

## **FREQUENTLY ASKED QUESTIONS (FAQs)**

### **1. How Can I Withdraw Funds and Shares?**

Clients can either use their terminal and initiate payment request or they can send an email or a letter, requesting payment against their account balance to AHL Trade Customer Support. Similarly in case of share transfer write letter to AHL Trade Customer Services and your shares will be transferred as per CDC regulatory framework upon your instructions.

### **2. Can we have access to AHL's Research?**

Yes! AHL clients can have direct access to AHL's web research portal, as well as AHL's emails its research and break outs to all clients on their registered email address.

### **3. How can I get my queries resolved?**

You can call at our customer services department or can email at following:  
**UAN # +92-21-111-245-111 | support@arifhabibltd.com**

### **4. Can I trade electronically with AHL eTrade?**

Yes, if you are signed up for AHL eTrade and have received a user ID and password from us.

### **5. Does AHL accept physical shares? What is the procedure to convert physical shares into CDC shares?**

Yes, physical shares are acceptable at AHL. The physical shares should be in the name of Account holder. You will deposit your physical shares along with verified transfer deeds and a covering letter at AHL's office. AHL will transfer these shares into electronic shares through the Central Depository Company of Pakistan limited (CDC).

### **6. How do you notify clients of trade executions?**

Once the trade has been completed, you will receive real time SMS confirmation and also via email.

### **7. What is CGT Tax?**

Government of Pakistan ("GOP") had imposed Capital Gains Tax ("CGT") on shareholder. CGT is a separate and independent tax, which has no connection with your other incomes like salary or business. It is calculated based on the profit (Capital gain) from dealing in shares. It is computed on the basis of FIFO (First in First Out) method. For intra-day trades, CGT will be computed on the basis day trade method.

The Capital Gains Tax collection and deduction is carried out by The National Clearing Company of Pakistan Limited (“NCCPL”), which has been declared a tax collecting agent under the amended law.

The Calculation of CGT amount is based on the methodology used by NCCPL which is available on their website.

You can get all CGT related information at <http://www.nccpl.com.pk/services/gct.php> or you can contact NCCPL Customer Support Helpdesk at 0800-23275.

8. **What is CVT?**

CVT stands for Capital value tax which is charged by government. CVT rate is 0.01% will be applied on purchase amount.

9. **What is SST?**

SST (Sindh Sales Tax) which is charged by government. SST rate is 13% will be charged on commission amount.

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

There are diverse way to place an order, you may use your Trading Terminal, Web-Based Terminal or Mobile trading App, whenever you will place order through online trading system, the message board view window will show the time and details of the order placement, cancellation and execution. The Margin window also shows the status of order placement through outstanding order tab, updating of custody balance in case of execution and cash balance accordingly. You can also view the details of outstanding orders and executed transaction through your terminal.

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

Yes there is a restriction on two types of orders. Short Sell orders for regular market are not allowed to be placed and also Wash Trades (executing a day trade of a particular share where buying and selling is at the same rate) are prohibited.

12. **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 8:30 AM till 5:30 PM from Monday to Friday and 10:00 AM to 01:30 PM on Saturday (excluding public holidays). You may also send your queries at [support@arifhabibltd.com](mailto:support@arifhabibltd.com) during off hours and you will get our response within 24 hours depending upon the nature of your query.