

FREQUENTLY ASKED QUESTIONS

WHAT MAKES MUTADAWIL EQUITIES SPECIAL?

The Mutadawil.com application has many features which include:

- One trading account for all stock markets.
- Live price updates (no monthly fees).
- Printable historical reports related to the customer's portfolio.
- Offers Company and market updates through various global resources as well as financial analysis.
- Alerts the customers via SMS and e-mail of all present orders.
- Web based system that allows the customer to access their portfolio anytime. anywhere without downloading any program.
- Services are displayed in one screen which gives the customer the opportunity to perform different tasks in parallel.

DOES THE MUTADAWIL EQUITIES DEPARTMENT PROVIDE TRAINING SESSIONS? IS IT FREE OF CHARGE?

Personal training is given, where a Customer Relations Staff answers all questions regarding the Mutadawil.com system (free of charge) guiding him/her through the service. Also, the customer is provided with a Mutadawil.com User Guide providing detailed explanation for all fields within the Mutadawil.com account

WHAT ARE THE REQUIREMENTS TO OPEN A MUTADAWIL EQUITIES TRADING ACCOUNT?

REQUIRMENTS:

- An bank account
- A minimum of 500 KD in cash or shares
- **For Individual accounts:**
 - 21 years of age or older
 - Civil ID or Passport
- **For corporate accounts:**
 - Corporate license
 - Commercial registration
 - Certificate of incorporation & Articles of Association
 - Company's authorized signatory list along with specimen signatures
 - Civil ID of the authorized signatories
 - Authorized traders list along with specimen signatures

PROCEDURE: MUTADAWIL EQUITIES TRADING APPLICATION ACCOUNTS ARE AVAILABLE AND CAN BE MADE

- At KFIC – MUTADAWIL Equities Premises
- By visiting the dedicated Customer Service Representatives at MUTADAWIL Equities in Alarabiya tower, Ahmed Aljaber Street, Block 6, Floor 22
- Click On Forms for application pack

HOW WILL I RECEIVE MY USER ID AND PASSWORD?

- After the application gets approved, User ID and password are issued and collected either from KFIC Premises or Send by email.

NEXT STEPS

- You can access your account through our website <https://tol.mutadawil.com>
www.mutadawil.com

HOW TO TRANSFER SHARES FROM THE CLEARING COMPANY TO MY MUTADAWIL EQUITIES TRADING ACCOUNT? (ONLY IN KUWAIT)

- By signing 2 security deposit request forms, which can be collected from KFIC MUTADAWIL Equities client relations officer. A civil ID is required.
- Forms are available Online
 - Click On Forms

(Expected processing time: Approx. 10 working days)

HOW TO ISSUE SHARES CERTIFICATES (PHYSICAL, ONLY IN KUWAIT)?

- By signing 2 security deposit request forms, which can be collected from KFIC MUTADAWIL Equities client relations officer. A civil ID is required.
- Forms are available Online
 - Click On Forms

(Expected processing time: Approx. 10 working days)

HOW TO TRANSFER MONEY FROM MY BANK ACCOUNT TO MY MUTADAWIL EQUITIES TRADING ACCOUNT?

- Visit any bank and transfer money to MUTADAWIL Equities Trading account numbers in the banks
 - Click On Forms
- Through the Trading account, go to “services & then K-net transfer, put the amount then click submit. You will be required to enter your ATM card number; PIN and expiration date, and then click Pay now.

- Through online wire transfer to our bank accounts.
 - Click On Forms

HOW TO TRANSFER MONEY FROM MY MUTADAWIL EQUITIES TRADING ACCOUNT TO MY BANK ACCOUNT?

- **MUTADAWIL Equities Web** : Go to account activity, click on create withdrawal request, put the amount , trading password then click OK
- **MUTADAWIL Equities Pro**: Go to Customer, click on withdrawal request, then put the amount.
- **Or Call Customer Service Hotline to transfer your request**

HOW ARE CASH DIVIDENDS AND BONUS SHARES RECEIVED?

- They will be injected by default into portfolio after received

WHAT ARE THE TRADING COMMISSION RATES?

COMMISSIONS:

- **Kuwait Stock Exchange:**
 - 0.125 % x transaction amount
 - 0.500 Fils for each executed trade.
 - Minimum commission is KD 5 for orders less than KWD 50
- **Dubai (DFM) / Abu Dhabi (ADX):**
 - 0.275% x transaction amount.
 - Flat Fees AED 50 Per Order
 - Minimum commission is AED 90.
- **Saudi Stock Exchange (TDWL):**
 - 0.135 % x transaction amount.
 - Flat Fees SAR 30 Per Order
 - Minimum commission is SR 72.

▪ **Doha Securities Market:**

- 0.35% × transaction amount
- Flat Fees SAR 40 Per Order
- Minimum commission is QR 85

▪ **The Egyptian Exchange:**

- 0.4 % × transaction amount
- Flat Fees EGP 25 Per Order
- Minimum commission is EGP 50
- 0.4 % × transaction amount
- Flat Fees USD 5 Per Order
- Minimum commission is USD 15

▪ **US Markets**

- Minimum transaction amount up to 50,000 Commission is \$18
- More Than \$ 50,000, commission is \$ 18 +0.0025 * (Principal – 50,000)

MISCELLANEOUS FEES:

▪ **Cash transfer:**

- KD10 for less than KD500 transfer or equivalent
- KD 5 for amount great than KD 500 transfer or equivalent
- KD 10 for each non-KD transaction

▪ **Issue and Transfer Stocks Certificates:**

- **Kuwait** : Issue and transfer stocks certificates fees 5 KD for each certificate

MONTHLY EXCHANGE LIVE QUOTES FEES:

- Click On Forms

WHAT ARE THE PRO SUBSCRIPTION FEES?

PRO SUBSCRIPTION FEES FOR KUWAITI MARKET:

- 1 Month 15 KD
- 3 Months 45 KD
- 6 Months 90 KD
- 12 Months 150 KD

FOR OTHER MARKETS Click On Forms

HOW TO RESET MY PASSWORD?

- **Through MUTADAWIL Equities Client Relations Officers:** Client has to fill and submit a Reset Password Form. A new password will be handed to the client immediately or submit by email.
 - Click On Forms

HOW TO UPDATE MY PERSONAL INFORMATION ON THE SYSTEM?

- Fill and sign a Personal Information Change Request form KFIC MUTADAWIL Equities Client relationship
 - Click On Forms

HOW TO CLOSE MY MUTADAWIL EQUITIES ACCOUNT?

- Fill and sign a closing account form
- Forms are available at KFIC MUTADAWIL Equities Office or Online
 - Click On Forms
- Portfolio transfers
 - Cash transfers: Transfer all brokerage account cash balances to your bank account
 - Share transfers:
 - KSE listed shares: Submit request to issue share certificates (see link on share issuance above) or sell shares if any
 - Non KSE listed shares (i.e. GCC & MENA shares): Shares cannot be transferred, account will be kept open allowing you to only sell the shares and transfers funds to your bank account

WHAT IF I HAVE QUESTIONS?

You may call Customer Relations at 188-6000 from 8:00 a.m. – 3:30 p.m. Sunday through Thursday. You may also e-mail your questions to customerservice@mutadawil.com