

FAQ: AIB DIGITRADER

HOW DO I OPEN AN ONLINE TRADING ACCOUNT?

You can do this either through our Mobile App 'AIB DigiTrader' found on GooglePlaystore, Windows or the Apple store. You may also access our online platform through our website www.aibcapital.com. Finally, you may choose to use our USSD *543#. Simply open an account by clicking 'open new trading account'. After you submit your details you will receive a CDSC number which you can use to register on the platforms.

HOW LONG DOES IT TAKE TO OPEN MY ACCOUNT?

If your details are inputted correctly; one working day (24 hours). If your details are incorrect you will receive a call from our Customer Care.

I CORRECTLY FILLED IN MY DETAILS ON THE PLATFORM AND RECEIVED MY CDSC DETAILS, WHAT NEXT?

Use your CDSC details to register on the platform (Online platform/Mobile App), you will receive a login name and password. If you are using USSD; dial *543# again to activate your account and an SMS with your pin will be sent to you.

HOW DO I FUND MY ACCOUNT?

You may use MPESA to fund your account, using the MPESA Paybill number: 548800; and your CDSC number as the account number.

You may also fund your account through the Bank but will need to email a copy of your deposit slip to AIB: info@aibcapital.com

HOW LONG DOES IT TAKE FOR DEPOSITED FUNDS TO REFLECT?

If deposited via MPESA, it is automatic. If deposited via bank it is 1 working day after we receive your deposit slip.

AFTER FUNDING MY ACCOUNT HOW LONG WILL IT TAKE TO MAKE AN ORDER?

As soon as your funds reflect you may make orders.

I AM STRUGGLING TO MAKE AN ORDER:

-Your order may be rejected if the funds in your account are not sufficient to cover the order AND the commission charges.

-You are trying to make an order that falls outside of the price range given.

DO I HAVE TO UPLOAD ANY KYC DOCUMENTS WHEN REGISTERING?

No this is optional.

I HAVE RECEIVED FEEDBACK THAT MY ACCOUNT APPLICATION HAS BEEN REJECTED.

This is likely because:

-Your names do not match the names on your National I.D.

-Your Address does not include your Town. Kindly note that your address should be in this format: 70676 Thika

-Your bank details are incorrect

-Your email address is incorrect

You will receive a call and email detailing why your account application was rejected and how to reapply successfully.

FAQ: AIB DIGITRADER**WILL I RECEIVE MY DIVIDENDS VIA MPESA, OR THROUGH MY BANK?**

On registration, you will be given the option of receiving your dividends either through your bank account or through a cheque.

CAN I RECEIVE PAYMENTS THROUGH MPESA?

Yes, if you request for money in your account you can receive it through MPESA.

HOW SOON DO I GET MY PAYMENT AFTER REQUESTING ON THE PLATFORM?

It depends on when you sold the shares; i.e. T+3 (T= Transaction date)

WHAT ARE THE FEES?

Annual account maintenance fee – KES 200
Online and Mobile trading commission – 1.64%

WHAT IS THE TRADING COMMISSION?

For every trade made there is a 1.64% commission. For example if your trade costs KES 1,000 you will need to pay 1,016.4. This goes both ways, if you sell shares for KES 1,000 you receive KES 983.6.

IF I BUY SHARES, HOW LONG BEFORE THE SHARES ARE CREDITED TO MY ACCOUNT?

They are credited immediately but you can sell only after 4 working days they will be available for trade.

IF I SELL SHARES, HOW LONG BEFORE THE MONEY REFLECTS IN MY ACCOUNT?

After 4 working days.

IS THERE A DEMO ACCOUNT I CAN PRACTICE WITH?

Yes, you may access it either through the online platform or through the Mobile App. Simply register for a 'Guest Account' on the platform. You will have access for two weeks.

I DON'T UNDERSTAND THE PLATFORM INTERFACE?

You may find a comprehensive guide through the interface on our website www.aibcapital.com or follow the link: <https://www.aibcapital.com/auto-account-opening>

HOW DO I KNOW WHAT SHARES TO BUY/SELL?

Our Research department gives weekly recommendations each week for both Value and Speculative investors; this can be found on our website www.aibcapital.com and click Research; Stock Recommendations or follow the link: <https://www.aibcapital.com/reports/stock-recommendations>

You may also call our Customer Care Executives who will assist you with the same or you may also elect a relationship manager to guide you in building a suitable portfolio.

I HAVE NO IDEA HOW TO TRADE, WHERE DO I START?

We have a YouTube channel with short, simplified videos on various investment types including share-trading. YouTube Channel AIB Capital LTD>>> https://www.youtube.com/channel/UCRtL4C_eEaiHOCQAe5G0nxA/videos?view_as=subscriber

*Follow the link for more FAQ's concerning general share-trading: <https://www.aibcapital.com/faq>