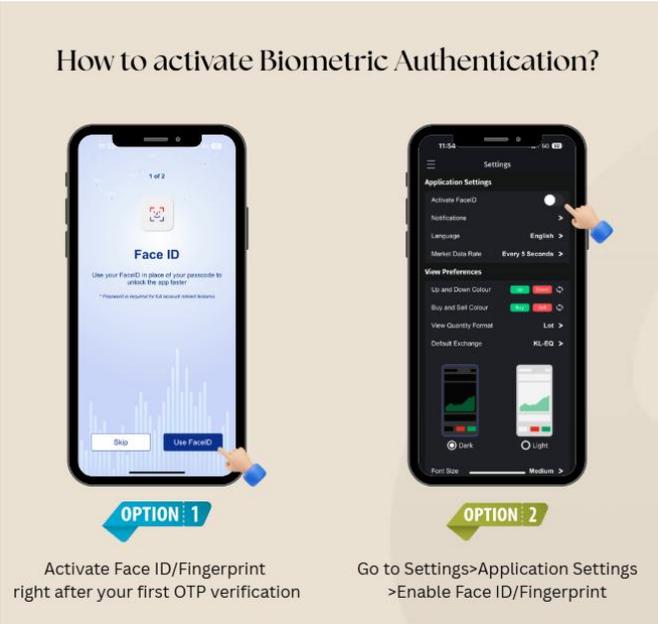


No	Item	Description
1	Q	What is Two-Factor Authentication (2FA)?
	A	2FA adds an extra layer of security to safeguard your online trading accounts . In line with the regulatory requirements, CGS will implement 2FA where you must enter the One-Time PIN (OTP) each time you login to iTrade account.
2	Q	When will 2FA be implemented?
	A	2FA will be enforced starting 31 Oct 2025, after 5PM across all iTrade Platforms (iTrade Web, Mobile and eIPO).
3	Q	How does the 2FA login work?
	A	Step 1: Enter your User ID and Password Step 2: Request OTP Step 3: Enter the 6-digit OTP sent to your registered email address
4	Q	How do I receive the OTP?
	A	A 6-digit code will be sent to your registered email address with CGS MY.
5	Q	Will I need to enter an OTP every time I log in?
	A	Yes, an OTP will be required for each login session on iTrade Web, Mobile and eIPO.
6	Q	Do I need to update my mobile app?
	A	Yes. A mandatory upgrade to version 3.1.10 has been enforced since October 2025 to prepare for the upcoming 2FA feature. However, no manual action is required - the app will prompt you to update automatically. Simply follow the on-screen instructions when you launch the app.
7	Q	Which platforms will require 2FA?
	A	The 2FA will be applicable to the following iTrade platforms: a) iTrade Web (https://secure8-ittrade.cgsi.com.my) b) iTrade Mobile App (CGS iTrade MY) c) iTrade eIPO (https://eipo.cgsi.com.my/home)
8	Q	What are the phone OS requirements for the latest CGS iTrade MY app?
	A	The app supports only the latest 4 OS versions for both Android and iOS. As of October 2025, a) Android: Version 13 and above (latest is Android 16) b) iOS: Version 16 and above (latest is iOS 26) To avoid disruptions, please ensure your device is updated to a supported OS version.

Frequently Asked Questions – 2FA

9	Q	In what situation do I need to enter an email OTP?
	A	<p>OTP will be required in the following scenarios:</p> <p>1. Normal Login – When you log in to any iTrade platform (Web, Mobile, or eIPO), you'll be prompted to enter an OTP sent to your registered email address.</p> <p>2. Forgot Password – If you use the “Forgot Password” feature:</p> <ol style="list-style-type: none"> Click “Forgot Password” Answer your security question Receive a temporary password via email Log in using the temporary password Enter the OTP sent to your email Set a new password Log in again with OTP
10	Q	How long is the OTP valid?
	A	The OTP is valid for 5 minutes .
11	Q	How soon can I request a new OTP?
	A	You must wait at least 1 minute before requesting another OTP.
12	Q	How many OTPs can I request within 5 minutes?
	A	You can request a maximum of 3 OTPs within a 5-minute window .
13	Q	How many attempts do I have to enter the OTP correctly?
	A	You are allowed 3 attempts to enter the OTP correctly.
14	Q	What happens if I exceed the OTP request limit?
	A	A 10-minute lockout will be imposed if more than 3 OTPs are requested within 5 minutes .
15	Q	Can I unblock myself during the lockout?
	A	No. Unblocking is not available . You must wait for the 10-minute lockout period to expire before requesting a new OTP.
16	Q	Does biometric login replace 2FA?
	A	Biometric login (Face ID or fingerprint) replaces the need to manually enter your username and password, but OTP verification is still required.

17	Q	How do I activate biometric authentication?
	A	
18	Q	What should I do if I receive an email OTP that I didn't request?
	A	Immediately reset your password to secure your account.
19	Q	What should I do if I've changed my email address but haven't updated it in the system?
	A	Please contact your Dealer's Representative (DR) to update your email address before attempting to log in. Alternatively, please contact our Call Centre.
20	Q	What if I didn't receive OTP?
	A	<p>If you didn't receive the OTP, you may try the following steps:</p> <ol style="list-style-type: none"> Give it a moment – Sometimes, email delivery may take a few minutes. Check your spam/junk folder – The OTP email might have been filtered there. Verify your registered email address – Ensure it's the correct one linked to your iTrade account. Request a new OTP – Click "Resend OTP" if the option is available. Still not receiving it? – Please contact our iTrade Call Centre. Need to place an urgent order? – Reach out to your Dealer's Representative directly.