

# Frequent Ask Questions (FAQ) for eWealth Banking (eWB)

## Getting Started

### 1. What are the functions available in eWealth Banking (eWB)?

- 'My Suitability': Create and renew suitability assessment.
- 'My i Account': Create and update **individual** investment account.
- 'Unit Trust': Unit Trust Subscription, Redemption and Switching.
- 'Bonds': Buy and Sell Bonds with ready online stock starting from Foreign Currency 25,000 / MYR 50,000 per lot.
- 'My Holdings': Monitoring investment performance and transaction records. (both Individual and Joint Investment Account)
- 'Appointment': Request for appointment to meet at branch.

### 2. How to access to eWealth Banking?

eWealth Banking is accessible only after log-in to BOCM Mobile Banking App.

Log-in BOCM Mobile Banking App → Go to 'Wealth Management' page → Click on 'More'



### 3. How to start investing with eWealth Banking?

Prerequisite to access and invest via eWealth Banking are:

- a) Active Current/Saving Account (“CASA”)
- b) Activate BOCM’s Mobile Banking (“MoB”); and Link CASA with MoB

#### 3a. New Investor: -

- a) Go to ‘My Suitability’ to complete suitability assessment.
- b) Go to ‘My i Account’ to set-up an individual investment account.
- c) Go to ‘Unit Trust’ or ‘Bonds’. Start investing online immediately once the investment account created online.

#### 3b. Existing Investor: -

If you already have an individual investment account with BOCM, you do not need to set-up another investment account online to perform UT/Bonds transaction in eWB. You can continue to trade both online or offline with your existing investment account. You can directly start from step C below:

- a) Go to ‘My Suitability’ to update suitability assessment. (if expired)
- b) View and update existing Investment Account, go to ‘My i Account’ (if required) [Note: Certain information are not available for updates online due to security reasons. Kindly proceed to branches to update this information.]
- c) Go to ‘Unit Trust’ or ‘Bonds’, and start investing online.
- d) Go to ‘My Holdings’ to view existing investment portfolio for both Individual and Joint Investment Account, if any.

You can view the Tutorial Videos below to learn more:  
(Copy paste the URL and open from Google Chrome)

Tutorial video: **Get started with 123**

<https://fb.watch/v/1TYJiUL7U/>

Tutorial video: **Unit Trust Subscription**

<https://fb.watch/6CFB583iB3/>

Tutorial video: **Bond Buy**

<https://fb.watch/6CFCDzPmFd/>

Tutorial video: **My Holdings**

<https://fb.watch/6CFE6mXB1v/>

## 'My Suitability' Assessment

### **4. Why must I complete the 'My Suitability' before creating 'My i Account'?**

'My Suitability' is an assessment to identify your investment risk profile before you start investing. By knowing your Risk Profile, you can select Unit Trusts/Bonds that matches your risk profile. To protect you better, it is mandatory to complete the suitability assessment before creating an investment account.

### **5. What can I do next when 'My Suitability' define me as 'Special Class' customer?**

To better protect our valued customers, you may continue to complete the 'My Suitability' online, but you will be NOT allowed to create the My i Account online if the system defined you as a 'Special Class' customer. 'Special Class' refers to vulnerable customer. For us to serve you better, you can proceed to 'Appointment' to submit an appointment request and meet our Relationship Manager (RM) at branch.

### **6. Why I am NOT allow to conduct 'My Suitability' via eWB?**

To better protect our valued customers, customer who is senior citizen (above age 60) is NOT allowed to conduct My Suitability and create the My i Account online. For us to serve you better, you can proceed to 'Appointment' to submit an appointment request and meet our Relationship Manager (RM) at branch.

### **7. Do I need to renew 'My Suitability' assessment?**

The 'My Suitability' assessment result is valid for 12 months from the date of completion. You can re-assess any time after 24 hours from the last completed time.

### **8. I am an existing investor and has completed the assessment offline, can I renew 'My Suitability' assessment online via eWealth Banking?**

Yes, you can choose to renew the assessment online or offline at your convenience.

### **9. I am not agreeable with the result of 'My Suitability' assessment, can I redo?**

Yes, you can redo the assessment any time after 24 hours from the last completed time.

## 'My i Account' (Investment Portfolio Account (IPA))

### 10. What are the basic requirements to create 'My i Account' via eWB?

You need to have an active Current/Saving Account ("CASA") tag with Mobile Banking App; and must be 18 years or above AND 60 years old or below.

### 11. What are the documents required to create 'My i Account' via eWB?

No documents are required. All documents required were already obtained when you opened your CASA with the Bank.

### 12. I am an existing investor investing through Relationship Manager (Unit Trust and/or Bonds), do I need to create a new 'My i Account' online?

No, you do not need to create a new investment account online. You can continue to trade online via eWB with your existing investment account.

### 13. Can I create a joint 'My i Account' via eWB?

No. You can only create an individual 'My i Account' under your own name via eWB. You may create a Joint Name investment account via your Relationship Manager. Please go to 'Appointment' to submit an appointment request via eWB and meet our Relationship Managers at any of our branches.

### 14. Are there any charges involved or minimum deposits requirement for the 'My i Account' opening process?

There are no charges involved in opening an investment account.

### 15. How long does it take to activate 'My i Account'?

'My i Account' will be activated immediately once you successfully submitted online. You can go to 'Unit Trusts' or 'Bonds' to start investing online immediately.

### 16. Why I am not able to create 'My i Account' online?

To better protect our valued customers, you are NOT allowed to create 'My i Account' online if the suitability assessment defined you as a 'Special Class' customer. 'Special Class' refers to vulnerable customer or senior citizen (who is age 60 years and above). For us to serve you better, you may proceed to 'Appointment' to submit your appointment request via online and meet our Relationship Managers at any of our Nationwide branches.

After opening the 'My i Account' offline, 'Special Class' customers will still be unable to invest in Unit Trusts/Bonds online. However, 'Special Class' customers are allowed to submit their UT Redemption and/or Bond Sell order online via eWB. Investment that were invested offline are also viewable on eWB.

**17. Why must I tag a CASA as Settlement Account?**

Settlement Account tagging with the investment account serves as a default bank account for the deduction of your Investment monies. The redemption proceeds, bonds coupon and bonds maturity will also be credited into this Settlement Account.

**18. Why is my individual CASA not listed in the drop-down list to choose as a Settlement Account?**

You need to link your individual CASA with Mobile Banking App before you may choose it to tag as the Settlement Account for 'My i Account'.

**19. Can I change the CASA tagging for Settlement Account?**

Yes, you can go to 'My i Account' to change the Settlement Account tagging at your convenience.

**20. Does the transaction limit set on Personal Mobile Banking applicable to eWB when I invest online?**

No, there is no limit for the fund transfer when you submit the UT Subscription or Bond Buy Order via eWB. However, the total limit of MYR10,000 per transaction; and MYR10,000 daily transaction limit shared across all channels on External Account (non-resident) is still applicable when you invest in eWB.

**21. I have just recently changed my correspondence address of my CASA over the counter/via Online Banking, do I also need to update the correspondence address in eWB?**

If you have chosen to use your CASA's correspondence address in 'My i Account', and subsequently made changes via OTC/Online Banking, please update the correspondence address in eWB separately.

**22. Can the Correspondence Address for 'My i Account' be difference from my bank account?**

Yes. You may choose to maintain different Correspondence Address in 'My i Account' to receive all your investment related statement/communication.

**23. Can I choose a designated servicing Relationship Manager online?**

Yes, you may choose the Relationship Manager(s) who is/are station at your servicing branch.

#### **24. Can I update the details of 'My i Account'?**

Yes, you can go to 'My i Account' to update your account information. However, certain information are not allowed to be update via eWB. Below is the information that you are allowed to change via eWB:

- i) Statement Instruction (eCopy/Hardcopy)
- ii) Correspondence address
- iii) Settlement Account
- iv) Relationship Manager
- v) Bonds Investment Services

#### **25. I am a Wealth Management Banking Customer, how to enjoy my privileges when investing?**

We will update the WM Banking Customer tagging with the 'My i Account' on a monthly basis. If you wish to enjoy the privileges immediately, please notify us after you created the 'My i Account' online. Kindly email us at [wealthmanagement@bankofchina.com.my](mailto:wealthmanagement@bankofchina.com.my) and provide us with your 'My i Account' number starting with e801-xxxxxxx together with your full name as per I/C or passport.

## Unit Trust Transactions

### 26. What are the Unit Trust transactions that I can perform via eWealth Banking?

You can perform 'UT Subscription', 'UT Redemption' and 'UT Switching' via eWealth Banking.

### 27. Why can't I trade online via eWB?

To better protect our valued customer's interest, customers who are defined as 'special class' are NOT allowed to submit 'UT Subscription' and 'UT Switching'. They are however allowed to submit 'UT redemption'.

### 28. Can I cancel my order?

No. All orders submitted online are irrevocable.

## Unit Trusts Subscription

### 29. How can I select Unit Trust funds from eWB and start investing?

There are 7 ways to assist you in your fund(s) selection:

Methods	Steps
<b>By Risk Rating</b>	<ol style="list-style-type: none"> <li>1. Log-in to Mobile Banking App → Go to 'Wealth Management' page</li> <li>2. Click on 'Unit Trust' → 'Fund List'</li> <li>3. Click on top right icon 'Filter'</li> <li>4. Select 'Risk Rating' between 1 to 5</li> </ol>
<b>By Fund Type</b>	<ol style="list-style-type: none"> <li>1. Log-in to Mobile Banking App → Go to 'Wealth Management' page</li> <li>2. Click on 'Unit Trust' → 'Fund List'</li> <li>3. Select 'Fund Type' from top banner by scrolling to the right</li> </ol>
<b>By Fund Performance</b>	<ol style="list-style-type: none"> <li>1. Log-in to Mobile Banking App → Go to 'Wealth Management' page</li> <li>2. Click on 'Unit Trust' → 'Fund List'</li> <li>3. Scroll to the right in 'Fund List' to view the fund performance for different durations, you may also sort the performance by highest or lowest</li> </ol>
<b>By Fund Currency</b>	<ol style="list-style-type: none"> <li>1. Log-in to Mobile Banking App → Go to 'Wealth Management' page</li> <li>2. Click on 'Unit Trust' → 'Fund List'</li> <li>3. Click on top right icon 'Filter'</li> <li>4. Select type of 'Currency'</li> </ol>
<b>Keyword Search by Fund House or Fund Name</b>	<ol style="list-style-type: none"> <li>1. Log-in to Mobile Banking App → Go to 'Wealth Management' page</li> <li>2. Click on 'Unit Trust' → 'Fund List'</li> <li>3. Key in keyword such as fund house or fund name in the search column on the top</li> </ol>
<b>By Popular Demand funds</b>	<ol style="list-style-type: none"> <li>1. Log-in to Mobile Banking App → Go to 'Wealth Management' page</li> <li>2. Click on 'Unit Trust'</li> <li>3. Select from the 'Popular Demand' fund list</li> </ol>

<b>From 'Favourite List'</b>	<ol style="list-style-type: none"> <li>1. Log-in to Mobile Banking App → Go to 'Wealth Management' page</li> <li>2. Click on 'Unit Trust' → 'Favourite List'</li> <li>3. Select fund from the 'Favourite List' that you added and monitoring</li> </ol>
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### 30. How much money do I need to start investing?

Generally, most of the funds requires a minimum initial investment sum of MYR 1,000.00. You may check the minimum investment amount requirement under 'Fund Information'.

### 31. Do I have to invest MYR 1,000 every time?

No, you can top up the fund by according to the fund's subsequent investment. You may check the minimum investment amount requirement under 'Fund Information'.

### 32. I am an existing investor with BOCM, why I am not allowed to invest online?

Existing investor can also invest via eWB, unless you fall under the following conditions:

- i) Special Class customers, such as Vulnerable Customer or Senior Citizen
- ii) 'My Suitability' assessment is expired
- iii) Product risk mismatched of 3 notches and above (applicable to UT Subscription & Switching)
- iv) Insufficient balance in Settlement Account
- v) Settlement Account has turned 'dormant'
- vi) External Account (non-resident) with MYR10,000 transaction limit
- vii) Have not tag the Settlement Account with the same currency as the investment product
- viii) Failed eTOKEN verification upon submitting the order

### 33. How do I pay for my investments?

When you submit the UT Subscription order(s) via eWB, you need to pass the eTOKEN verification before the payment is deducted from your Settlement Account immediately. Order(s) submitted before the cut-off time will be processed on the same day. Otherwise, the order will be processed on the following business day. All orders with payments received are irrevocable. (You may refer to the Cut-off time indicate on Order Confirmation page)

### 34. How do I know the Net Asset Value (NAV) (the price of the UT Fund) for my transaction?

The NAV displayed in eWB are historical NAV prices, and is usually dated two working days ago. This NAV price is NOT the actual transaction NAV of the fund that you are buying.

UT Funds are priced based on Forward Pricing. If the order is submitted before the cut-off time on a business day, your units will be priced as of the closing price of the same business day. For orders received after the cut-off time, on a non-business day or on a fund holiday, your units will be priced based on the next business day. (You may refer to the Cut-off time indicate on Order Confirmation page)

Given that the fund management companies require time to consolidate, calculate and verify unit prices with independent trustees, you will only know the exact unit price two working days later. You may check the NAV updated in 'Transaction Records' once your units have been priced.

### 35. What currency can I pay with for investment(s) into a foreign currency denominated fund?

For foreign currency denominated fund(s) (e.g. RMB and USD), you must have a CASA in the same currency which is tagged as the Settlement Account in order to trade.

### 36. When will my UT Subscription orders be completed?

Generally, the UT Subscription order will be completed within three business days (Transaction Date "T"+3) from the day they are transacted (T date). Once a transaction cycle is completed, your units will be updated in 'My Holdings'. However, the transaction cycle may be delayed, should there be any fund holiday(s).

### 37. How can I track my order status?

You can check the order submitted in 'Transaction Record' under 'Processing' tab. The UT Subscription order should turn to 'completed' status on T+3. Once the order completed, you may check the order under 'History' tab.

After the order completed, you will receive a Confirmation Note which will be sent to your correspondence address. [Note: eStatement is currently not available, we will notify you once it is available.]

## Unit Trusts Redemption

### 38. How do I redeem?

You may redeem your investment holdings by going to 'My Holdings' → click on the Fund that you intend to redeem → Click 'Redeem' button → eTOKEN verification is required before submission of the Redemption Order.

Order(s) submitted before the cut-off time will be processed on the same day. Otherwise, the order(s) will be processed on the following business day. All orders received are irrevocable. (You may refer to the Cut-off time indicate on Order Confirmation page)

### **39. When can I sell my funds?**

You can sell your funds anytime as long as the buy transaction has been completed.

### **40. Do I need a willing buyer to sell?**

No, the fund manager is obliged to buy the units from you.

### **41. When will my redemption order be transacted?**

For orders submitted before the cut-off time on a business day, orders will be transacted on the same business day. Orders submitted after the cut-off time or on a non-business day will only be transacted on the next business day. (You may refer to the Cut-off time indicate on Order Confirmation page)

### **42. When can I receive my money?**

You will receive your redemption proceeds on the settlement date, which is normally update in your Transaction Record from T+2 days onwards.

## **Unit Trusts Switching**

### **43. What is switching?**

Switching is a Sell and a Buy transaction. In some cases, investors may like to use the proceeds of one fund to purchase another fund. By doing a switch, you do not need to wait till you receive your proceeds to process the buy order. The process is faster compared to a normal sell and buy transactions.

Please take note that the fees incurred for Intra fund house switches may be lower as compared to Inter fund house.

Currently there are 2 types of switching i.e. Intra Switch and Inter Switch.

Intra Switch involves switching between funds under the same fund management company; whereas Inter Switch involves the switching of funds between two different fund management companies.

### **44. What is the minimum initial investment of the fund I wish to switch into?**

The minimum initial investment amount applies if you are switching into a fund that you do not currently own. If you already have units of the fund that you are switching to, the minimum subsequent investment amount will apply.

As the switch-in order will only be performed by the system after the switch-out is completed, you need to ensure that the switch-in amount from the switch-out fund, is more than the minimum initial or subsequent investment amount of the fund you are switching into. Our system will prompt you if the amount is insufficient.

#### **45. How long is the switching process?**

For Intra-Switching, the switch-out and switch-in orders will be transacted on the same business day if the order is received before the cut-of time on the business day. Otherwise it will be transacted on the next business day. (You may refer to the Cut-off time indicate on Order Confirmation page)

For Inter-Switching, the switch-in will only be transacted upon the receipt of the switch-out proceeds.

The entire switching process depends on the completion of the switch-out order, especially for inter switch order(s). The process may take longer due to fund holiday(s).

### **Unit Trusts Cooling-off**

#### **46. What is cooling-off rights?**

Cooling-off refers to the right of the first-time investor to obtain a full refund of his/her Investment if he/she changes his/her mind within the cooling off period. Cooling-off request is applicable to first time investors with the Bank only and within six (6) business days from the subscription transaction date.

#### **47. Who is entitled to exercise the cooling-off rights?**

Cooling-off request is applicable for first time investors with the Bank only and within six (6) business days from the subscription transaction date.

The following person/or institution are also not entitled to exercise of cooling-off rights:

- i. A corporation or institution;
- ii. A staff employed by Fund Management Company; and
- iii. A person registered with a body approved by the Securities Commission to deal in unit trusts.

#### **48. Can I request for cooling-off cancellation online via eWB?**

No, you can only submit your cooling-off cancellation offline. . Please visit our nearest branch to submit the request.

## Bond Transactions

### 49. Who can invest in bonds?

In accordance with the Securities Commission Guidelines on Unlisted Capital Market Products under the Lodge and Launch Framework ("LOLA"), only a "sophisticated investor" may invest in a corporate bond. Sophisticated Investor, as defined under the Capital Markets and Services Act 2007, refers to 'High net worth individual' with at least one of the following:

- An individual, whose total net personal assets, or total net joint assets with his or her spouse, exceed RM3 million or its equivalent in foreign currencies, excluding the value of the individual's primary residence; or
- An individual, who has a gross annual income exceeding RM300,000 or its equivalent in foreign currencies per annum in the preceding 12 months; or
- An individual, who, jointly with his or her spouse, has a gross annual income exceeding RM400,000 or its equivalent in foreign currencies per annum in the preceding twelve months.

### 50. What are the Bond transactions that I can perform via eWB?

You can perform 'Bonds Buy Order' and 'Sell Order' via eWB for bonds with available Ask/Bid volume online. However, customers defined as 'special class', are NOT allowed to submit 'Buy Order'; but can only submit 'Sell Order' online via eWB.

### 51. When is the cut-off time for bonds?

You may submit your order(s) 24/7. Order(s) submitted before the cut-off time at 3:00pm will be processed on the same day. Otherwise, the order(s) will be processed on the following business day. Please take note that the cut-off time is subjected to change due to certain circumstances, and you are advised to refer to the cut-off time indicate in the 'Confirmation' page upon submitting your order.

### 52. Can I cancel my order?

No. All orders submitted online are irrevocable.

### 53. What is secondary market and primary market?

- Primary Market

Bonds that are issued to the public for the first time in the primary bond market. For example, Malaysian Government Securities are sold at auctions through primary dealers in the primary bond market.

- Secondary Market

After the bonds have been sold in the primary market, they can be traded in the secondary market. The secondary market may be the exchange where the bonds are listed (for retail bond issues), or the over-the-counter (OTC) market.

We only offer bonds from secondary market via eWB at the moment.

**54. Where do I check the bond prices? Will I be buying or selling at the prices displayed on eWB?**

Go to respective 'Bond Detail', you may refer to the 'Ask Price' when you want to buy; 'Bid Price' when you want to sell. Bonds available for trade online are with ready stocked, the Ask/Bid prices indicated in the 'Confirmation Order' page are the price that will be traded.

**55. What are the fees involved for bond transactions?**

- i) Processing Fee: The Bank's authorised Bond Dealer will charge a Processing Fee that is included in the Bond Price.
- ii) Custodian Fee: The custodian fee is imposed by the Custodian Bank for performing custody services. There is Custodian Fee of 0.1% per annum, which will start calculating from the day you hold the bond, i.e. Settlement date of the Buy Order. Accrued Custodian Fee will be deducted from the Coupon/Maturity Payment or Sales Proceeds, if any.
- iii) TT Service Charges for Foreign Currency Bonds: There will be a USD\$4 / RMB\$10 fixed Telegraphic Transfer (TT) Charges deducted from the Coupon, Maturity and Sales Proceeds for Foreign Currency denominated bonds.

**56. I have invested in Unit Trust via eWB, why cant's I invest in Bonds via eWB?**

Bond investment(s) are only offered to 'Sophisticated Investor' as defined by Securities Commission. Therefore, you must first activate the 'Bonds Investment Services' in 'My i Account' and self-declare your good self as 'Sophisticated Investor' before you can trade bonds. Go to 'My i Account' → 'Investment Services'.

**57. Do I have to hold bonds until maturity?**

No. You can sell your bonds before it matures, however the selling price is subjected to market.

## Bond Buy Order

**58. How do I buy bonds via eWB?**

Bond investment(s) are only offered to 'Sophisticated Investor' as defined by Securities Commission. Therefore, you must first activate the 'Bonds Investment Services' in 'My i Account' and self-declare your good self as 'Sophisticated Investor' before you can trade bonds. Go to 'My i Account' → 'Investment Services'.

Only bonds with ready stock will be available to buy online.

There are 6 methods to assist you in your bond selections:

Methods	Steps
<b>Select from 'Bond List' online available bonds only</b>	<ol style="list-style-type: none"> <li>1. Log-in to Mobile Banking App → Go to 'Wealth Management' page</li> <li>2. Click on 'Bonds'</li> <li>3. Select those bonds listed with ready Ask Volume</li> </ol>
<b>By Risk Rating</b>	<ol style="list-style-type: none"> <li>1. Log-in to Mobile Banking App → Go to 'Wealth Management' page</li> <li>2. Click on 'Bonds' → 'Bond List'</li> <li>3. Click on top right icon 'Filter'</li> <li>4. Select 'Risk Rating' between 1 to 5</li> </ol>
<b>By Bond Type</b>	<ol style="list-style-type: none"> <li>1. Log-in to Mobile Banking App → Go to 'Wealth Management' page</li> <li>2. Click on 'Bonds' → 'Bond List'</li> <li>3. Select 'Government' or 'Corporate' from top banner by scrolling to the right</li> </ol>
<b>By Bond YTM</b>	<ol style="list-style-type: none"> <li>1. Log-in to Mobile Banking App → Go to 'Wealth Management' page</li> <li>2. Click on 'Bonds' → 'Bond List'</li> <li>3. Select 'All' to view the YTM</li> </ol>
<b>By Bond Currency</b>	<ol style="list-style-type: none"> <li>1. Log-in to Mobile Banking App → Go to 'Wealth Management' page</li> <li>2. Click on 'Bonds' → 'Bond List'</li> <li>3. Click on top right icon 'Filter'</li> <li>4. Select type of 'Currency'</li> </ol>
<b>Keyword Search by Bond Name</b>	<ol style="list-style-type: none"> <li>1. Log-in to Mobile Banking App → Go to 'Wealth Management' page</li> <li>2. Click on 'Bonds' → 'Bond List'</li> <li>3. Key in keyword of the bond name in the search column on the top</li> </ol>

### 59. How do I pay for my bond investment?

When you submit your Bond Buy order via eWB, an estimated Settlement Amount will be earmarked from your Settlement Account immediately. The final Settlement Amount will be unfrozen and deducted on next business day (T+1).

The Earmarked Amount is calculate based on the formula:  $\text{Nominal Value} \times \text{Ask Price}/100 + \text{Estimated Accrued Interest}$ . Calculate till Settlement Date. Deduction will be based on confirmed settlement amount on T+1.

### 60. When will my buy order be completed?

The buy order of bonds in MYR will be completed by T + 2 business days while the bonds in foreign currency will be completed by T+4.

### 61. Must I make the payment in the bond currency?

Yes, you need to tag the CASA with the same currency as the Settlement Account before you can submit your Bond Buy Order.

### 62. What is indicative accrued interest?

'Accrued Interest' is the portion of the interest accumulated and earned from the last coupon payment to the date you buy/sell the bond. This amount of interest must be paid by you to the sellers of the bonds when you buy the bond; and you will receive this amount of interest from the next coupon payment. On the other

hand, this amount of interest must be received by you from the buyers of the bonds when you sell the bond and is calculated from the last coupon payment to the date you sell the bonds. The calculation of the interest will be based on Bond Settlement Date.

### **63. I am an existing investor with BOCM, why I am not allowed to invest online?**

Existing investor may also invest via eWB, unless you fall under the following conditions:

- i) Have not activated 'Bond Investment Services' in 'My i Account'
- ii) Special Class customers, such as Vulnerable Customer or Senior Citizen
- iii) 'My Suitability' assessment has expired
- iv) Product risk mismatched of 3 notches and above
- v) Insufficient balance in Settlement Account
- vi) Settlement Account has turned 'dormant'
- vii) External Account (non-resident) with MYR10,000 transaction limit
- viii) Have not tag the Settlement Account in same currency
- ix) Failed eTOKEN verification upon submitting the order

### **64. Where can I view my bond holdings?**

You can go to 'My Holdings' → Bonds; or directly click on 'Market Value' in 'Bond' page.

### **65. How can I track my order status?**

You can check the order submitted in 'Transaction Record' under 'Processing' tab. The Bond order in MYR is expected to be 'completed' on T+2; and foreign currency bonds on T+4. Once the order is completed, you may check the order under 'History' tab. After the order is completed, you will receive a Confirmation Note which will be sent to your correspondence address. [Note: eStatement is currently not available, we will notify you once it is available.]

## **Bond Sell Order**

### **66. How to sell my bonds?**

Go to 'My Holdings' → Bonds → Click on the bonds you intend to sell → Place an order online.

### **67. Can I sell part of my bond holdings?**

Yes, you may do so. However, the Nominal Value sold must be in multiple(s) of the 'Incremental Nominal Value' if you decide to sell partially.

### **68. When will my sell order be transacted?**

Sell order submitted before the 3:00pm cut-off time on any business day, will be transacted on the same business day. Otherwise, the order will be transacted on the next business day. (You may refer to the Cut-off time indicate on Order Confirmation page)

#### 69. How do I calculate the estimated Settlement Amount for bonds Sell Order?

The Settlement Amount when you submit the Sell Order is an estimated amount payable and is calculated till the Settlement Date of the Sell Order, based on the formula:

**Nominal Value x Bid Price/100 + Accrued Interest - Accrued Custodian Fee\***

\*Accrued Custodian Fee shown is accrued as at last working day; final Custodian Fee to be deducted will be calculated till Settlement Date for full Sell Order. Only Custodian Fee accrued as at last quarter will be deducted from the Settlement Amount of partial Sell Order.

Therefore, the estimated Settlement Amount shown in Sell Order upon submission may vary from the actual Settlement Amount received.

#### 70. When will I receive the sales proceeds?

The Settlement Amount of the Sell Order will be credited to your Settlement Account within 3 to 7 business days from the Settlement Date of the Sell Order.

## Bond Coupon Payment

#### 71. How can I collect my coupon payments?

The coupon will be credited to your Settlement Account within 3 to 7 business days after the coupon payment date.

Coupon will be payable in Net Amount after the deduction of the Custodian Fee of 0.1% p.a (accrued quarterly). Coupon from Foreign Currency Bond will be payable in Net Amount after the deduction of Custodian Fee and Telegraphic Transfer (TT) charges fixed at USD\$4 / RMB\$10.

## Bond Maturity Payment

#### 72. How can I collect my maturity payments?

The maturity proceeds will be credited to your Settlement Account within 3 to 7 business days after the maturity date.

Maturity proceeds will be payable in Net Amount after the deduction of the Custodian Fee at 0.1% p.a (accrued quarterly). Maturity proceeds from Foreign Currency Bond will be payable in Net Amount after the deduction of Custodian Fee and Telegraphic Transfer (TT) charges fixed at USD\$4 / RMB\$10.

## Transaction Records

### 73. How can I check my transaction record?

You can check the order transaction record through:

1. Unit Trust → Transaction Records; or
2. Bonds → Transaction Records; or
3. My Holdings → click on Unit Trust → Transaction Records; or
4. My Holdings → click on Bonds → Transaction Records

## My Holdings

### 74. Can I view my Joint Investment Account in eWB as well?

Yes, you may go to 'My Holdings' and swipe left and right for the pie chart(s) to view all your investment accounts with us, including Individual and Joint Investment accounts invested both online and offline.

### 75. Why are the holdings converted in MYR?

We converted your Unit Trust and bonds holdings into MYR to show you your total portfolio. You may go to the holding page and swipe left or right to view your holdings in respective currency.

### 76. How frequent is My Holdings updated?

My holdings are updated every business day (based on Malaysia). However, do take note that funds with exposure to overseas market may NOT be up-to-date due to fund holiday(s).

## My Holdings – Unit Trust

### 77. This is my first Unit Trust investments, when will the fund holding will be updated?

The order is confirmed and processing on T+1 onwards. The fund holdings will be updated on T+3 after the Fund House updated BOCM.

### 78. How is the Profit/Loss (%) calculated?

Profit/Loss (%) is an estimation based on formula:  $(\text{Profit or Loss Amount} / \text{Total Investment}) \times 100$

\*Profit or Loss Amount = Market Value – Total Investment Amount

\*Market Value = Total Units x NAV

### 79. What is the 'Total Investment Amount' in Unit Trust holdings?

'Total Investment Amount' is your cost of investment, after factoring the redemption(s) made to calculate your Profit/Loss more accurately.

Formula:

Total Investment Amount = Investment Amount – Average Redemption Amount

[Note: Average Redemption Amount = Redemption Units x WAC upon redemption]

## 80. What is 'WAC' in my Unit Trust Holdings?

WAC is Weighted Average Cost. It is the actual cost per unit of your fund holding after taking sales charges into consideration. It is also your breakeven price. The formula is calculated based on Total Investment Amount / Total Units.

## My Holdings – Bonds

### 81. This is my first bond investments, when will the bond holding will be updated?

The bonds holding will be updated once the bond settlement completed. T+2 for bonds in Malaysia Ringgit; and T+4 for bonds in Foreign Currency.

### 82. What is the difference of Profit/Loss% and YTM (Yield to Maturity)?

Profit and Loss is calculate based on Mark to Market Bid Price as an estimation if you sell the bonds before maturity. Profit/Loss % is calculate based on formula:  $\frac{(((\text{Current Market Value} + \text{Cumulative Coupon Amount} + \text{Indicative Accrued Interest}) - (\text{Custodian Fee deducted} + \text{Accrued Custodian Fee})) / \text{Investment Amount}) - 1}{1} \times 100$

YTM is the internal rate of return required for the present value of all the future cash flows of the bonds to equal the current bond price. It assumes that all coupon payments are reinvested at a yield equal to YTM and that the bond is held to maturity.

### 83. How can I check the YTM (Yield to Maturity) of the Bond?

You can check the YTM from the Buy Order's 'Transaction Records'. You may also contact us to check the YTM for Buy Order(s) that are traded more than 3 months ago.

### 84. What is the difference of 'Current Value' and 'Market Value'?

The 'Current Value' shown in My Holdings is derived from:  $\text{Nominal Value} \times \text{Current Market Price} / 100 + (\text{Total Coupon Received} + \text{Accrued Interest}) - (\text{Custodian Fee deducted} + \text{Accrued Custodian Fee})$ . Therefore, 'Current Value' is the best estimated current market value.

'Market Value' as a quick reference based on  $\text{Nominal Value} \times \text{Current Market Price} / 100$ .

### 85. What is 'Investment Amount' in Bond holdings?

'Investment Amount' can be consider as your cost of investment, after factoring in the Sell Order made (if any) to calculate the Profit/Loss more accurately. Formula:

$\text{Investment Amount} = \text{Nominal Value} \times \text{WAC}$

**86. What is WAC in my bond holdings?**

WAC stand for Weighted Average Cost, calculate based on total of Settlement Amount / Nominal Value.

**87. Why the 'Bond Market Price' in My Holdings and 'Bond Bid Price' in Bond Details are different?**

'Bond Market Price' in My Holdings is updated on a daily basis based on previous day market price, as an indication of the current market holdings.

However, 'Bond Bid Price' in Bond Details is updated every 30min up to 3:30pm during business days. You can place the Sell Order based on 'Bond Bid Price' quoted in the bonds details as long as there is sufficient Bid Volume.

## Appointment

**88. Once the appointment successfully submitted does it means the appointment is confirmed?**

No, for us to serve you better, our Relationship Manager will call you to confirm the appointment.

**89. Why I can only choose the appointment date which is 3 working days later?**

This is for our Relationship Manager to have sufficient time to follow up the appointment request to serve you better.

**90. What if I need to change the appointment date/time requested?**

You can call our Call Center or directly call the 'Appointment Branch' to speak to our Relationship Manager for separate arrangement.

**91. I can request the appointment for banking services other than investment related?**

Yes, you can indicate the purpose of the appointment under 'Others'. However, some of the banking transaction(s) may still require you to visit the branch personally and on a first come first service basis.

## Technical Issues

**92. Why I can't log-in to Mobile Banking App? Error message: 'System is currently unavailable. Please try again later.'**

You can try to close the App completely and re-open to log-in again.

**93. Why there is an 'Application Error' when I click on some mobile banking function?**

This could be due to network instability, you can just click again.