



Online Trading FAQs

General

- The Online Trading platform will be upgraded soon with a new user interface and additional features to serve you better. With the upcoming platform enhancements, what are some things to note?
 - 1) Your Watchlist(s) and Price Alert(s) will not be ported over to the new interface. You will need to re-create them on the new platform.
 - 2) Your Order History will only be available on a historical three-month rolling basis. Example: On 12th Nov 2022, you will only be able to view your order history up till 12th Aug 2022.
 - 3) You will be required to update your SC Mobile Trading mobile and/or tablet app(s) on Apple App Store or Google Play Store to the latest version as the existing version will no longer be supported after the platform upgrade.

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

Upon logging into the 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:

- 1) Login to Standard Chartered Online Banking at <https://ibank.standardchartered.com.sg/nfs/login.htm>
- 2) Click on "Menu" and select "Online Trading" under the Invest Section on the menu located at the top of the page
- 3) Under the "Portfolio & Trades" Tab, select "Current" on the Portfolio Widget.
- 4) Click on "Details" on your desired security
- 5) Input the average price that you have traded the stock for previously in the "Price" field.
- 6) Select the check box and click "Save" to save the entry

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

- Can I adjust the transaction price of a non-trade transaction (e.g. stock transfers, corporate action events such as stock splits and reverse stock splits)?

You may adjust prices on non-trade transactions (e.g. stock transfers, corporate action events such as stock splits and reverse stock splits) which impact your Average Price calculations.

To do so;

- 1) Access SC Online Trading via Online Banking on a web browser
- 2) In the 'Current Portfolio' page, click on 'Details' corresponding to the security in question

Date	A/C No.	Code	Company Name	CCY	Avg Price	Qty	Avail Bal	Amount	Last	Value	Fee	P/L	LTV %	LTV Value	Detail
19/03/2021		IWVL	ISHARES IV PLC ISHS ED...	USD	33.628	4	4	134.51	37.280	149.12	0.24	14.37	70	104.3	Details
19/07/2021		VUSD	VANGUARD FUNDS PLC V...	USD	66.180	39	39	2,191.04	84.282	3,287.00	5.28	1,090.68	70	2,300.90	Details
Total (USD)								2,325.55		3,436.12		1,105.05		2,405.28	

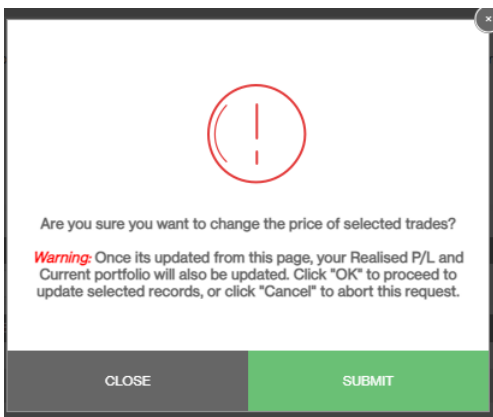
- 3) All non-trade transactions are marked as 'CR' or 'DR' in the 'Action' column. You may update the corresponding 'Price' fields for such entries.

Date	A/C No.	Mkt	Code	Company Name	Trade Ccy	Price	Qty	Action	Trade Value	Fees	Settlement Amount
19/07/2021		LSE	VUSD	VANGUARD FUNDS PL...	USD	81.823	1	Bought	81.82	0.13	81.95
<input type="checkbox"/> 15/12/2020		LSE	VUSD	VANGUARD FUNDS PL...	USD	69.300	1	CR	69.30	0.00	69.30
<input type="checkbox"/> 15/12/2020		LSE	VUSD	VANGUARD FUNDS PL...	USD	69.300	1	DR	69.30	0.00	69.30
14/12/2020		LSE	VUSD	VANGUARD FUNDS PL...	USD	69.980	1	Bought	69.98	0.11	70.09
25/08/2020		LSE	VUSD	VANGUARD FUNDS PL...	USD	65.448	1	Bought	65.45	0.11	65.56
20/04/2020		LSE	VUSD	VANGUARD FUNDS PL...	USD	53.880	1	Bought	53.88	0.09	53.97
23/03/2020		LSE	VUSD	VANGUARD FUNDS PL...	USD	42.785	5	Bought	213.92	0.34	214.26
09/03/2020		LSE	VUSD	VANGUARD FUNDS PL...	USD	53.236	13	Bought	692.07	1.11	693.18
27/02/2020		LSE	VUSD	VANGUARD FUNDS PL...	USD	58.625	17	Bought	996.62	1.59	998.22

- 4) Select the check-box on the left

Date	A/C No.	Mkt	Code	Company Name	Trade Ccy	Price	Qty	Action	Trade Value	Fees	Settlement Amount
19/07/2021		LSE	VUSD	VANGUARD FUNDS PL...	USD	81.823	1	Bought	81.82	0.13	81.95
<input checked="" type="checkbox"/> 15/12/2020		LSE	VUSD	VANGUARD FUNDS PL...	USD	70	1	CR	69.30	0.00	69.30
<input type="checkbox"/> 15/12/2020		LSE	VUSD	VANGUARD FUNDS PL...	USD	69.300	1	DR	69.30	0.00	69.30
14/12/2020		LSE	VUSD	VANGUARD FUNDS PL...	USD	69.980	1	Bought	69.98	0.11	70.09
25/08/2020		LSE	VUSD	VANGUARD FUNDS PL...	USD	65.448	1	Bought	65.45	0.11	65.56
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- 5) Click 'Save'
- 6) Click 'Submit'



Do remember to perform your own analysis prior to entering any transaction.

- What are the different fees associated with online trading?

Please refer to the [Fees Schedule](#) for trading in equities. Do note that charges differ when trading via your Relationship Manager.

- How do I apply for an Online Trading Account?

Channel	Applicability	Steps
Online Banking	<ul style="list-style-type: none"> • You are an existing Standard Chartered Current/Checking/Savings Account Holder • You have Online Banking access • You do not have an existing Online Trading account • You would like to apply for a single mandate Online Trading account 	<ol style="list-style-type: none"> 1) Access sc.com/sg 2) Log in to Online Banking 3) Mouse over 'MENU' in the top banner 4) Click on 'Online Trading' in the 'Invest' section 5) Click on 'Apply Now' 6) Complete and submit the application form 7) If you would like to trade securities listed on US exchanges, please complete the W-8BEN form and submit it at any of our branches

Channel	Applicability	Steps
SC Mobile app	<ul style="list-style-type: none"> You are an existing Standard Chartered Current/Checking/Savings Account Holder You have Online Banking access You have downloaded the SC Mobile app You would like to apply for a single mandate Online Trading account 	<ol style="list-style-type: none"> Log in to SC Mobile Click on the menu icon located at the top left corner of the screen Tap on 'Investing' Tap on 'Apply Online Trading' Complete and submit the application form If you would like to trade securities listed on US exchanges, please complete the W-8BEN form and submit it at any of our branches
MyInfo Portal	<ul style="list-style-type: none"> You are not an existing Standard Chartered Current/Checking/Savings Account holder You would like to apply for a single mandate Online Trading account and a Standard Chartered e\$aver Savings Account You are a Singpass holder with a MyInfo profile 	<ol style="list-style-type: none"> Access https://www.sc.com/sg/wealth/investment/online-trading/ Click on 'APPLY NOW' Click on 'NEXT' under 'I am NOT an existing Standard Chartered Current/Checking/Savings Account holder' Read the disclaimer and click 'Proceed' Log in with Singpass Grant retrieval of your personal data by clicking 'I Agree' Complete and submit the application form If you would like to trade securities listed on US exchanges, please complete the W-8BEN form and submit it at any of our branches
Branch	<ul style="list-style-type: none"> You do not have Online Banking access and would like to apply for an Online Trading account (single mandate/joint mandate) OR You would like to apply for a joint mandate Online Trading account 	<ol style="list-style-type: none"> Download the forms below: <ul style="list-style-type: none"> Online Trading application form: <ul style="list-style-type: none"> Single mandate Joint mandate Common Reporting Standards (CRS) form W-8BEN Form – <i>applicable if you want to trade securities listed on US exchanges</i> <p>You may also obtain these forms at any of our branches.</p>

Channel	Applicability	Steps
		<p>2) Complete and submit the forms above at any of our branches.</p> <p>Note that you are required to have a Current/Checking/Savings account to apply for an Online Trading account. Visit https://www.sc.com/sg/save/ for more information.</p>

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

Your Online Trading account application, including the submission of a W-8BEN form, required for US market trading access, may take up to 7 business days to process.

- How would I know if my Online Trading account has been opened successfully?

The primary account holder to the Online Trading account will be notified upon successful opening of the Online Trading account via an email sent to the email address registered with the Bank.

- What are some restrictions applied to my application for an Online Trading account?

Restrictions applied to your application for an Online Trading account include, but are not limited to, the following:

- You are younger than 21 years of age at the point of application.
- You reside in a country of the European Economic Area (“EEA”). This restriction will extend to residents of the United Kingdom.
- You are a U.S. Resident, U.S. Citizen, or a U.S. Permanent Resident Card holder.
- You have an Australian/New Zealand residential address, mailing address or contact number.

- 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.

- 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 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 may view your holdings online via the Online Trading link on Online Banking.

- How will I be able to view my holdings?

You may view your holdings on the Online Trading platform.

- How do I access the Online Trading platform?

If you have Online Banking access and you have an Online Trading account with us, you may access the Online Trading platform via Online Banking on a web browser, or via the SC Trading mobile app.

1) Access Online Trading via Online Banking on a web browser:

- Access sc.com/sg
- Log in to Online Banking
- Mouse over 'MENU' in the top banner
- Click on 'Online Trading' in the 'Invest' section

2) Access Online Trading via the SC Trading mobile app

- Download the SC Trading mobile app via the Apple App Store and/or the Google Play Store. Search for “SC Mobile Trading” on your tablet or smart phone and locate the app “SC Mobile Trading”.
- Upon installation of the SC Trading app, you may open the app on your device, 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](#).

Securities eDocuments

- What are Securities eDocuments?

Securities eDocuments are electronic versions of Online Trading related statements and advices, which will be made accessible via our Standard Chartered Online Banking platform.

- What types of Securities eDocuments will I be able to access?

- Monthly Statement of Securities Account: monthly statement that captures the stock holdings in your Online Trading account as of the statement issue date, as well as, the stock movement in your Online Trading account in the past month
- Securities Contract Note: contract note documenting the buy / sell transactions details, issued by one business day following a buy / sell transaction on your Online Trading account
- Receipt Withdrawal Confirmation: advice documenting the deposit / withdrawal of shares, issued by one business day following a stock deposit into / withdrawal from, your Online Trading account
- Corporate Action Advice: contract note documenting the details of a transaction related to a corporate action, processed on your Online Trading account, issued by one business day following the final settlement of the corporate action transaction

- Do I need to subscribe to the Securities eDocuments service?

If you have subscribed to Online Banking, you would have automatically been subscribed to the Securities eDocuments service, and you will receive an email on your registered email address with the Bank, as and when new Securities eDocuments are made available online for your viewing.

If you have subscribed to Online Banking, and if you have given the Bank instructions to unsubscribe yourself from this service, your Securities eDocuments will still be available on Online Banking for your viewing. You will, however, not receive an email notifying you as and when new Securities eDocuments are made available online for your viewing. You will, however, receive Online Trading related paper statements and advices at your registered mailing address with the Bank.

If you have not subscribed to Online Banking, you will receive Online Trading related paper statements and advices at your registered mailing address with the Bank.

Note that only primary account holders to Online Trading accounts will receive statements and advices related to the Online Trading accounts.

- How do I subscribe / unsubscribe to the Securities eDocuments service?

- 1) Visit sc.com/sg
- 2) Login to Online Banking
- 3) Click on 'eStatements/eAdvices'
- 4) Scroll to the bottom of the page and click on 'NEXT' corresponding to 'View or Download Securities eDocuments'
- 5) Click on 'Subscriptions'

Change your subscription and click on 'CONTINUE'

- How do I access my Securities eDocuments?

If you are a primary account holder to an Online Trading account, you may access your Securities eDocuments via Online Banking.

- 1) Visit sc.com/sg
- 2) Login to Online Banking
- 3) Click on 'eStatements/eAdvices'
- 4) Scroll to the bottom of the page and click on 'NEXT' corresponding to 'View or Download Securities eDocuments'

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

You can access the Securities Documents issued to you from 19 July 2021 to date on Online Banking. You can also access the Securities Documents issued to you from 1 January 2021 to 18 July 2021 on Online Banking if you had subscribed to Securities eDocuments in the period 1 January 2021 to 18 July 2021.

- How can I request for a copy of a Securities Document issued before 1 January 2021?

On a case-by-case basis, we can assist to mail a copy of the Securities Document to your registered mailing address. We are currently unable to send these via e-mail. If you require assistance, you may call our Online Trading Hotline at 1800 242 5333 (local) or +65 6242 5333 (from overseas).

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

Statements of Securities Account will be sent to the primary account holders to the Online Trading account where:

- There are stock holdings in the Online Trading account
- There is activity on the Online Trading account during the month e.g. buy/sell transactions, stock withdrawals and deposits, corporate action related movement

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

- What is the background of the Customer Account Review (CAR)?

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 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.

- What are listed Specified Investment Products?

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 (SIP). Examples of listed Specified Investment Products include exchange traded funds, securities with embedded derivatives, and foreign-listed stocks. Financial intermediaries who can 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) as listed Specified Investment Products.

- 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 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, securities with embedded derivatives, and listed equities traded on an exchange outside Singapore.

Do note that for Joint Accounts, ALL account holders are required to have completed the CAR, and assessed to have the necessary relevant knowledge or experience, to purchase listed Specified Investment Products using their Joint Accounts.

- What happens if I fail the Customer Account Review (CAR)?

If you are assessed not to possess the relevant investment knowledge and experience to trade listed Specified Investment Products, you will not be able to purchase listed Specified Investment Products.

You may continue to trade Singapore-listed Excluded Investment Products and sell existing listed Specified Investment Product holdings through our Online Trading platform.

- 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, securities with embedded derivatives or listed equities traded on an exchange outside Singapore) remains relevant.

- How can I access the CAR?

Please follow the steps below to access the online CAR Declaration form on the Online Trading platform (accessed via Standard Chartered Online Banking on a web browser)

- Login to Standard Chartered Online Banking at <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”

Please follow the steps below to access the online CAR Declaration form on the Online Trading mobile app:

- Login to the SC Trading mobile app
- Tap the “Menu” icon on the top left of the screen
- Tap the “Online Forms” icon

Upon completion of the online CAR declaration form, you will be informed of whether you had passed or failed the CAR. 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.

- How can I check my Customer Account Review (CAR) status?
 - Login to Standard Chartered Online Banking at <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)

- 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 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)	Non-Daylight Saving: 08:00-14:00 Daylight Saving: 07:00 – 13:00
Japan	Tokyo SE (TSE)	08:00-14:00
Singapore	Singapore SE (SGX) Singapore SE Odd Lot (SGXO)	Pre-open session: 08:30 - 08:59 Continuous Trading (AM): 09:00 - 12:00 Continuous Trading (PM): 13:00 - 17:00 Pre-close session: 17:00 - 17:05 Trade at Close session:

Market	Exchanges	Trading Hours (SGT)
		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
United States	NYSE AMEX (ASE) NASDAQ (NMS) NASDAQ OTC (OTCB)	Non-Daylight Saving: 22:30 – 05:00

Market	Exchanges	Trading Hours (SGT)
	NASDAQ OTC Issues (OTCQ) New York Stock Exchange (NYS)	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
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 (SGT)	Range	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-cancel	17.05 to 17.06	X	X	X
Trading Close	at 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 may 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:

- 1) Click on the “Settings” icon on the top right of the Online Trading Platform
- 2) You may set preferences such as “Landing Page”, “Alert Configuration”, “Font Settings” and “Search Filter”.
- 3) 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.

Note that the LTV value reflected in your portfolio on SC Online Trading are indicative figures that are periodically updated. The value here would not have any material impact on your lending position.

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)	1, 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?

- 1) 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.
- 2) Order Confirmation Screen will display all information you have entered for your verification.
- 3) You need to click “Submit” button to confirm your order.
- 4) Order Result Screen will show you all the details of the order you have submitted.
- 5) 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

Status	Description	Explanation
PM	Pending Modification	Order has not been modified
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 may 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	<ul style="list-style-type: none"> • Order is valid only for the current trading session during which a target execution price has not been set by you. • Such orders will then be executed at the then prevailing market price at the point of execution. • All Market Buy Orders placed on Online Trading factor a 15% buffer from the last done price (based on your price feed subscription) in the Purchasing Power checks performed upon order placement, these include fees and other charges where applicable. Please note that post Purchasing Power checks, orders will be rejected should there be insufficient funds in your Settlement Account. <p>The settlement of trades will be based on the actual transacted price and will include fees and charges where applicable. In volatile markets, where the actual transacted price is beyond 15% from the last done price at the point of order placement, customers are reminded top up the shortfall amounts in your corresponding settlement account on/before settlement date.</p>
Day limit buy orders	<ul style="list-style-type: none"> • Order is valid only for the current trading session during which a target (limit) execution price has been pre-set by you. • Such orders are valid up to the limit execution price.
Day limit sell orders	<ul style="list-style-type: none"> • Order is valid only for the current trading session during which a target (minimum) execution price has been pre-set by you. • Such orders are valid when the minimum execution price is reached.
Next day orders	<ul style="list-style-type: none"> • Orders which you place that are valid for the next day trading session.

Order Types	Description
Stop loss sell orders	<ul style="list-style-type: none"> • This allows you to set the maximum tolerable loss by setting a stop loss price trigger and a lowest selling price. • Your order is valid only after the prevailing market price falls below the pre-set stop loss price trigger. • 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. • Should you place a separate sell limit / market order, please note that your holdings will be blocked accordingly and could have an impact on your Stop Loss order.
Good Till Date orders	<ul style="list-style-type: none"> • This allows you to set the period of time where your order will be valid for execution in the market.

○ 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 pre-set 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 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.

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?

- 1) Go to the Order Book Widget on the Online Trading page and you will be able to view your orders
- 2) 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.
- 3) Input desired changes and click submit to confirm the amendments or cancellation.
- 4) 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 the 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):

- 1) Click on the settings icon on the top right of the Online Trading Page
- 2) Then select "Alert Configuration" where three options will be available for your selection – SMS, Email or Web
- 3) elect the platforms you would want to receive notifications on and mark the checkbox which indicates "Active".
- 4) Click "Save Settings" to confirm your changes.
- 5) 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 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.

- Why do I face order rejection due to order quantity above Average Daily Volume (ADV)?

Please be informed that our broker has enhanced their risk management policy to prevent market manipulation. Orders placed on SGX-listed securities on the SC Online Trading platform with order quantities above 60% of the respective counter's ADV over the last 5 trading days are not permitted.

Should you face this issue, you are advised to decrease their order quantities to successfully place the orders. The multiple orders will be amalgamated and only one minimum brokerage will apply, where applicable.

If you continue to face order rejections due to the ADV limit when attempting to place Sell orders at the current market price, please call our help desk at 1800 242 5333, or +65 6242 5333 from overseas for assistance.

- Can I convert a counter into its fungible equivalent on another exchange?

We do not offer cross border exchanges and therefore are unable to convert the counter into its fungible equivalents on another exchange.

Should there be a conversion mandated by the issuer, the conversion would be processed accordingly.

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 notified of a corporate action event related to my securities held with SC Online Trading?

With effect from 6 September 2021, primary account holders to SC Online Trading accounts will be notified by SMS and email on corporate actions related to non SGX-listed securities held in their SC Online Trading accounts.

Primary account holders to SC Online Trading accounts will be notified by SMS and email or hardcopy letters on corporate actions related to SGX-listed securities held in their SC Online Trading accounts.

Please ensure that your mobile number, email address, and mailing address, registered with the bank are updated accordingly. Note that not all mandatory corporate action events, where your instructions are not required for participation, will be notified to you.

- Why am I receiving updates to corporate action events with response deadlines that have already passed?

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 all corporate action events, including updates to corporate action events related to your securities in EU Companies held in your SC Online Trading Account, regardless of whether the response deadlines to the corporate action event, have passed or not.

- What is SRD II?

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 SRD II?

The aim of SRD II 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.

- How does SRDII impact me?

Corporate Action Notifications

The Bank will notify you of general meetings held by EU Companies, 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 notifications will 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.

Shareholder Identification

SRD II mandates disclosure of specific identifications based on your Nationality. Please note that the Bank will require you to provide us with specific identifications based on your Nationality, in order to trade securities in EU companies on your Standard Chartered Online Trading Account(s). Failure to register the specific identifications with the Bank may result in suspension of trades placed on securities in EU companies via Standard Chartered Online Trading.

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.

- How do I submit instructions on voluntary and mandatory with choice corporate action events?

Please refer to the SMS and email or hardcopy letter notifications for guidance on how you can submit instructions on voluntary and mandatory with choice corporate action events.

With effect from 6 September 2021, you will be able to submit instructions on voluntary and mandatory with choice corporate action events, related to non SGX-listed securities, held in your SC Online Trading account, through the Corporate Actions Portal.

Further updates will be shared on extending this enhancement to SGX-listed securities.

- What is the Corporate Actions Portal?

With effect from 6 September 2021, (excluding corporate action events on SGX-listed securities), you will be able to view details of voluntary and mandatory with choice corporate action events related to your securities held with SC Online Trading, and submit, amend and cancel instructions on options available to yourself, via the Portal.

Please note that the Corporate Actions Portal is only available for primary account holders to SC Online Trading accounts.

Do note that the Portal will now be the default method to submit ALL corporate action instructions related to your non-SGX listed securities held with SC Online Trading from 6 September 2021.

Details of mandatory corporate action events with no action required from you will not be posted on the Portal.

Further updates will be shared on extending this enhancement to SGX-listed securities.

- How do I access the Corporate Actions Portal?

- 1) Login to SC Online Banking via a web browser
- 2) Mouse over 'MENU' on the top banner, and click on 'Corporate Actions Portal' under the 'Invest' column

Please note that the Corporate Actions Portal is only available for primary account holders to SC Online Trading accounts.

Please note that the Corporate Actions Portal is only accessible via SC Online Banking, and will not be available on the SC Mobile, and the SC Trading mobile app.

- Is there a guide of the Corporate Actions Portal I can refer to?

Yes, you may refer to the [Corporate Actions Portal Guide](#). If you need further assistance, please contact our 24-hour (Monday to Friday) Online Trading Service Line at 1800 242 5333 (+65 6242 5333 from overseas).

- Will I be able to view all corporate action events on my securities held with SC Online Trading via the Corporate Actions Portal?

With effect from 6 September 2021, (excluding corporate action events on SGX-listed securities), you will be able to view details of voluntary and mandatory with choice corporate action events related to your securities held with SC Online Trading, and submit, amend and cancel instructions on options availed to yourself, via the Portal.

Please note that the Corporate Actions Portal is only available for primary account holders to SC Online Trading accounts.

Do note that the Portal will now be the default method to submit ALL corporate action instructions related to your non-SGX listed securities held with SC Online Trading from 6 September 2021.

Details of mandatory corporate action events with no action required from you will not be posted on the Portal.

Further updates will be shared on extending this enhancement to SGX-listed securities.

- How will I know which voluntary and mandatory with choice corporate action events on the Corporate Actions Portal, I can submit instructions, and amend or cancel submitted instructions, for?

- 1) Access the Corporate Actions Portal
- 2) In the 'Summary' tab, reference the 'Action' column
- 3) There are 3 types of 'Actions' captured in the 'Action' column. The features availed to yourself, including submission and amendment or cancellation of instructions, depend on the 'Action' captured in this column:
 - View & Respond: click to view corporate action event details and submit instructions
 - View & Amend/Cancel: click to view corporate action event details and amend/cancel instructions submitted
 - View: click to view corporate action event details

Please refer to the [Corporate Actions Portal Guide](#) for more information.

- How do I submit, amend, or cancel instructions submitted on the Corporate Actions Portal?

- 1) Access the Corporate Actions Portal
- 2) In the 'Summary' tab, reference the 'Action' column
- 3) Where it states, 'View & Respond', click to view corporate action event details and submit instructions. Where it states, 'View & Amend/Cancel', click to view corporate action event details and amend/cancel instructions submitted.

You may refer to the [Corporate Actions Portal Guide](#) for more information.

- Why am I unable to submit, amend, or cancel instructions, for an 'Active' voluntary or mandatory with choice corporate action event on the Corporate Action Portal?

The event status of voluntary and mandatory with choice corporate action events captured on the Corporate Action Portal are classified under 3 statuses below.

- Active: corporate action events where payments have yet to be processed
- Completed: corporate action events where payments have been processed
- Cancelled: corporate action events that have been cancelled

For example, you submitted instructions to take up a tender offer by the stipulated response deadline. The tender offer event will be classified as 'Active' until payment of the tender offer has been processed. When payment has been processed, the tender offer event will be classified as 'Completed'.

Please refer to the [Corporate Actions Portal Guide](#) for more information.

- What if I do not submit my instructions for the selected option(s) for voluntary and mandatory with choice corporate action events by the stipulated response deadline?

If your instruction is not submitted by the stipulated response deadline, the default option, for the voluntary corporate action event or the mandatory with choice corporate action event, will be applied.

- Can I submit instructions after the stipulated response deadline?

You will not be able to submit or amend your instruction after the stipulated response deadline. If your instruction is not submitted by the stipulated response deadline, the default option for the corporate action event will be applied.

- Will I be able to view my historical responses submitted on corporate action events through the Corporate Actions Portal?

You will be able to view historical responses submitted through the Corporate Actions Portal on voluntary and mandatory with choice corporate action events in the 'Historical Responses' tab of the Corporate Actions Portal. Please refer to the [Corporate Actions Portal Guide](#) for more information.

- How will I know if my instructions have been successfully captured on the Corporate Actions Portal?

Upon submitting your instructions on the Corporate Actions Portal, an on-screen display with confirmation numbers will be displayed for your reference. You will be able to view historical responses submitted through the Corporate Actions Portal on voluntary and mandatory with choice corporate action events in the 'Historical Responses' tab of the Corporate Actions Portal. Please refer to the [Corporate Actions Portal Guide](#) for more information.

- Why is my instruction submitted for a voluntary corporate action event or a mandatory with choice corporate action event on the Corporate Actions Portal adjusted/cancelled?

There may be instances where your instruction submitted for a voluntary corporate action event or a mandatory with choice corporate action event on the Corporate Actions Portal will be adjusted or cancelled. These instances include but is not limited to situations where you have transferred or sold the securities that you are required to maintain in order for us to process your selected option for the voluntary corporate action event or the mandatory with choice corporate action event.

Please refer to page 13 of the [Corporate Actions Portal Guide](#) for more information.

- Will there be instances when I will not be able to access the Corporate Actions Portal or submit instruction via the Corporate Actions Portal?

There will be a daily maintenance period from Monday to Friday, 10.30PM SGT to 7AM SGT the following day. During this period, you may still view the details of Voluntary and Mandatory with Choice corporate action events related to securities held with SC Online Trading. However, you will not be able to submit, amend, or cancel instructions on the Corporate Actions Portal.

- There was a corporate action event involving my shareholdings being divided by a specific ratio. Where applicable, can I receive fractional shares?

Fractional shares are share entitlements which are less than the minimum share size (1 share).

Issuers generally issue shares in whole numbers. If the Issuer does not issue fractional shares, the Bank will not be able to credit you with any such fractional shares. The Issuer may round down any fractional share entitlements to the nearest 1 share, and upon receipt, the Bank will credit these shares into your SC Online Trading account.

Please note that your instructions for share entitlements arising from corporate action events will be aggregated with other clients' share entitlements when the Bank deals with the Issuer. When the Bank receives whole shares as a result of an aggregation of fractional share entitlements, the Bank will distribute the monetary value of the whole shares received, based on either the reinvestment price, or the prevailing market price, proportionately to eligible clients.

Similarly, when the Bank receives cash-in-lieu of your fractional share entitlements, 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 share entitlements. Please also note that Issuers may not issue cash-in-lieu in relation to fractional share entitlements, and in this scenario, the Bank will therefore not be able to issue you cash-in-lieu of your fractional share entitlements.

- There was an announcement of the delisting of shares of company X. Why has this happened?

The Bank is unable to comment on the delisting of shares of company X, as shares may be delisted from a stock exchange for reasons that are beyond the control of the Bank.

- I have yet to receive the cash and/or shares resulting from a corporate action event, although the market pay date has already passed. Why is this the case?

Due to our nominee structure, the cash and/or shares resulting from a corporate action event will only be credited into your Securities Settlement Account and/or SC Online Trading account, respectively, after receipt of the resultant cash and/or shares from our custodian. Thus, you will only be able to utilize the resultant cash, and sell the resultant shares, after the shares have been credited into your Securities Settlement Account and SC Online Trading account, respectively.

- Can I still sell shares that have been delisted?

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 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 may be issued to the shareholders, subject to the discretion of the company and share registrar. You may request for us to perform a re-registration of the shares in your name, but this is also subject to the discretion of the company and share register. The re-registration will incur charges that you must bear should you 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 completed.

Other than the above, you may also have the option of transferring your shares to another broker, subject to the discretion of the company, share registrar, and the other broker. Charges will apply for the transfer.

- There was a corporate action event that involves an adjustment to my shareholdings. Why have my shareholdings not been adjusted?

Due to our nominee structure, adjustment to your shareholdings related to a corporate action event, including but not limited to, reverse stock splits and stock splits, will only be performed upon receipt of confirmation from our custodian. If you end up in a short sell position, as a result of insufficient shareholdings for your sell order in the event there was a delay in updating your shareholdings following a corporate action event, we reserve the right to adjust your holdings and perform a buy-back on your behalf. Please refer to Clause 1.4.8 of our [Investment Product Terms](#).

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:

- 1) Click on the Online Forms icon on the top right of the Online Trading Platform
- 2) 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.

- What are some restrictions applied to share transfers that I should make note of?

We are unable to process transfers of the following securities into your Online Trading account. Note that this list is not exhaustive and subject to changes as per the Bank's discretion at any time and without prior notice.

- Delisted or suspended securities
- Shares in certificate form
- Warrants
- US OTC securities
- Shares subject to regulatory and compliance restrictions, including restricted securities as per the Bank's internal policies
- Shares listed on exchanges that are not accessible via the Online Trading platform

Please also refer to the share transfer matrix below for guidance on the types of share transfers permitted:

Type of Transfer	Transferor	Transferee	Permitted
Applicable to inward, internal, and outward transfers*	Party A	Party A	Yes
	Party A	Party A &/or B	Yes
	Party A	Party B	No
	Party A &/or B	Party A or Party B only	No

*Please further note that HK, FR, and UK share transfers involving a change in beneficial ownership are not permitted.

- I would like to participate in the general meetings held by an issuer. Can the bank help me make arrangements for it?

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.

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?

Please note that we do not provide any tax advisory or tax reclaim services. You are responsible for any reporting or filing requirements that may apply as a result of your country of citizenship, domicile or tax residence.

- 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 markets or in securities issued by US incorporated entities (regardless of exchange), 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 that dividend payments are always subjected to and net of withholding tax when credited to your account.

- How do I check if my W8-BEN status is still valid?

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

- How can I submit the Form W-8BEN?

- 1) Step 1: Download and complete a copy of the [Form W-8BEN](#)
- 2) Step 2: Indicate your application reference number (for first time applicants) or your SXA account number (for existing users)
- 3) Step 3: Email the completed Form W-8BEN to us via SG_CentralTax_Ops@sc.com

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.



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