

**Online Equities Account - FAQs**

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**1. What is this account about?**

The Online Equities Account is a lite version of our Basic Trading Account.

There will not be a dedicated trading representative assigned to service an Online Equities Account. If you prefer to have someone provide you with guidance on how to trade or to help you place trades, check out our Basic Trading Account instead.

If you are also interested in a Share Borrowing or Share Financing account, you need to open them in conjunction with a Basic Trading Account. Online Equities Account holders will not be able to open Share Borrowing or Share Financing accounts.

**2. What is the eligibility required to open this account?**

- New customers without existing trading accounts with OCBC Securities
- Aged 21 and above
- Individual accounts only

**3. Can I trade all products through the Online Equities Account?**

The following products cannot be traded through this account:

1. Specified Investment Products (SIPs)

Example:

- Foreign ETFs
- Structured warrants

- Daily Leveraged Certificates (DLCs)

## 2. Over-The-Counter (OTC) products

Example:

- Unlisted bonds
- Structured products
  - Equity-Linked Note (ELN)
  - Fixed Coupon Note (FCN)
  - Bonus Enhanced Note (BEN)

## 3. CPF and SRS investment modes are not allowed

## 4. Which are the markets I can access via this account?

You can access these 15 markets:

1. American Stock Exchange (AMEX)
2. Australian Securities Exchange (ASX)
3. Bursa Malaysia (BURSA)
4. Hong Kong Stock Exchange (HKEX)
5. Indonesia Stock Exchange (IDX)
6. London Stock Exchange (LSE)
7. National Association of Securities Dealers Automated Quotations (NASDAQ)
8. New York Stock Exchange (NYSE)
9. Philippines Stock Exchange (PHS)
10. Stock Exchange of Thailand (SET)
11. Singapore Stock Exchange (SGX)
12. Shenzhen "B"(SZSE)
13. Shanghai "A"(SSE A)
14. Shanghai "B"(SSE B)
15. Tokyo Stock Exchange (TSE)

## 5. Can I trade in the exchanges other than the 15 exchanges listed above?

The other exchanges cannot be accessed using an Online Equities Account as they are only accessible via offline trading through a Trading Representative.

If you wish to access even more exchanges, consider our [Basic Trading Account](#) instead where a Trading Representative (TR) will be able to help you place trades in other exchanges.

## 6. How do I trade on this account?

You can only trade online. Here are the platforms you can trade on:

- OCBC Digital Banking platforms.  
Please call OCBC Bank Contact Centre at 1800 363 3333 if you have any questions regarding the OCBC Digital Banking features.
- iOCBC Trading platform

**7. Where will my shares traded be custodied?**

Your Online Equities Account will be linked to a designated sub-account maintained by OCBC Securities Private Limited (OSPL) with the Central Depository Private Limited (CDP).

When you deposit or purchase securities listed on the Singapore Exchange (SGX) into or through your Online Equities Account, they will be custodied in this sub-account.

For securities listed in other foreign stock exchanges, they will also be custodied with OCBC Securities which maintains an account with an established global custody service provider.

Thus all securities purchases will be cleared and custodied in these sub-accounts linked to your Online Equities Account and only these custodied securities can be sold through this account. You should have sufficient securities to deliver against your sale contracts to avoid any buying-in and penalty by SGX and/or other stock exchanges.

If you prefer your SGX shares to be custodied directly with Central Depository Private Limited (CDP), check out our [Basic Trading Account](#) instead.

**8. What is the trading limit for the Online Equities Account?**

A range of trading limit will be provided depending on your profile as assessed by OSPL, up to SGD 50,000.

If you are looking to trade more than that, consider our [Basic Trading Account](#) instead.

**9. How can I pay for my purchase and receive payment for my sale of shares?**

Your Online Equities Account must be linked via GIRO to your OCBC current or savings account. For trades transacted in SGD, settlement will be automatic via GIRO from this account.

For foreign currencies, trade through OCBC Digital Banking platforms to pay with an OCBC Global Savings Account.

As settlement via OCBC Global Savings Account is not available on iOCBC trading platform, please only select SGD as the settlement currency to ensure your trades can be settled successfully when trading through iOCBC.

In the event that you have accidentally selected foreign currencies for settlement, please transfer your funds via Telegraphic Transfer into your Online Equities Account by the due date. Once payment has been made, please notify us via email at [equitiestrading@ocbcsec.com](mailto:equitiestrading@ocbcsec.com) with the following details:

- Your full name per our records
- Your account number
- Date of transfer
- Amount transferred
- Purpose of transfer
- Contract number of relevant trades

Settlement for your trading transactions, including share purchases, contra losses, sales proceeds and contra gains will be initiated on due date or contra date and debited/credited to your bank account one market day after that. Please ensure that your bank account has sufficient funds by due date for the deductions.

Different markets have different due dates. For more information about the various due dates and contra dates, please visit the OCBC Securities website under the “Fees, payments and settlements” section on our Help & Support page.

If no funds are received in full for your trades by the due date, the shares will be forced-sold.

#### **10. What if there are insufficient funds in my bank account to pay for the shares?**

There will be another attempt to deduct the funds from your relevant bank account(s) one market day after due date. If the deduction is still unsuccessful, the shares will be forced-sold. Please note that the trading behaviour and activities of the Online Equities Account is subject to regular review. The account may be suspended if there are multiple instances of forced-selling or outstanding contra losses.

#### **11. How do I withdraw funds from my Online Equities Account?**

You may withdraw available funds from your Online Equities Account by contacting us via email at [equities trading@ocbcsec.com](mailto:equities trading@ocbcsec.com).

Your withdrawal request is subject to OSPL’s approval and provided that there are no outstanding amounts due from you to OSPL, including but not limited to contra losses/fees owed by you to OSPL. Funds withdrawn will be credited into your OCBC banking account linked to your Online Equities Account. Any form of cash withdrawal shall not be permitted.

#### **12. Am I still entitled to dividends, rights, and bonus on my shareholdings in the Online Equities Account?**

Yes. All corporate action proceeds will be credited to your OCBC banking account via GIRO in SGD.

#### **13. What are the commission rates, maintenance, and custody fees?**

##### **Online trading commission rates**

<b>Market</b>	<b>Rate</b>	<b>Minimum commission</b>
SGX	0.15%	SGD 25
US	0.15%	USD 20
HK	0.15%	HKD 150
SH "A"	0.15%	RMB 80
SET	0.30%	THB 500
BURSA	0.30%	MYR 70
ASX	0.30%	AUD 70
TSE	0.30%	JPY 3,000

LSE	0.30%	GBP 55
PSE	0.30%	PHP 550
IDX	0.30%	IDR 100k
SH "B"	0.30%	USD 45
SZ "B"	0.30%	HKD 300

All trades are additionally subject to prevailing Goods & Services Tax (“GST”), relevant exchanges fees, stamp duty, etc, where applicable. View a list of such fees and charges on the OCBC Securities website under the “Fees, payments and settlements” section of our Help & Support page..

### Maintenance / Custody Fees

<b>Foreign Custodian Fees</b>	SGD 2 per counter per month (subject to prevailing GST if applicable)	Invoiced quarterly in arrears up to a maximum of SGD 200 per quarter (or a maximum of SGD 67 per month) (subject to prevailing GST if applicable)
	Fee Exemption	Custody fee will be waived: <ol style="list-style-type: none"> <li>1. For the month if you execute at least 2 trades in that month.</li> <li>2. For the quarter if you execute at least 6 trades in that quarter.</li> <li>3. If the foreign security is delisted at the point when we are computing the fees</li> </ol>

### Corporate Action Fees

<b>Mandatory Events</b>		
1	Cash Dividend	1% on net dividend (minimum S\$3, maximum S\$50) 7% GST or equivalent depending on payment currency
2	Coupon (Fixed Income Coupon)	S\$10.70 (inclusive of GST) or the equivalent in the respective payment currency
3	Capital Distribution	
4	Redemption	
<b>Mandatory with Options Events</b>		
5	Dividend with Option	S\$10.70 (inclusive of GST) or the equivalent in the respective payment currency
6	Dividend with Stock Reinvestment	
7	Dividend with Currency Option	
<b>Voluntary Events</b>		

8	Cash/ Tender/ Takeover Offer	S\$10.70 (inclusive of GST) or the equivalent in the respective payment currency
9	Rights Exercise	
10	Expiry of Warrants	
11	Warrants Exercise Processing	

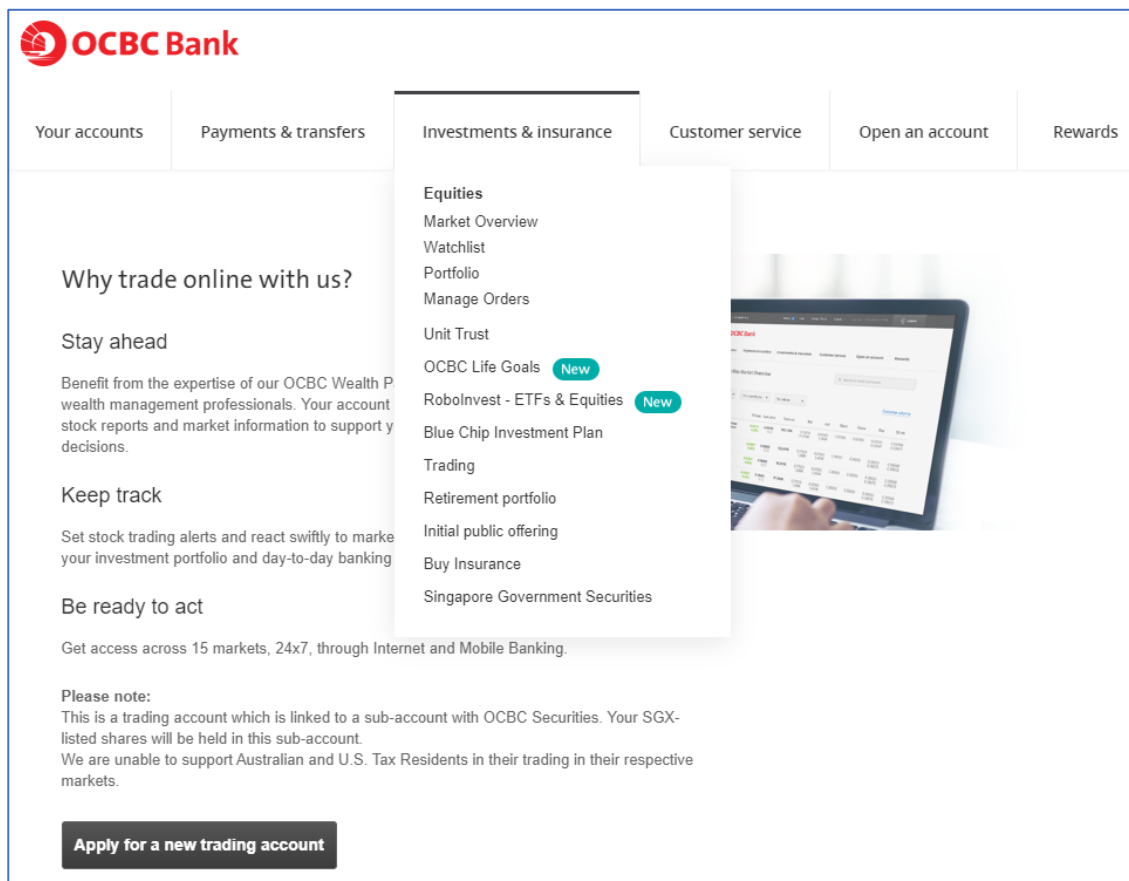
Note: OSPL reserves the rights to revise the fees and charges at any time or from time to time without prior notice.

#### 14. How do I apply for the Online Equities Account?

You can only apply for the Online Equities Account via the OCBC Digital Banking platforms:

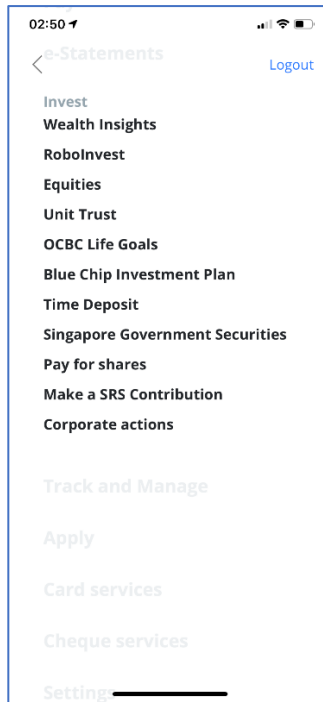
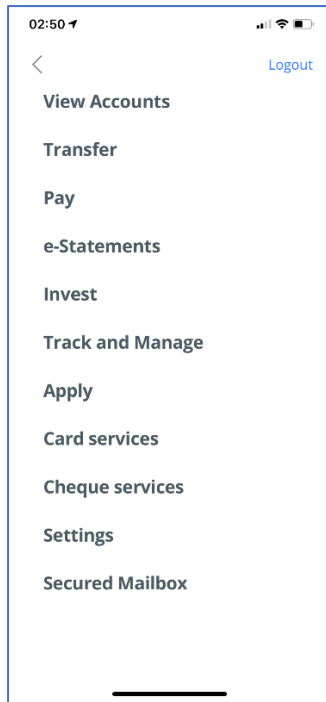
##### 1. Via desktop (OCBC Internet Banking)

- Navigate to the “Investments & insurance” tabs on the top menu
- Select “Market Overview” from the drop-down menu




##### 2. Via mobile app (OCBC Mobile Banking) – Invest – Equities

- Select “Invest”
- Select “Equities” from the drop-down menu



Equities Trading  
**Easy to start**  
**Easy to trade**



**Why trade online with us?**

- Equity Trading and Banking in one mobile app.

**Why trade online with us?**

- Equity Trading and Banking in one mobile app.
- Trade stocks, ETF's, warrants and bonds on 15 global exchanges.
- Access exclusive research and market views by our investment experts.
- Open a trading account in one day.

Please note:  
 We are unable to support Australian and U.S, Tax Residents in their trading in their respective markets. This is a trading account which is linked to a sub-account with OCBC Securities. Your SGX-listed shares will be held in this sub-account.

[Apply Now](#)