

US Stock Trading Services Frequently Asked Questions

1: How can I start using the US Stock trading services?

If you already activated US Stock trading services, you can simply download US Stock Trading App to your device. You will also have to maintain sufficient fund in your Multi-Currency Savings Account before you start to place orders.

2: What is W-8BEN form?

The US Internal Revenue Service W-8BEN Form allows beneficiary of a US sourced income to make a declaration of his / her status as non-US person. Non-US persons are subject to US withholding tax on certain types of income received from US sources. If you would like to know more about the W-8BEN Form, please consult your professional adviser including but not limited to tax adviser. The Bank cannot provide you with any legal and / or tax advice.

3: What channel can I trade US Stock?

Customers who activated US Stock trading services can trade US securities via US Stock Trading App. For Private Banking customers, you can also trade US securities via manned trading channel.

4: Can I conduct transactions over the phone if I cannot trade through US Stock Trading App?

Generally, the Bank does not accept customers to conduct US Stock transactions manually (except for Private Banking Customers). If customer is unable to trade through US Stock Trading App in special circumstances, our Bank will have arrangement on a case by case basis.

5: What type of securities can I trade?

You can trade Common Stocks, Exchange Traded Funds (ETFs) and American Depositary Receipts (ADRs) traded on NYSE, NASDAQ, AMEX and NYSE ARCA, including securities listed in US as ADRs subject to French Financial Transaction Tax (FFTT), Italian Financial Transaction Tax (IFTT) or Spanish Financial Transaction Tax (SFTT).

Please note that (a) not all US stocks and / or products are available for trade through the Bank and without prejudice to the generality of the Bank's right in refusing to accept an instruction, the Bank has the right to accept or refuse any instruction or to prescribe any condition for accepting an instruction in respect of a US stock or product at its sole discretion; and (b) the information as to which US stocks and / or products are available for trade may be amended by the Bank from time to time.

6: When can I place my order?

You can place, amend or cancel limit order or market order during US trading hours. For multiple unexecuted orders captured before the market closes, we will process your request in the next US trading session.

7: Can I specify the order expiry date?

Yes. For limit order, you can specify an order expiry date from the list of dates provided under "Good Till". You may select up to 31 calendar days.

8: Can I trade as usual during Hong Kong holiday?

Trading service will be provided as usual if it's a U.S. trade day but it's a Hong Kong holidays. If the settlement date of buy / sell trade falls on Hong Kong holidays, customer can still be able to sell respective securities / buy with respective funds. However, the fund / securities settlement will be postponed to the next Hong Kong working day (excluding Saturday).

9: What is the settlement arrangement for US Stock?

For buy orders, debit of the purchase amount from your account and deposit of the purchased securities will take place 2 business days after trade execution day. For sell orders, sales proceeds will be credited to your account 2 business days after sale execution day. (Business day excluding Saturday).

10: What the cash hold for the market order?

For market orders, the hold amount will be equal to nominal price x quantity x 105%. Market order will be executed at the price prevailing at the time of execution, which may largely deviate from the quoted price at the time of order placing. If the fund in settlement account is insufficient to settle a purchase order due to price volatility, our Bank may in its absolute discretion execute the purchase order in whole or in part and/or deduct the relevant funds from customer's other accounts (including but not limited to HKD account). Customer must settle any resulting overdraft before T+2. The Bank reserves the right to sell the related securities to set-off the overdraft without prior notice to the customers.

11: If the Streaming Quote Service applicable to all pages of the US Stock Trading App when I successfully activated the service?

For Streaming Quote Service, quote price on Trade Page, Quote Page, Market Insight Page and Watchlist Page are streaming quote. The quote price on Price Alert page, Order Amendment Page, Account Information Page are snapshot only.

12: How can I receive the push notification after I setup the price alert?

The following table illustrates how the push will be prompted in different scenarios including:-

- 1 EBID is registered with 1 device
- 1 EBID is registered with multiple devices
- Multiple EBIDs have been registered with same device
- Multiple EBIDs have been registered with multiple devices

	Registered with Single Device	Registered with Multiple Device
Single EBID	Push for pre-set price alert, when triggered, will be prompted in the registered device	Push for pre-set price alert, when triggered, will be prompted in all registered devices.
Multiple EBID	When price alert set by different e-Banking ID ("EBID") is triggered, only push for the price alert set by the latest logged-in EBID will be prompted in that registered device*	When price alert set by different e-Banking ID ("EBID") is triggered, only push for the price alert set by the latest logged-in EBID will be prompted in that registered device*

**For instance, EBID A and EBID B have been registered with a device X. EBID A has set up Price Alert for stock C, while EBID B has set up Price Alert for stock D. Then client log out with EBID A in device X and subsequently log in with EBID B. When Price Alert for both stock C and stock D are triggered, only the push for Price Alert for stock D will be prompted in the device X.*

Push notification service temporarily does not support the mobile device with Android version 12.0 or above. For Price Alert, you may check the triggered alert in message inbox at the right corner.