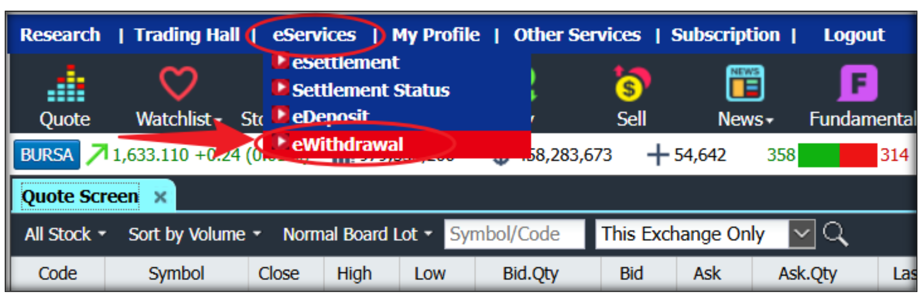
Here are the types of accounts who are eligible and not eligible for eWithdrawal;

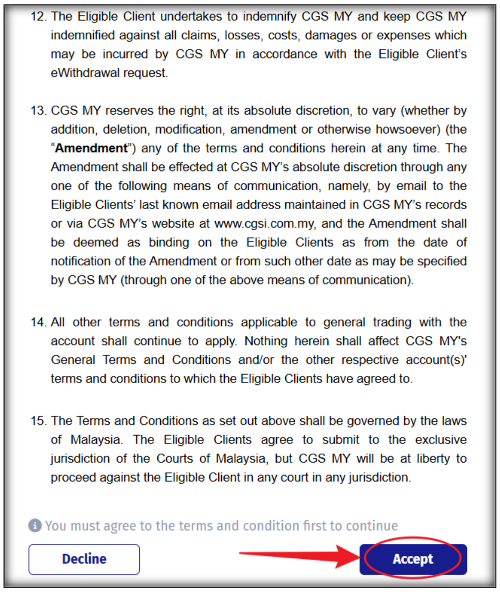
Item	Eligible	Not Eligible
Types of accounts	1) Retail clients with a Conventional and Islamic trading account (i.e. **Direct** NEW, Securitised Direct, Securitised Nominees, Trade Beyond, Cash+ and iCash) with CGS MY. Subject to the following conditions: a) The trading account is active. b) *Maintained standing credit instruction with 1 local Bank account (MYR) only for the same trading account. c) Online trading is activated. d) Malaysian & **Non-Malaysian** NEW. *Refer to "Client Information Update Form".	1) Clicks Trader 2) Institutional and corporate clients 3) Private banking clients 4) Share margin financing 5) Any trading account or person stated in the terms & conditions.

Note: **"NEW"** indicates enhancements introduced in eWithdrawal V2.0 (Nov 2025), in addition to existing features from May 2024.

Below are the steps by steps for you to perform eWithdrawal.

<table>
<tr><th>Application</th><th colspan="2">Information & Guide</th></tr>
<tr><td rowspan="2">iTrade Web</td><td>Step 1: Click "eServices" menu and select "eWithdrawal"</td><td>
</td></tr>
<tr><td>Step 2: Select your "Non-Margin" trading account. Enter "Amount to Withdraw" and click "Proceed".</td><td>
</td></tr>
</table>

Step 3: Read the terms and conditions and "Accept".

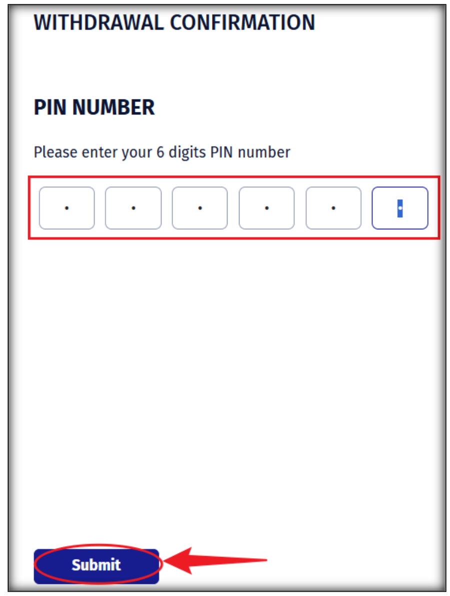

12. The Eligible Client undertakes to indemnify CGS MY and keep CGS MY indemnified against all claims, losses, costs, damages or expenses which may be incurred by CGS MY in accordance with the Eligible Client's eWithdrawal request.

13. CGS MY reserves the right, at its absolute discretion, to vary (whether by addition, deletion, modification, amendment or otherwise howsoever) (the "**Amendment**") any of the terms and conditions herein at any time. The Amendment shall be effected at CGS MY's absolute discretion through any one of the following means of communication, namely, by email to the Eligible Clients' last known email address maintained in CGS MY's records or via CGS MY's website at www.cgsi.com.my, and the Amendment shall be deemed as binding on the Eligible Clients as from the date of notification of the Amendment or from such other date as may be specified by CGS MY (through one of the above means of communication).

14. All other terms and conditions applicable to general trading with the account shall continue to apply. Nothing herein shall affect CGS MY's General Terms and Conditions and/or the other respective account(s)' terms and conditions to which the Eligible Clients have agreed to.

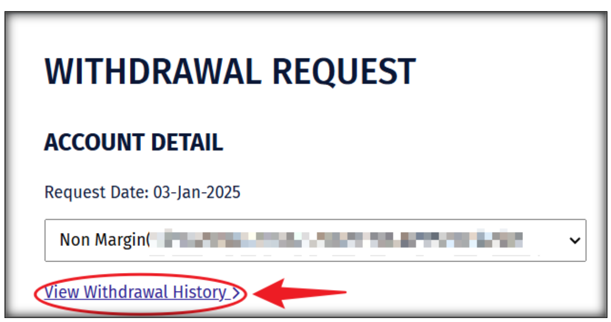
15. The Terms and Conditions as set out above shall be governed by the laws of Malaysia. The Eligible Clients agree to submit to the exclusive jurisdiction of the Courts of Malaysia, but CGS MY will be at liberty to proceed against the Eligible Client in any court in any jurisdiction.

Step 4: Enter your 6 digits trading pin and click

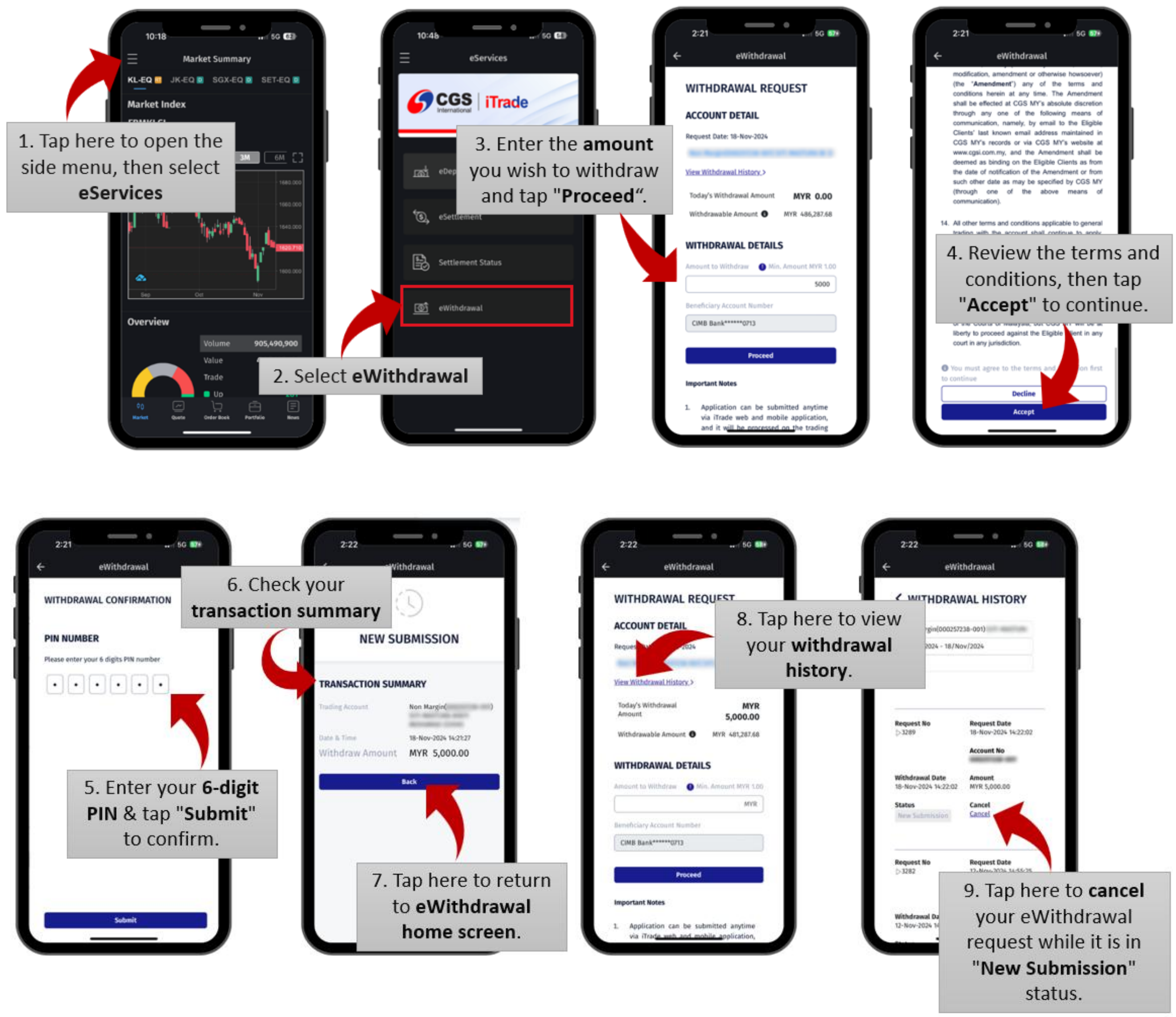


It's done! Now, you will be able to see your "Transaction Summary" with a status as "New Submission".

Step 5: You may check your withdrawal status from "View Withdrawal History".



Request No	Request Date	Account No	Withdrawal Date	Amount	Status	Cancel
27798	03-Jan-2025 10:45:08		03-Jan-2025 10:45:08	MYR 100.00	New Submission	Cancel

Mobile App	

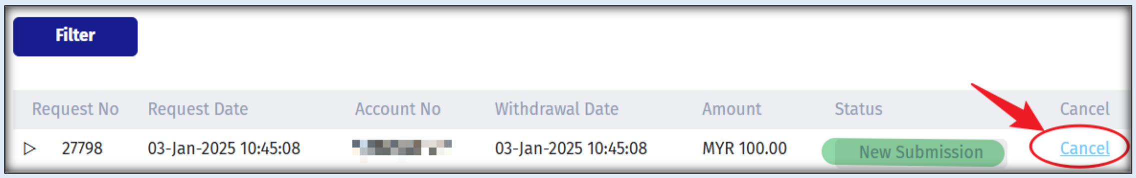
1. Tap here to open the side menu, then select **eServices**
2. Select **eWithdrawal**
3. Enter the **amount** you wish to withdraw and tap "**Proceed**".
4. Review the terms and conditions, then tap "**Accept**" to continue.
5. Enter your **6-digit PIN** & tap "**Submit**" to confirm.
6. Check your **transaction summary**
7. Tap here to return to **eWithdrawal home screen.**
8. Tap here to view your **withdrawal history**.
9. Tap here to **cancel** your eWithdrawal request while it is in "**New Submission**" status.

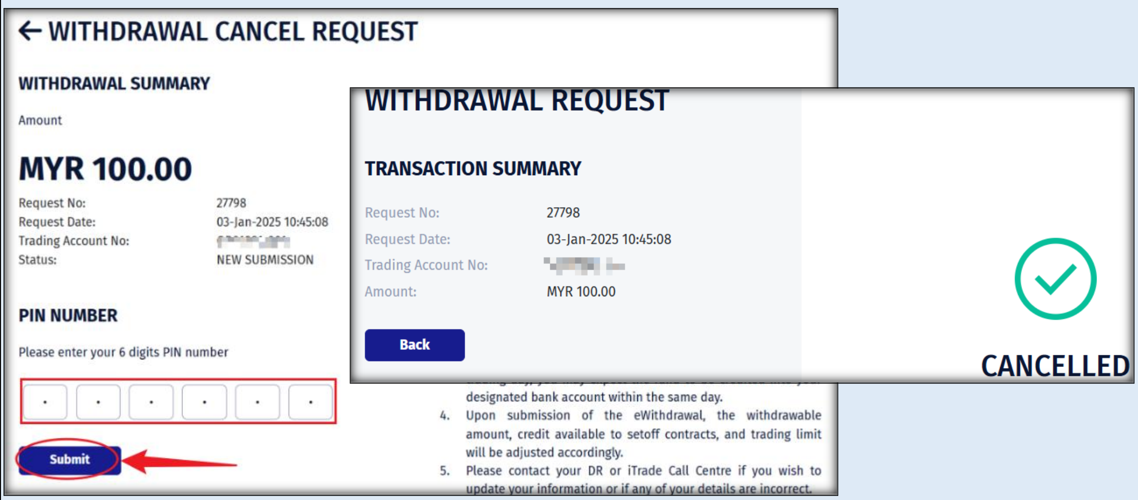
Here are relevant FAQs for your reference.

<table>
<tr><th>No</th><th>Item</th><th>Description</th></tr>
<tr><td rowspan="2">1</td><td>Q</td><td>Can I withdraw my foreign currency from my trust account?</td></tr>
<tr><td>A</td><td>No, you can only withdraw your Malaysian Ringgit (MYR) maintained in your trust account with CGS MY excluding other currencies (e.g., HKD, SGD, USD, THB and etc).</td></tr>
<tr><td rowspan="2">2</td><td>Q</td><td>What are the minimum and maximum eWithdrawal amount?</td></tr>
<tr><td>A</td><td><table><tr><th>Malaysian</th><th>Non-Malaysian NEW</th></tr><tr><td>RM1.00 to RM999,999.99</td><td>RM1.00 to RM9,999.99</td></tr></table></td></tr>
<tr><td rowspan="2">3</td><td>Q</td><td>Can I submit an eWithdrawal request at any time?</td></tr>
<tr><td>A</td><td>Yes, you can submit the request at any time. However, it will be processed on a trading day, based on the processing cut–off time.</td></tr>
<tr><td rowspan="2">4</td><td>Q</td><td>When is the processing cut-off time?</td></tr>
<tr><td>A</td><td>The eWithdrawal processing cut-off time is at 2.30pm on a trading day. Any eWithdrawal request submitted after the cut-off time will be processed on the next trading day.</td></tr>
<tr><td rowspan="2">5</td><td>Q</td><td>What can I expect after I submitted eWithdrawal request?</td></tr>
<tr><td>A</td><td>a) The submitted withdrawal amount will be displayed on “Today’s Withdrawal Amount”.
b) “Withdrawable amount” in eWithdrawal will be reduced, similar to “Credit Available to Setoff Outstanding” in eSettlement.
c) Your trading limit will be reduced once your request has been approved.
d) If your request is submitted and approved before 1PM (morning session), your Trust Balance in the Client Summary will reflect the change by the 2nd trading session.
e) Whereas, if your request is submitted and approved in the afternoon session, your Trust Balance will be updated on the next trading day before the market opens.</td></tr>
<tr><td rowspan="2">6</td><td>Q</td><td>What does "Withdrawable Amount" mean? REVISION</td></tr>
<tr><td>A</td><td>The withdrawable amount is determined by your trust balance at the beginning of the day and deducting any pending withdrawal requests and outstanding (contract + active orders).

In summary, if you have any active orders (Day & GTD) and/or outstanding contracts, those amounts will now be earmarked from your withdrawable amount.

This enhancement will reduce the chances of rejection for your withdrawal request due to your current outstanding amounts.</td></tr>
<tr><td rowspan="2">7</td><td>Q</td><td>When can I expect to receive my payment if I submit a request in the morning on a trading day?</td></tr>
<tr><td>A</td><td>If you submit a request between 12:00 am - 2:30 pm on a trading day, you may expect the funds to be credited to your designated bank account on the same day.</td></tr>
<tr><td rowspan="2">8</td><td>Q</td><td>Would I receive an email notification when I submit a request?</td></tr>
<tr><td>A</td><td>Yes, an email notification will be sent to you and your DR.</td></tr>
</table>

<table>
<tr><td rowspan="2">9</td><td>Q</td><td>Can I view “withdrawal history”?</td></tr>
<tr><td>A</td><td>Yes, you can view up to 90 days.</td></tr>
<tr><td rowspan="2">10</td><td>Q</td><td>Can I cancel my eWithdrawal request?</td></tr>
<tr><td>A</td><td>Yes, you can cancel your request if the withdrawal status is “New Submission”.</td></tr>
<tr><td rowspan="2">11</td><td>Q</td><td>How do I perform the eWithdrawal cancellation?</td></tr>
<tr><td>A</td><td>Step 1: Click “Withdrawal History” > ensure status is “New Submission” > click on “Cancel”.


Step 2: Enter your 6 digits trading pin > click “Submit”.

</td></tr>
<tr><td rowspan="2">12</td><td>Q</td><td>Can I submit more than 1 request per day?</td></tr>
<tr><td>A</td><td>Yes, subsequent eWithdrawal are allowed provided the previous request has been processed by CGS MY or you have cancelled it. Otherwise, the request will be blocked with remark “You have an existing withdrawal request that is pending/being processed”.</td></tr>
</table>