading at Close (TAC).

Note: We perform a daily maintenance of our system from 5am to 7am. We will not be able to accept any orders, order modification, cancellation during this maintenance window.

- How do I add markets that I have not opted for initially? Can I call in to opt for new markets to trade?
Requests to add markets for trading can be done easily at any of our branches. Alternatively, you may speak to your Relationship Manager.
- Am I able to customize my Online Trading pages?
Yes, you are able to perform some customization to fit your preferences. This includes but is not limited to landing page, alert configuration, font settings and search filter.
To customize your Online Trading pages:
 - Click on the “Settings” icon on the top right of the Online Trading Platform
 - You may set preferences such as “Landing Page”, “Alert Configuration”, “Font Settings” and “Search Filter”.
 - Click on “Save Settings” to make the changes.
- Am I able to get the latest news? Are there fees imposed for price quotes and news feeds?

The latest market news is available after you access your trading account via the Online Banking Login. Unless you have subscribed to 'Real Time' market data, all market data displayed under 'Quotes' is delayed.

- Are the stock prices quoted in the Watchlist updated real time?

The update of market data in the Watchlist is usually delayed by 10 – 20 minutes, unless you have subscribed to 'Real Time' market data.

- How can I get access to Real Time Market Data or Real Time Market Depth?

This can be done through the 'Live Market Data' tab on the online trading platform. You may redeem rewards such as Real Time Market Data or Real Time Market Depth with your reward points. Please note that Real Time Market Depth is only applicable for SGX, and subscription for Real Time Market Depth requires the subscription for Real Time Market Data for SGX. If you do not have sufficient points to subscribe to real time market data, you can call the Online Trading Hotline 1800 242 5333 (+65 6242 5333 if you are calling from overseas). Please note that separate charges may apply. Real time market data subscription charges will be debited from your account. Please refer to 'Redeeming Rewards' section in the [Online Help Manual](#) for assistance

- Which type of securities can I trade online?

You can trade most securities that are listed on the markets and exchanges that the Bank offers and allows trading in. This includes stocks, ETFs, and Company Warrants listed on the exchanges.

Before you trade a security on an exchange, please accept the User Agreement on the specific market by accessing the "Quotes/Watchlist" tab and select the market from the dropdown list that the security is in.

You may refer to "Searching for quotes on securities" in the [Online Help Manual](#) or "Accessing quotes on securities & indices" in the [Mobile Help Manual](#) for assistance.

Note that you may not be able to purchase certain stocks due to tax and/or regulatory restrictions. This includes, but is not limited to, Keppel-KBS US REIT (stock code: CMOU), Manulife US Real Estate Investment Trust (stock code: BTOU), Prime US REIT (stock code: OXMU), and Eagle Hospitality Trust (stock code: LIW) listed on SGX.

- What does LTV stand for?

LTV stands for Loan-To-Value. They indicate the maximum credit limit made available to you when you apply for a secured wealth lending facility.

For example, if client has holdings of a particular share which are which are valued at a market value of S\$100,000 and LTV is 70%, client can be extended a loan of $S\$100,000 * 70\% = 70,000$ for this specific security.

To find out more, please visit: www.sc.com/sg/investment/secured-wealth-lending/

- What is the minimum number of shares I can trade online?

The minimum number of shares you can trade online is determined by the respective exchanges.

- What is the minimum number of shares that I can place in an order?

Market	Exchanges	Minimum shares to place per order
Australia	Australian SE (ASX)	1
Japan	Tokyo SE (TSE)	Not fixed
Singapore	Singapore SE (SGX) Singapore SE Odd Lot (SGXO)	10, 100(Depending on the securities) 1
Hong Kong	Hong Kong SE (HKG)	Not fixed
France	NYSE EN Paris (PAR)	1
Switzerland	SIX Swiss Exchange (SWX)	1
Germany	Deutsche Boerse (XETR)	1
UK	London Stock Exchange (LSE)	1
Netherlands	NYSE EN Amsterdam (AMS)	1
United States	NYSE AMEX (ASE) NASDAQ (NMS) NASDAQ OTC (OTCB) NASDAQ OTC Issues (OTCQ) New York Stock Exchange (NYS)	1

- What are the steps to enter the orders?
- Order Form on the Order Widget will prompt you to enter all order details. You need to click the “Submit” button to bring you to the next page.
- Order Confirmation Screen will display all information you have entered for your verification.
- You need to click “Submit” button to confirm your order.
- Order Result Screen will show you all the details of the order you have submitted.
- An Order Reference Number is generated and shown for your reference.

You may refer to “Placing a Basic Order” and “Placing a Stop Loss Order” on the [Online Trading Manual](#) and “Placing an order” in the [Mobile Trading Manual](#) for assistance.

- How do I know my orders are executed or rejected?
You can enquire the status of your orders through "Order Enquiry" page or enquire the same via Phone Banking. Below is the order status description:

Status	Description	Explanation
ACK	Acknowledged	Order submission is acknowledged
Q	Queued	Order is being queued in the relevant exchange
C	Cancelled	Order has been cancelled.
E	Expired	Order has expired. The order may be partially filled or unexecuted.
FF	Fully Filled	Order has been fully filled.
M	Modified	Order has been modified
PT	Pending Trigger	Order has not been triggered
PM	Pending Modification	Order has not been modified

Status	Description	Explanation
PC	Pending Cancellation	Order has not been cancelled
PF	Partially Filled	Order has been partially filled
R	Rejected	Order has been rejected
T	Order is triggered	Order has been triggered
PR	Pending risk check	Validation are being done before orders are being placed

- Who do I contact if I have further queries?

Please call our contact centre hotline at 1800 242 5333 (local) or +65 6242 5333 (from overseas)

- Can I place an order outside trading hours?

Yes you are able to place orders anytime during the day. However, do note that orders that are placed outside the exchange trading hours will be accepted only upon the reopening of the trading hours. Such orders will be queued on a first come first serve basis.

- What type of orders am I able to place?

Order Types	Description
Day market buy or sell orders	<ol style="list-style-type: none"> 1. Order is valid only for the current trading session during which a target execution price has not been set by you. 2. Such orders will then be executed at the then prevailing market price at the point of execution.
Day limit buy orders	<ol style="list-style-type: none"> 3. Order is valid only for the current trading session during which a

Order Types	Description
	<p>target (limit) execution price has been preset by you.</p> <p>4. Such orders are valid up to the limit execution price.</p>
Day limit sell orders	<p>5. Order is valid only for the current trading session during which a target (minimum) execution price has been preset by you.</p> <p>6. Such orders are valid when the minimum execution price is reached.</p>
Next day orders	<p>7. Orders which you place that are valid for the next day trading session.</p>
Stop loss sell orders	<p>8. This allows you to set the maximum tolerable loss by setting a stop loss price trigger and a lowest selling price.</p> <p>9. Your order is valid only after the prevailing market price falls below the preset stop loss price trigger.</p> <p>10. Once triggered, a stop loss sell order effectively becomes a day limit sell order, with the sell limit price at the lowest selling price set by you.</p>
Good Till Date orders	<p>11. This allows you to set the period of time where your order will be valid for execution in the market.</p>

- What is "Limit Price"?

For "Sell" order, the "Limit price" is the lowest price that you are prepared to sell your securities. For "Buy" order, the "Limit price" the highest price you are prepared to buy the securities.

- What is "Stop Loss Limit Price"?

This is the triggered price for your sell order to be sent to the market for queuing/execution.

○ What is “GTD”?

GTD stands for “Good Till Date”, which is a period of time where your order will be valid for execution in the market. Once the GTD period is over, any unfilled orders will expire. The maximum GTD period is 14 calendar days.

○ What should I take note of for Stop Loss Orders or GTD orders?

Stop Loss Orders:

- once the current price of the stock drops to or below your preset stop loss price, your Stop Loss order(s) will be triggered and placed to market as limit order for execution. The executed price may be better than, or equal to your limit price. The Stop Loss order(s) will not be executed at the price below the specified limit price.
 - we do not guarantee that Stop Loss order(s) can be executed or partially executed.
 - if the above Stop Loss order(s) is not executed during the good-till period, it will lapse after market closes on the good-till date
 - if the above Stop Loss order(s) is valid for more than 1 trading day and it is not triggered, cancelled or rejected on a trading day during the good-till period, it will be automatically carried forward to the next trading day, until the end of the good-till period. Once triggered, the order will lapse at the end of that trading date and will not be carried forward to next trading day regardless of whether the order is executed fully or not.
- Stop Loss order(s) can be cancelled but not amended. The executed part of the Stop Loss order cannot be cancelled, while only the outstanding part of the Stop Loss order can be cancelled before market closes on the trading day on which the executed part of the order is executed

GTD orders:

The GTD order will remain and be carried forward in the system over a period of time until:

- the GTD order is fully executed;
- the GTD order is withdrawn or cancelled; or
- the GTD order is rejected.

The GTD order will be cancelled automatically and permanently when any of the following events occur:

- the contract value of your GTD order exceeds the available balance at any point during the validity of GTD order;
- the share balance is insufficient for your GTD sell order at any point during the validity of GTD order;
- the specific counter in relation to your GTD order is suspended from trading;
- the price in relation to your GTD order is outside the range of price limit; or
- at the end of last business day upon the expiry date.

GTD orders may not be performed due to fluctuation in stock price, inadequate market liquidity, system failure and any event beyond our control. The order may be fully executed, partially executed, unexecuted or even rejected.

- GTD order(s) will not be checked and rejected by system for any corporate actions (including but not limited to Right Issue, Stock Split, Reverse Stock Split etc) announced during the validity period of the GTD order(s). Therefore you **MUST** monitor corporate actions for your GTD order(s) and cancel or modify the order(s) if required, as corporate actions normally involve change of price and/or quantity.
- that the GTD buy order(s) requires cash up front and you must ensure that there is sufficient cash whereas the GTD sell order(s) in designated counter will be rejected in the event there are no available balance of the shares.
- Will my orders be sent to the Bank instantly once I have keyed my orders into the system?
Yes. Once your orders are submitted, they will be sent to the Bank instantly.
- How do I know the Bank has received my orders? How do I check the status of my trades?
After you have entered and confirmed the order/instruction details, an Order Acknowledgement Screen with an Order Reference Number will be displayed. This means that the Bank has successfully received your orders but it does not guarantee that your orders will be executed nor executed in a timely manner in the market. The Bank will process your orders on a commercially reasonable basis. Your orders may **NOT** be executed due to fluctuations in stock price, insufficient market liquidity, system failure or any other events beyond the control of the Bank. It is a good practice and your responsibility to check your order status through the “Order Book” widget on the Online Trading Platform and “Trades” on the Mobile Trading App.
You may refer to “Verifying Orders” on the [Online Help Manual](#) or [Mobile Help Manual](#) for assistance.
- How do I ensure the Bank will process my orders which are not yet done? What happens to my orders if they are not done by the end of trading day?
The Bank will process your orders as long as they are valid. Orders remain valid until they are cancelled by you or have expired by the end of the trading day.
- Can I sell the stock I buy today?
You can sell the stock before settlement date as long as you have sufficient quantities in your securities holdings.
- Can I amend or cancel an order?
You can make amendments to the order quantity, price and order type. Order amendments or cancellations made during trading hours will be handled on the same trading day upon receipt of instructions provided that the order has not been fully executed or cancelled. For partially executed orders, amendments or cancellations will apply to the unfilled order only.

Please note that before an amendment request has been duly processed, we cannot entertain further amendments on the same order. Once a cancellation instruction is placed, you cannot withdraw your

cancellation instruction or make further amendments to the same order. Acceptance of any amendments is subjected to acceptance from the respective exchanges.

- How do I amend or cancel an order?
 - Go to the Order Book Widget on the Online Trading page and you will be able to view your orders
 - For orders that can be amended or cancelled, you will be able to click on “Cnc” or “Mod” under the Cancel or Modify columns respectively.
 - Input desired changes and click submit to confirm the amendments or cancellation.
 - A confirmation page of the changes made will appear, then, click “Ok”.

Note:

You can only cancel orders that are:

- Partially Filled (PF)
- Queued (Q)
- Acknowledged (ACK)
- Pending Trigger (PT)
- Pending Modification (PM)
- Modified (M)

You can only modify orders that are:

- Partially Filled (PF)
- Queued (Q)
- Acknowledged (ACK)

- Is there another way to amend or cancel my orders placed on the Online Trading System if I am not logged on to the system?

No. You can only amend or cancel your orders online.

- Do I need to open an account with Central Depository (S) Pte Ltd (“CDP”) in order to perform trades on the Online Trading platform?

No, you do not need to have a CDP account.

- Does Standard Chartered Bank (Singapore) Limited provide the option of trading using my Central Provident Fund (CPF) or Supplementary Retirement Scheme (SRS) funds?

No. Unfortunately we do not offer such option at this point of time.

- Can I place an order without sufficient funds in the relevant Securities Settlement Account?

No. The Online Trading system does not allow buy trades to be placed if there are insufficient funds in the relevant Securities Settlement Account.

- What does "Available Purchasing Power" mean? Will there be any adjustment of hold fund after the order is executed?

Available Purchasing Power is the available funds you can use to purchase securities. Calculation of Purchasing Power takes into account available cash balances, monies earmarked for trades pending settlement or orders placed (with provisions for price fluctuations) and relevant fees or charges amongst others. Purchasing Power is system generated and the figure(s) is indicative. The pre-requisites for trading are sufficient purchasing power and securities holdings. Hence you cannot place buy orders without sufficient funds, or place sell orders when you do not have sufficient securities. On the trade date, your fund holdings will be adjusted according to the actual debit amount. The exact amount will be debited from settlement account on settlement date which is generally 2 to 3 days after trade date for most exchanges.

Please refer to the 'Fees and Settlements' segment below for the settlement dates of the different exchanges.

- What happens if I do not have enough purchasing power or insufficient funds in my Securities Settlements Account?

You would not be able to buy shares if you face issues with purchasing power. Please contact our Online Trading hotline at 1800 242 5333 (+65 6242 5333 for overseas).

- Can I trade securities I purchased from other brokers?

No you are not able to.

- Can I trade Over-the-Counter (OTC) stocks listed in the US?

We do not allow buying of OTC stocks on the Online Trading Platform. You may sell existing holdings of OTC stocks through the Online Trading Platform. Please note that Stop Loss orders & GTD orders are not available for OTC stock markets. You may also contact us at 1800 242 5333 (+65 6242 5333 for overseas) to place a trade through our dealers. Dealer assisted rates will apply, which will be higher than the Online rates.

- Will I receive any instant trade notification after my orders are executed?

You will receive SMS, Email and/or in-app notifications when your order is partially or fully executed. Please ensure that you provide your up- to- date mobile number and email address to ensure that you receive all trade notifications. Please note that for joint-name accounts, only the Primary Account Holder will be notified of the order confirmation.

To configure your alert settings (Note that we do not send SMS for Price and News Alerts)

- Click on the settings icon on the top right of the Online Trading Page
- Then select "Alert Configuration" where three options will be available for your selection – SMS, Email or Web
- elect the platforms you would want to receive notifications on and mark the checkbox which indicates "Active".

- Click “Save Settings” to confirm your changes.
You may refer to “Setting an alert” on the [Online Help Manual](#) & [Mobile Help Manual](#) for assistance.
- How can I liquidate the SGX odd lots?
You may sell existing holdings of SGX odd lots through the Online Trading Platform. Please note that Stop Loss orders & GTD orders are not available for SGX Odd lot market. You may contact us at 1800 242 5333 (+65 6242 5333 for overseas) to place a trade through our dealers. Dealer assisted rates will apply, which will be higher than the Online rates.
- Are there periods when my shares will not be available for trading?
Certain corporate action events (for example, stock splits and reverse stock splits) require customers' investment holdings to be adjusted to reflect the correct post-corporate action quantities. This enables customers to trade based on the correct quantities of that particular shareholding. During this period of adjustment, customers will not be able to enter orders for the affected shares over our Online Trading platform, but may do so by calling our Online Trading Hotline at 1800 242 5333 (+65 6242 5333 for overseas). Please note that the orders will be based on the adjusted post-corporate action quantities.

Fees and Settlement

- Are there any charges for the application of the Online Trading account?
No. There are no charges for the application of the Online Trading Account.
- What are the trading charges and custody fees?
Please refer to the [Fees Schedule](#) for details of trading charges for the respective exchanges as well as the respective exchange charges.
- When do I get paid for the securities that I sold?
You will be paid on settlement date, however your purchasing power increases immediately once the SELL trade is filled.
- What are the settlement dates across the different exchanges?
SGX, SGXO, NYS, NMS, ASE, OTCB, OTCQ, ASX, HKG, PAR, SWX, XETR, LSE, AMS, TSE: T+2 market days

Please note that ‘T’ refers to the trade date i.e. the day the trade is executed.

Please be informed that ‘market days’ do not include public holidays.

Corporate Actions

- Will I be informed of any corporate actions?
With effect from 3 September 2020, when the Bank acts as your custodian of shares issued by EU companies that are listed in the EU (“EU Companies”) and in compliance with the Shareholders Rights Directive II (SRD II), the

Bank will notify you of corporate actions of a financial nature, on EU Companies. This will include mandatory, mandatory with choice, and voluntary corporate actions. For non-EU Companies, the Bank will, however, only inform you of mandatory with choice, and voluntary corporate actions. Notifications will be sent via SMS and email or hardcopy letters.

For corporate actions with "Take cash" options, if you choose to receive cash, the cash proceeds will be credited to your Securities Settlement Account and will be reflected in your monthly consolidated statement. If you choose to receive shares, it will be reflected in your Online Trading Account. Please note that due to our nominee structure, the shares/cash proceeds will only be credited to your account after pay date or upon receipt of payment confirmation from the custodian (whichever is later), and the shares/cash proceeds will be reflected in your account only after the shares/cash proceeds have been credited to your account. Thus you will only be able to sell these shares after the shares have been credited to your account. In the event that you end up in a short sell position (as a result of insufficient securities for your sell orders in the event there is a delay in updating your securities holdings following a corporate action adjustment), we reserve the rights to adjust your holdings and perform a buy-back on your behalf accordingly.

- What is SRDII?

The Shareholder Rights Directive II (SRD II) is a regulation of the European Union that applies to the Bank when it acts as your custodian of shares of companies which have their registered office in a Member State of the European Union (EU) and whose shares are admitted to trading on a regulated market in the EU ("EU Companies").

- What is the objective of SRDII?

The aim of SRDII is to strengthen shareholders' long-term engagement with EU Companies, through the implementation of new obligations to increase transparency in the voting process and shareholder identification.

- When does SRDII take effect?

SRD II rules will apply from 03 September 2020.

- How does SRDII impact me?

Shareholder Identification

EU Companies will have the right to request the identity of their shareholders holding above a certain threshold (which shall be specified in the national law of the relevant EU Company's country of incorporation) of shares or voting rights. The Bank will therefore be required to disclose your details, including but not limited to, your name, and identification number, to EU Companies who have raised this request. You will not be able to opt out from a shareholder identification request.

Corporate Action Notifications

The Bank will notify you of general meetings held by EU Companies, in order to facilitate the exercise of rights accorded to shareholders, including the right to participate and vote in general meetings. The Bank will also notify you of all other corporate action events of a financial nature, including mandatory corporate action events that do not require your instructions for participation. Note that some notifications may be sent by email. Please

be reminded to update us should there be any changes to your contact details, including but not limited to, email addresses, mobile phone numbers, and mailing addresses.

- There was a corporate action event involving my old share quantity being divided by a ratio. Can I receive fractional shares?

Fractional shares are share entitlements which are less than the minimum share size (1 share). Your instructions for share entitlements arising from corporate actions will be aggregated with other clients' share entitlements when the Bank deals with the Issuer.

Generally, in such corporate actions, issuers only issue shares in whole numbers. Accordingly, if the Issuer does not issue fractional shares, the Bank will not be able to credit you any such fractional shares.

The Issuer may round down any fractional share entitlement to the nearest 1 share. The Bank will credit this to your account.

The Issuer also may not issue cash-in-lieu of fractional shares. If no cash-in-lieu of fractional shares is received from the Issuer, the Bank will not be able to pay any cash-in-lieu of fractional shares. If any cash-in-lieu is received from the Issuer, the Bank will distribute it proportionately to eligible clients. The cash-in-lieu you receive may not be equal to the reinvestment price of the fractional shares you would have received.

- There was a recent announcement of the delisting of shares of company X. Why was I not informed?
With effect from 3 September 2020, when the Bank acts as your custodian of shares issued by EU companies that are listed in the EU ("EU Companies") and in compliance with the Shareholders Rights Directive II (SRD II), the Bank will notify you of corporate actions of a financial nature, on EU- Companies. This will include mandatory with choice, voluntary, and mandatory corporate actions, including the delisting of company X.

For non-EU Companies, the Bank will, however, only inform you of mandatory with choice, and voluntary corporate actions.

Clause 3.2 of Part E of our Investment Product Terms clarifies that we are not obliged to make available, all or any notices, proxies and proxy soliciting materials in relation to the shares a customer holds with us. The above said, we will deliver to you or your nominated agent as soon as reasonably possible after receipt by us, all letters, notices, and announcements in connection with voluntary corporate actions relating to the shares you hold with us except those which are documents of title or are needed by us to exercise rights in relation to the shares.

- There was a recent announcement of the delisting of shares of company X. Why has this happened?
We are not able to comment on this as shares may be delisted from a stock exchange for reasons that are beyond the control of the bank.
- Can I still sell the shares after the delisting? How can I go about this?
Shares that are delisted from a particular exchange can no longer be traded (i.e. Buy/Sell transactions cannot be put through) on that exchange by any party. There are instances (1) where the delisting is temporary, and the

shares will be relisted on another exchange or (2) where the shares are listed on more than one exchange. Under such instances, we can exceptionally submit a request to check whether the delisted shares held by our customers can be transferred to the other exchange for trading, but this is subject to our discretion.

If the shares are completely delisted (i.e. no longer trading on any exchange), physical share certificates will typically be issued to the shareholders, subject to the discretion of the company and share registrar. Customers may request for us to perform a re-registration in the individual customer's name, but this is also subject to the discretion of the company and share register. The re-registration will incur charges that the customer must bear should he/she decide to proceed with the re-registration.

We, however, regret that we will not be able to support trading of the physical share certificates once the re-registration is complete.

Other than the above, you also have the option of transferring out your holdings to another broker. Charges will apply for the transfer.

Online election of Corporate Actions (eCorporate Actions)

- Why has Standard Chartered Bank launched eCorporate Actions?
We continue to strive for digital innovation. eCorporate Actions enables us to provide greater convenience to our customers.
- Is eCorporate Actions available across all corporate action events?
eCorporate Actions will only be available for corporate actions involving a tender, merger, and dividends with cash and/or stock options. While we work towards complete electronic submission, any corporate actions (such as Rights issue) that are not processed electronically will continue to be handled using the current procedure of sending hardcopy letters and client submission by calling our contact centre. Please note that hardcopy letters may still be issued for corporate actions covered by eCorporate Actions as and when the Bank deems it necessary to do so. In such an event, customers will need to contact the Contact centre before the last reply date and time to process their elections for such events.
- How will I be notified of any corporate action events that require online election?
Customers will be notified by an SMS and an email that there is a corporate action event available on SC Online Trading that requires their response. Please ensure that your mobile number and email address registered with the Bank is updated.
- How do I view and apply the eCorporate Actions details for events that require my election submission?
Please follow the steps below.
 - Log into SC Online Trading.
 - Click on the "Corporate Actions" tab embedded in the top banner.
 - You will see your corporate action events that require online election submission.

- Click on the “Details” link embedded within the record to view the details of the corporate action event.
- All eCorporate Actions awaiting your election submission will have an “Apply” link embedded. Click on the link to submit your election.
- Will I be able to see the historical records of my eCorporate Actions elections?
Yes. You will be able to see records of all eCorporate Actions events up to 2 months from the last reply date.
- How many times can I submit my election online for a corporate action?
Customers will only be allowed to submit their online election once. If you would like to amend your submitted election before the last reply date and time, please call our contact centre hotline at 1800 242 5333 (local) or +65 6242 5333 (from overseas).
- How will I know if my election is successfully registered?
You will receive an on-screen confirmation and a confirmation email after you submit your election via SC Online Trading. The status of the corporate action on SC Online Trading will also be updated as ‘Submitted’.
- What happens when I do not submit an election before the last reply date and time given by Standard Chartered Bank?
Customers will not be allowed to submit their election after the election window. The default option selected by the Bank in the notice will be applied. Please ensure that elections other than the default option in the notice is submitted before the last reply date and time advised.
- Why do I see the status of a corporate action as ‘Expired’?
The status of a corporate action will be updated as ‘Expired’ after the 5pm cutoff time on the last reply date, if no election was registered.
- Can I still submit an election after the deadline given by the Bank?
We are not able to accept elections after the deadline and the default option (if any) will be applied.
- Why am I not able to locate a corporate action on the SC Online Trading platform?
We allow most of the elections online. However, due to the complexity of some events, some elections may not be available online. Please contact our contact centre hotline at 1800 242 5333 if you encounter any issues with your online election.
- Will I continue to receive corporate action letters sent to my mailing address?
Letters will only be sent for corporate actions that are not processed electronically (non eCorporate Actions events). As per the current process, customers will need to contact the contact centre before the last reply date and time to process their elections for such events.
- Will I receive notifications if I have a joint account?
Corporate Action notifications will only be sent to the Primary account holder and online elections must be submitted by the Primary account holder.

- Is eCorporate Actions available on mobile application?
No. eCorporate Actions is currently only available on web browser.

Custody Arrangement

- Can I transfer shares from my other brokers to Standard Chartered Bank (Singapore) Limited?
Yes. You may transfer foreign shares by filling in the Share Transfer Form which can be found on the Online Trading Platform. Please note that there may be third party fees or charges involved with respect to such transfers. With regards to SGX transfer inwards shares, you will have to fill in the CDP 4.2 form (You will be prompted to print, fill in CDP 4.2 form, and send via mail at the final stage of the shares transfer form).

To access the Share Transfer Form,

- Click on the Online Forms icon on the top right of the Online Trading Platform
- Click on “Shares Transfer Form” and fill in your details accordingly.
- How long will it take for my share transfer to be completed?
All share transfers may take up to 14 working days to be completed (if all necessary documentation is accurate and complete). As share transfers involve other brokers, please liaise with your other broker to obtain the necessary documentation that is required to be submitted by them at their end. We may help to facilitate this on a commercially reasonable basis, but we bear no responsibility to provide any external party forms or for the accuracy of any information obtained from an external party. Please note that transfers of securities must be carried out and settled, in the respective Central Securities Depositories in which we hold securities.
- How would the securities purchased by me through the Online Trading platform be held?
Standard Chartered Bank (Singapore) Limited (The “Bank”) acts as a custodian in respect of the securities purchased through the Online Trading platform, as well as for securities transferred to the Bank by the clients for the purpose of consolidating their securities holding with the Bank. In doing so, the Bank is providing safe custody service on terms set out in the Investment Product Terms.
These securities are held on trust by the Bank or its nominee. The clients are the beneficial owners of these securities. In the unlikely event that the Bank becomes insolvent, such securities held on trust are not subject to the claims of the Bank’s creditors. This is because the securities are held on trust by the Bank or its nominee as custodian, and are kept separate from the Bank’s own assets.
For more information, please refer to the [Investment Product Terms](#)
- What would happen if the Bank decides to cease offering of the Online Trading platform?
Should the Bank decide to cease the offering of the Online Trading platform, the Bank will, at every client’s option, deliver the Documents of Title of the securities in its custody back to the client, or transfer them to a bank or agent of client’s choice.

The delivery or transfer will be done in an orderly manner and in accordance with the banking agreement (which includes the Investment Product Terms) entered with the clients. The Bank’s staff would also be available to assist in the process.

Nonetheless, the above is a very unlikely scenario as the Bank has no intention of ceasing the offering of the Online Trading platform.

For more information, please refer to Part E of the [Investment Product Terms](#), which outlines the process for the termination by either party of the safe custody service.

- Can I transfer SGX-listed securities held in custody by the Bank to my securities account with the Central Depository (Pte) Ltd (CDP)?
Yes. Clients are able to transfer their SGX securities held in custody by the Bank to their securities accounts held directly with CDP. There are third party fees or charges involved with respect to such transfers, which shall be borne by the clients. However after the transfer is completed, the transferred shares will not be available for trading on the Online Trading platform.
- I would like to participate in the general meetings held by an issuer. Can the bank help me make arrangements for it?
 0. With effect from 3 September 2020, when the Bank acts as your custodian of shares issued by EU companies that are listed in the EU (“EU Companies”) and in compliance with the Shareholders Rights Directive II (SRD II), the Bank will notify you of general meetings held by EU Companies, that you will be allowed to participate and vote in. Notifications will be sent to you by email and SMS, and you may submit your voting instructions by calling 1800 242 5333 or +65 6242 5333.
 1. For non-EU Companies, we refer to the [Investment Product Terms](#), and set out below our response.
 - All securities (including shares) purchased by you are delivered to the Bank as custodian and are held by the Bank or our nominee as custodian for and on behalf of you. While you remain the beneficial owner of these securities, at the point of account opening, you have authorised us to exercise all rights accruing or vested in you under the applicable law in relation to the rights of voting in respect of any of the securities held for your account. The Bank or our nominee will exercise all rights of voting in respect of any of the securities in such manner as we deem fit. You further agree that we may at our own discretion decide not to exercise any of such voting rights. Please refer to Part E Section 3.2 and Section 5 of the Investment Product Terms for further information.
 - You also acknowledge that the Bank is not obligated to make available all or any notices, proxies and proxy soliciting materials in relation to the securities held pursuant to these Terms. Please refer to Part E Section 3.2 of the Investment Product Terms for further information.
 - If you wish to attend any general meeting held by a Singapore issuer, you may inform us of your intention by calling the Online Trading hotline at 1800 242 5333 (+65 6242 5333 for overseas). Upon being informed, the Bank will, but is not obligated, to make arrangements for you to attend the general meeting, on condition you abide by the following requirements:
 - You are the beneficial owner of the securities;
 - You inform the bank at least 10 working days prior to the business day on which the general meeting is held;

- You consent to the Bank disclosing your personal details (Name, NRIC, Contact Number, and Trading Account Number) to the issuer/company for purposes of confirming your attendance at the general meeting;
- You agree to bring along your monthly securities statement which reflect that you still own the securities corresponding to that particular issuer; and
- You produce your Singapore NRIC at the general meeting venue for identification purposes.
- You acknowledge and understand that you are only allowed to attend the general meeting as an observer and have no right to vote at the general meeting.

Withholding Tax

- What is the withholding tax rate that applies to income and proceeds earned from my investments?
In general, income and proceeds earned from investments may be subjected to tax and where applicable, the tax will be withheld upfront by us if the investments are held with or placed through us. However tax treatment differs between jurisdictions. Please seek independent tax advice or refer to the website of the relevant jurisdiction's tax authority for further details.
- I am a resident of a country that has a tax treaty with the country that has withheld the tax. Why was the maximum withholding tax rate still applied in my case?
The rate at which we withhold tax on your investments depends on the tax rate specified by the relevant tax authority. If you form the view that a preferential rate applies to your investments held with or placed through us, you should contact the relevant tax authority or engage a tax agent to seek a refund. We do not provide any tax advisory services or tax reclaim services.
- Can Standard Chartered Bank (Singapore) Limited help me with my tax reclaim?
When our customers who are not US Persons choose to invest in US securities, they are required to furnish us with a W8-BEN (for individuals) or W-8BEN-E form (for non-individuals) to declare their non-US Person status as well as whether they would be the beneficial owners of the income to be distributed in respect of such US securities. Submission of the W8-BEN form/ W-8BEN-E form does not exempt you from the US withholding tax imposed on dividends. This means, dividend payments are always net of withholding tax when credited to your account.
- I am not a US Person, why do you need me to complete and submit a W8-BEN form/ W-8BEN-E form?
When our customers who are not US Persons choose to invest in US securities, they are required to furnish us with a W8-BEN (for individuals) or W-8BEN-E form (for non-individuals) to declare their non-US Person status as well as whether they would be the beneficial owners of the income to be distributed in respect of such US securities. Submission of the W8-BEN form/ W-8BEN-E form does not exempt you from the US withholding tax imposed on dividends. This means, dividend payments are always net of withholding tax when credited to your account.
- How do I check if my W8-BEN status is still valid?

- Click on Client Details icon on the top right Online Trading Platform
- Your W8-BEN status will be shown, along with your W-8BEN expiry date

Technical Support

- What are the system requirements for using the Online Trading Platform?
 - For Online Trading: Internet Browser (IE, Safari, Chrome, Firefox, all major browsers available in market)
 - For Mobile Trading: iOS or Android device

- How do I login to the online trading platform via iOS, Android devices?

You can download the SC Mobile Trading App by going to the Apple App Store or Google Play Store and key in a search for “Standard Chartered Mobile Trading” on your device. Then, tap on the download button to install. You can then go to the downloaded App and tap and enter your Online Banking Username and Password and hit login.

- What happens if the page crashes when I was placing a trade?

You can check the status of your orders through “Order Book” widget on the Online Trading Platform or “Trade” on the Mobile Trading App. If you require further assistance, you may call our Online Trading Hotline at 1800 242 5333 (local) or +65 6242 5333 (from overseas) for assistance. You may refer to “Verifying Orders” on the [Online Help Manual](#) or [Mobile Help Manual](#) for assistance.

- Who do I contact if there is a system issue?

You may call our Online Trading Hotline at [1800 242 5333 \(local\)](#) or [+65 6242 5333 \(from overseas\)](#) for assistance.

- What should I do if I’m unable to load the Online Trading Platform on my browser?
 - You may need to refresh your browser settings. Please [click here](#) for steps. Please contact our Online Trading Hotline at 1800 242 5333 (local) or +65 6242 5333 (overseas) for further assistance.

The information set out on this page is intended to provide general information and should not be treated as legal advice or a substitute for specific legal advice. Standard Chartered Bank (Singapore) Limited does not warrant its accuracy or completeness or accept any liability for any loss or damage arising from any reliance thereon. Information is correct as at the date of publication but may be subject to change without prior notice.