

FAQS

What is the minimum amount required for opening an account?

You can open an account with Rs. 25,000/-.

How can I open an account with AHL Online?

You can fill your online form at <http://forms.arifhabibltd.com/> or can download our Account Opening Form from downloads. You can leave your contact information at our website and our representative will get back in touch with you soon.

What are your commission and fees for Online Stock Trading?

Arif Habib Limited offers the most competitive rates in the industry; minimum commission is 3 paisa per share on shares valued up to Rs. 50.

How long will it take to open an account?

Subject to fulfillment of proper documentation and clearance of cheque, the account will be opened within three working days.

Which documents will be needed to open an online account?

The list of documents needed to open an account is:

- Account Opening forms duly filled and signed
- Attested copies of CNIC/Passport of applicants and nominee
- Cheque for minimum payment in favor of Arif Habib Limited
- Visiting Card/ Employment Card/ Business Letter
- Zakat Declaration Form on stamp paper of Rs.50/- (Optional)

Is there help available to understand the trading system?

Yes, we have included a demo on our website to assist you. In addition, our customer support officers are available from 9:00 AM till 5:00 PM from Monday to Friday (excluding public holidays). You may also send your queries at csonline@arifhabibltd.com during off hours and you will get our response within 24 hours depending upon the nature of your query.

How can I submit funds for online trading?

You can submit a cheque; Demand Draft (DD) or Pay Order (PO) in favor of 'Arif Habib Limited' along with the account opening forms. As a policy, we don't accept any cash. You can also deposit cross cheque directly in any of the following banks:

- **Allied Bank Limited**
- **Habib Bank Limited**
- **MCB Bank Limited**
- **Summit Bank Limited**
- **United Bank Limited**

Details of Bank accounts are available in the 'Downloads' section.

Can I Buy or Short Sell in Future Contracts?

Yes you can buy or short sell in future contracts with 30% margin.

Can I open an account with shares/securities?

Yes! You can open your account with shares, both Physical or in CDC.

Can I have a demonstration of the software?

Yes! Please visit Installation Guide for the user manual.

Do you have a direct number for trading related calls?

Yes! Our numbers are **+92-21-32460046, 48, 49, UAN +92-21-111-245-111 Ext: 306, 307.**

Do you provide trader assistance?

Yes, trader assistance is also available at a different slab.

Do you provide MFS and MTS?

Yes, MFS and MTS facilities are given to trader based accounts only after signing the MFS and MTS agreements.

At what time can I place my orders?

You can place regular orders seven days a week at any time even when the market is closed through our web terminal, desktop trading and mobile application excluding public holidays. During market hours, orders can also be placed by calling our customer support from Monday to Friday.

How much margin buying power can I have?

AHL Online Trading Account is currently 100% cash based and no margin facility is available. For margin facility, you are welcome to open trader based account with us.

How do I transfer my account from another firm to AHL eTrade?

To transfer your account to AHL, you must first fill your online form at <http://forms.arifhabibltd.com/>.

Once the relevant documentation is complete, you can ask your existing broker to transfer your equity/shares to us. Please call our Help Desk at **+92-21-32460046, 48, 49, UAN +92-21-111-245-111 Ext: 306, 307** for further details.

Does AHL Online provide real time market data?

Yes! Our trading platforms provide real time data. The data is not available during off market order placement as the market is closed.

How do you notify clients about their order executions?

Customers may view their order status directly by logging on to their online trading accounts or we have this practice to send them the order confirmation through email and sms containing details about their executed transactions, at the day end.

If I call in to place an order, does my regular commission apply?

We do not charge an extra fee to execute an order for you over the phone.

How the orders are accepted, processed, settled and cleared via the internet?

There are various ways to place an order, you may use your Trading Terminal, Web-Based Terminal or Mobile trading. Whenever you will place order through online trading system, the message board view window shows the time and details of the order placement, cancellation and execution. We also show the status of order placement through pending order, update of custody balance in case of execution and cash balance accordingly. You can also view the details of outstanding orders as well executed transaction through your terminal.

Is there any Alternate way order placement, in case of non-availability of systems?

In case of non-availability of internet connection or Terminals you can call us at **++92-21-32460046, 48, 49, UAN +92-21-111-245-111 Ext: 306, 307**.

Can I cancel my outstanding (unexecuted) orders?

Yes, you may cancel your outstanding order through your All Trading channels (Software, Web-based and Mobile) or you can call us at **+92-21-32460046, 48, 49, UAN +92-21-111-245-111 Ext: 306, 307**. Our representative will cancel order on your request after some formal verification. In case of non-availability of the system we will use our master KATS terminal for cancellation of orders.

Is there a restriction to place any particular type of Order?

Yes, there are restricted orders of Wash Trades (executing a day trade of a particular share where buying and selling is at the same rate)

Can my account be refused to open?

Yes, AHL reserves the right to refuse any account without assigning any reason.

How do I enable Java or JavaScript in my browser?

When using Internet Explorer 4.02 or higher, go to the "Tools" menu on your browser's toolbar. Select "Internet Options" and then select "Advanced". In the Java VM section, place a checkmark in both the "Enable Java JIT Compiler" and "Enable Java Logging" boxes. Java update is automatically enabled in Google Chrome.

How can I participate in Book Building offered by Arif Habib Limited?

To participate in book building offered by AHL you can visit our office at **Arif Habib Centre, 23, M.T. Khan Road, Karachi**, and submit your registration forms.