

FAQs for UBL Roshan Digital Account

Q: Which brokers are currently offering Trading Accounts for UBL Roshan Digital Account Holders?

A: To view the list of brokers that are integrated with CDC and offering Roshan Digital Account, please click on the following link:

<https://www.psx.com.pk/psx/resources-and-tools/investors/investing-on-psx-from-overseas>
<https://www.cdcpakistan.com/businesses/others/roshan-digital-account/>

Q: What is a Trading Account and what is its purpose?

A: A Trading Account is opened on behalf of the Investor with a broker and is used for trading in shares.

Q: What is Unique Identification Number (UIN) and its purpose?

A: In order to authenticate each trade and transaction executed in the stock market, NCCPL registers investors by assigning a UIN. Registered UINs are provided to the stock exchange by NCCPL and it is mandatory for brokers to enter UIN while trading.

Q: What is a Custody Account and what is its purpose?

A: A Custody Account is a shares custody account opened with CDC.

Q: What is Direct Settlement Service (DSS) and what role does it play in Roshan Digital Account?

A: Direct Settlement Service is a web based service through which IAS Account Holders can settle their trades executed at Stock Exchange directly through their respective IAS Account. Investors have to contact the broker only for the execution of trades. Further details about Direct Settlement Service are available on the following link:

<https://www.cdcpakistan.com/businesses/others/direct-settlement-services/>

Frequently Asked Questions for Roshan Equity Investment

Q. How can I start investing in Pakistan Stock Market if I have a UBL Roshan Digital Account?

A: Step 1: Login to UBL Netbanking
Step 2: Click on NRP Services and select Stock Market Investment
Step 3: Choose your preferred broker
Step 4: Accept Terms and Conditions for investing in Pakistan Stock Exchange
Step 5: Click on 'Confirm'

Your request will be sent to CDC for further processing. Once your CDC account opening acknowledgement email is sent by CDC, you can start investing by following the below steps:

Step 1: Login to UBL Netbanking
Step 2: Click on NRP Services and select Stock Market Investment
Step 3: Add funds into your UBL Roshan Digital CDC account and start investing

Q: What happens after I provide the above?

A: You will receive an 'Acknowledgement Email' from CDC as soon as we receive the consent and information from your bank.

Q: What happens after the acknowledgement email?

A: In 24 hours of receiving the acknowledgement mail from CDC and if your Information/ credentials were found complete and correct, you will receive an Account Opening Package email from CDC, comprising of the following actions and details:

1. Opening of your Trading Account with your selected broker.
2. Creation and Registration of your Unique Identification Number (UIN).
3. Opening of your Custody Account (CDC Account).
4. Activation of Direct Settlement Service (DSS) in your Investor Account (if you have opted for the same).
5. Creation of your CDC Web Access Login ID and Password.

Q: How would I know about Broker's Commission and other trading details?

A: You will be contacted directly by your broker regarding its Fee and Commission Structure and other trading details. Please note that before the opening of your Trading Account, broker will perform its own due diligence and may ask for more details / information.

Q: Do I need to do anything else before initiating my first trade?

A: Before you initiate your first trade, you have to initiate a Fund Transfer request from your UBL Roshan Digital Account to CDC Bank Account maintained with your bank (details of which were provided with the Account Opening Package).

Q: How do I initiate my first trade / purchase transaction?

A: You can purchase shares through broker's online trading app / portal easily within the amount transferred by you to CDC.

Q: How long after my purchase will I receive the shares in my CDC account?

A: At T+2 (2 business days after transaction), CDC will pay cash on your behalf against the purchase and will receive shares in your CDC Account. CDC will notify you about the transaction.

Q: How do I sell shares?

A: You can sell your already purchased shares through your broker's online trading app / portal easily.

Q: When do I receive the cash against my sale?

A: At T+2 (2 business days after transaction), CDC will transfer the shares out of your CDC Account and will receive cash on your behalf, which will be readily available for any further transactions.

Q: How do I receive my Corporate Action entitlements?

A: All Corporate Action entitlements will be credited in your CDC Account. Your Cash Dividends will also be made available with CDC. All information regarding Corporate Actions will be provided to your bank and will be available to you through CDC Access web portal and app.

Q: How do I pay broker's commission?

A: CDC will pay your broker's commission from the cash transferred by you from your UBL Roshan Digital Account to CDC bank account.

Q: What are NCCPL's charges and how do I pay them?

A: NCCPL charges are applicable on the clearing of trades and will be deducted by CDC, details of which will be provided to you. For schedule of NCCPL's fee and charges, please refer to www.nccpl.com.pk

Q: Is there any additional fee for Direct Settlement Service?

A: No, this service is FREE-OF-COST for Overseas Pakistanis.

For more information, please visit: <https://www.psx.com.pk/psx/resources-and-tools/investors/investing-on-psx-from-overseas>