

## **FREQUENTLY ASKED QUESTIONS (FAQ)**

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## 1. General

<b>1.</b>	<b>Why are you closing the MIDF Invest platform?</b>
	Following a strategic review of our business, we have decided to exit our online stockbroking platform, MIDF Invest, which will be gradually wound down and officially cease all trading activities on 1 January 2026.
<b>2.</b>	<b>When are you closing the MIDF Invest platform?</b>
	<p>The MIDF Invest online stockbroking platform will officially cease all trading activities on 1 January 2026. Please take note of the following key dates and milestones:</p> <ul style="list-style-type: none"> <li>• 2 October 2025 : MIDF Invest will no longer accept or process new account openings.</li> <li>• 22 October 2025 : MIDF Invest will no longer accept or process any 'Buy' orders, MYR deposits, or MYR-to-USD conversions (effective after the close of US market on 21 October 2025).</li> <li>• 31 December 2025 : Final day for all 'Sell' trades.</li> <li>• 1 January 2026 : MIDF Invest to cease all trading activities.</li> <li>• 15 February 2026 : Final day to place withdrawal request for any remaining funds via the MIDF Invest platform.</li> <li>• 28 February 2026 : Final day to download any contract notes and monthly statements via the MIDF Invest platform.</li> </ul>
<b>3.</b>	<b>Are my monies and data safe?</b>
	Yes. Your cash, investments, and personal information remain fully protected and secured. Throughout the process, we'll ensure your funds and data are handled with the same care and safeguards as always.
<b>4.</b>	<b>Who can I contact for help?</b>
	<p>For assistance with transfers, bank details, or any questions:</p> <ul style="list-style-type: none"> <li>• Email: <a href="mailto:hello-midfinvest@midf.com.my">hello-midfinvest@midf.com.my</a></li> <li>• In-App Chat with Customer Service team</li> </ul>
<b>5.</b>	<b>What happens to my historical contract notes and monthly statements?</b>
	You may still download your historical contract notes and monthly statements and trade records until 28 February 2026.
<b>6.</b>	<b>Will customer support be available after the closure date?</b>
	Yes, our customer service team will continue to provide assistance for a limited time after closure. Please reach out via email to <a href="mailto:hello-midfinvest@midf.com.my">hello-midfinvest@midf.com.my</a> .
<b>7.</b>	<b>Will there be reminders before the closure date?</b>
	Yes. We will send email reminders leading up to the cut-off date to ensure you have sufficient time to liquidate your position or make withdrawals.

## 1. General

<b>8.</b>	<b>What happens if a customer is deceased before the closure date?</b>
	<p>In the event of a customer's passing, the appointed executor or next of kin should notify us immediately. The release of cash balances will follow the standard estate settlement process, in accordance with legal documentation (such as probate, letter of administration, or will). Our customer service team will guide the appointed representative through the required steps.</p> <p>For next of kin, please remember that Sell trades are available and will remain open until 31 December 2025.</p>
<b>9.</b>	<b>What will happen to my personal information should I close my account with MIDF Invest?</b>
	<p>Your personal information remains secure with MBSB Investment Bank Berhad (formerly known as MIDF Amanah Investment Bank Berhad) ("MBSB Investment Bank") after the closing of your account with MIDF Invest, as the Bank is required to keep your information for a minimum of seven (7) years.</p>

## 2. Customers with No Cash Balance and No Shares

<b>1.</b>	<b>What if I do not have any cash balance or shares in my account?</b>
	<p>No further action is required on your part and your account will be closed with immediate effect. You will receive a confirmation email from us once the closure process is complete.</p>

## 3. Customers with Cash Balances in Account

<b>1.</b>	<b>What will happen to my cash balances?</b>
	<p>You will need to withdraw all your cash balances in your trust account <b>by 15 February 2026</b>. If you are unable to withdraw the cash balances by 15 February 2026, the monies will remain in the trust account maintained with MBSB Investment Bank and you will need to reach out directly to the Operations Department of the MBSB Investment Bank to request for a withdrawal of the said funds.</p>
<b>2.</b>	<b>What if my registered bank account with MIDF Invest is no longer active or valid?</b>
	<p>We will not be able to process your withdrawal request if your registered bank account with MIDF Invest is not active or valid or is dormant/closed.</p> <p>You will need to register another active bank account via the MIDF Invest app and go through the necessary verification process. After the new bank account has been registered on the MIDF Invest app, you can proceed to withdraw your cash balances.</p>

#### 4. Customers with Open Positions or Shares in Holding

<b>1.</b>	<b>What will happen to my trading account?</b>
	<p>You may continue to trade as usual until the close of US market on 21 October 2025. From 22 October 2025 onwards, MIDF Invest will no longer accept or process any 'Buy' orders, MYR deposits, or MYR-to-USD conversions.</p> <p>As part of this transition, we are pleased to offer <b>ZERO COMMISSION</b> on all 'Sell' trades placed from 2 October 2025 until 31 December 2025.</p> <p>Below are the key dates and milestones:</p> <ul style="list-style-type: none"> <li>• 2 October 2025 : MIDF Invest will no longer accept or process new account openings.</li> <li>• 22 October 2025 : MIDF Invest will no longer accept or process any 'Buy' orders, MYR deposits, or MYR-to-USD conversions (effective after the close of US market on 21 October 2025).</li> <li>• 31 December 2025 : Final day for all 'Sell' trades.</li> <li>• 1 January 2026 : MIDF Invest to cease all trading activities.</li> <li>• 15 February 2026 : Final day to place withdrawal request for any remaining funds via the MIDF Invest platform.</li> <li>• 28 February 2026 : Final day to download any contract notes and monthly statements via the MIDF Invest platform.</li> </ul>
<b>2.</b>	<b>What will happen to my open orders or unsettled trades?</b>
	Any pending or unsettled trades must be settled by the end of US market of 31 December 2025.
<b>3.</b>	<b>How do I transfer my shares to another broker?</b>
	<p>For the option of share transfers*, please look out for the email that we will send to you in the next few weeks. If you did not receive the email by 30 October 2025, please reach out to our customer service team via the MIDF Invest application or email <a href="mailto:hello-midfinvest@midf.com.my">hello-midfinvest@midf.com.my</a>.</p>

\* This FAQ will be updated by 1 November 2025 with details to transfer-out shares.