



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.aib-axysafrica.com. 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 and email 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.

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-AXYS Africa: info@aib-axysafrica.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.

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.



FAQ: AIB DigiTrader

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 working days working days after you sold the shares (T= Transaction date)

WHAT ARE THE COSTS ASSOCIATED WITH BUYING AND SELLING OF SHARES?

If you buy/sell shares through our trading platform (self-trading) and opened account remotely, there is an annual account maintenance fee – KES 200 while for normal route (paperwork) is 1,000 and trading fee of 1.64%.

Find the breakdown of the trading fee :

Brokerage Commission	1.3000%
CDSC Transaction Levy	0.0800%
CMA Transaction Levy	0.1200%
CDSC Guarantee Fund	0.0100%
NSE Transaction Levy	0.1200%
CMA Guarantee Fund	0.0100%
TOTAL	1.64%
Stamp Duty Charges	Kes.2 Per Kes 10,000

For those who opened/ open accounts using the normal route (paperwork) we utilize a different fee structure:

KES 1000 annual maintenance fee. Total trading commission of 2.1% for amounts below KES 100,000 and 1.8% for amounts above KES 100,000 (excluding stamp duty).

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. register for a 'Guest Account' on the platform. You will have access for two weeks.

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.aib-axysafrica.com and click Research; Stock Recommendations or follow the link: <https://www.aib-axysafrica.com/stockrecommedations>

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 helpful introduction videos to shares. Here is a link to one such video: <https://youtu.be/2MxcdYa5gzw>



FAQ: AIB DigiTrader

We also have a Telegram group which is open every Thursday for a Question and Answer session for our traders. You can join the Telegram group here: <https://t.me/AIBresearchbroadcast>

Finally, we provide weekly Stock recommendations and other important reports for guidance on our website. Subscribe to our mailing list: <https://apexafrica.us13.list-manage.com/>

AIB·AXYS
AFRICA