

## FAQ about Online Investment Account Opening

[www.aljazaracapital.com.sa](http://www.aljazaracapital.com.sa)

### What is the online Investment Account Opening Service of Aljazira Capital?

Online Investment Account Opening of Aljazira Capital is a digital service, that enables clients open their investment accounts in a paperless form, and without their physical presence at any of Aljazira Capital's Investment Centers.

### How can I obtain the Online Investment Account Opening Service of Aljazira Capital?

You can benefit of this service by visiting Aljazira Capital's website ( [www.aljazaracapital.com.sa](http://www.aljazaracapital.com.sa)), then entering the electronic services webpage, and starting the account opening process.

### Is it mandatory that I be a client of Bank Aljazira to benefit from the Online Investment Account Opening Service of Aljazira Capital?

No, it is not. This service is available to the public. Yet, you will need to have a current account (of which you are the accountholder) in any of the local banks, to facilitate the cash transaction from and to the investment account.

### Is there any service fee associated with the Online Investment Account Opening Service of Aljazira Capital?

No, there are no service fees associated with the Online Investment Account Opening Service.

### Can I apply for the Online Investment Account Opening Service anytime during the day?

Yes, the customer can apply online to open the Investment Account with Aljazira Capital around the clock. Yet, it is worth to mention that the time to activate the account vary based on the customer circumstance, and application time.

### How long will it take to activate the Investment Account Opened online, given that I already have another portfolio elsewhere?

The investment account will be opened momentarily if you apply within Tadawul business hours, and the next morning if you apply outside Tadawul business hours.

### How long will it take to activate the Investment Account Opened online, given that I have never had any portfolio elsewhere, nor subscribed in any IPO before?

If you apply within Tadawul business hours, the account will need 15-30 min (which is the time needed to create customer profile with Tadawul). Once this is completed, the investment account with Aljazira Capital will be automatically activated. However, if you apply off-Tadawul business hours, the investment account will be activated next business morning.



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### What are the working hours of the Saudi Stock Exchange (Tadawul)?

Tadawul business hours span between 9:00 am till 4:00 pm, Sunday through Thursday. You will also need to consider official holidays, and Ramadan hours as may be announced officially by Tadawul.

### What are the mandatory requirements to open the Investment Account Online with Aljazira Capital?

The client needs to meet the below requirements to Open the Investment Account Online:

1. The client must be 18 years old or more (Hijri Calendar)
2. The client must have a valid national ID, or Iqama
3. The client must have an active account in ABSHER service, and knows his ABSHER credentials at the time of applying for the investment account opening
4. The client must be registered in the National Address, and has the national address details at the time of investment account opening
5. The client must have a current account, of which he is the accountholder, in any local bank. The client must provide us with the IBAN number of this account at the time investment account opening

### If a client did not meet any of the requirements mandated in the previous question, can he still open the Investment Account online with Aljazira Capital?

All the requirements mentioned in the previous question above are mandatory to open the investment account online. If the customer could not meet any of them, they can visit any of our investment centers scattered throughout the Kingdom to open the account.

### How can I be sure that my Investment Account has been opened online?

Once your investment account is opened, an account opening confirmation SMS and email will be sent to your registered mobile number and email address. Such notifications contain your investment account details, which will help you start your transactions, and communication with Aljazira Capital.

### How can I buy and sell stocks in the Saudi Market once my Investment Account is opened online?

Once the investment account is opened, you can transact your buy and sell orders in the Saudi stock market in two ways: either through Tadawulcom online trading platform (which you will subscribe to through the online investment account opening process), or through the phone by calling the dealing center on the toll free 8001169999.

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### How can activate my Tadawulcom platform account?

1. During the online investment account opening process, you will be required to set your user name you wish to use to access Tadawulcom (please make sure you don't forget it)
2. Once the investment account is opened, you will receive a Tadawulcom activation SMS that includes a one-time passcode to login to Tadawulcom
3. Now you can login to Tadawulcom ([www.tadawulcom.com](http://www.tadawulcom.com)), using the user name set earlier, and the one-time passcode sent to your registered mobile
4. At your first login to Tadawulcom, the system will request to change your temporary passcode into a permanent password to be used throughout the login process
5. You can then start transacting.

### Are there any additional benefits that I will obtain upon opening the Online Investment Account with Aljazira Capital?

Yes, your enrollment to Tadawulcom will provide you with the below multiple benefits (in addition to buying and selling Saudi stocks):

1. Subscribe and redeem in any of Aljazira Capital's mutual funds.
2. Subscribe, redeem and monitor his investments in Aljazira Capital's Systematic Investment Plan Program for investment and increasing monthly Saving.
3. Access Aljazira Capital's various research reports.
4. Access to "Tadawulaty" Platform provided by Tadwul.
5. Subscribe in any active IPOs offered through Bank Aljazira or Aljazira Capital.
6. Opening additional investment accounts for the various markets offered by Aljazira Capital.

### How can I transfer Cash into my Online Investment Account, once it is opened?

1. When you open the Online Investment Account, we will provide you with an IBAN number related to your investment account with Bank Aljazira. You can use this IBAN number to transfer cash from your current account in any local bank to your investment account with Aljazira Capital.
2. If you are an existing client of Bank Aljazira, your current account at the bank will be automatically linked to your investment account. This will enable you to transfer cash on the spot between your accounts through Aljaziraonline, or Tadawulcom.

### How can I transfer Cash out of my Online Investment Account?

1. When you open the Online Investment Account, we will ask you to provide an IBAN number related to a current account of which you are the accountholder in any local bank. You can use this IBAN to transfer from your investment account to it through Aljazira Capital channels.
2. If you are an existing customer of Bank Aljazira, your current account at the bank will be automatically linked to your investment account with Aljazira Capital. This will enable you to transfer cash on the spot through Aljaziraonline or Tadawulcom
3. In all cases, you can transfer from your investment account to your current account (with any local bank) by calling our toll free number 8001169999, and selecting option number 5.

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### **If I am an existing client of Bank Aljazira, do I need to have a current account in any other local bank?**

You will not need any other current account in this case. Your current account at the bank will be automatically linked to your investment account with Aljazira Capital. Hence, you can carry out all your transactions between the two accounts smoothly.

### **If I was unable to open the Investment Account Online for any reason, what should I do?**

If you were unable to open your Investment Account online, please visit any of our investment centers spanned throughout the Kingdom.

### **If I have any question or enquiry on the service, what should I do?**

For any enquiry, please call us on Customer Care Center 8001169999.