

## C- TRADE USER GUIDE

QUESTION	ANSWER
What is mobile and online trading	Mobile and online trading refers to the use of wireless technologies in securities trading. It allows investors to access trading platforms, from mobile phones and online platforms rather than being confined to traditional trading methods. This technology provides easier access for smartphone users to actively manage their portfolios on the go. The applications are run on an engine called C-TRADE.
What is C-TRADE?	C-TRADE is an innovation developed to harness and promote participation of retail investors and institutions in financial and capital markets through mobile and internet-based platforms. It automates the interface of the retail and institutional investors giving them direct access to the market with enhanced efficiency and convenience
How efficient is C-TRADE?	C-TRADE is efficient as it allows investors to transact in the comfort of their homes without physically visiting a securities dealer, in the process saving time. It also offers real time trading and automation of all activities.
How does Mobile and Online Trading differ from conventional trading?	Online and mobile trading differ from conventional trading in that these offer the retail (individual and institutions) market segment direct market access and trading of securities unlike the conventional in which one will have to go through a securities dealer to post an order or participate within the market.
How do I access C-TRADE	<p>There are various channels of accessing C-TRADE to suit every investor namely, Web portal, USSD, Android App and iOS.</p> <ol style="list-style-type: none"> <li>1. Via web portal which is <a href="https://ctrade.co.zw">ctrade.co.zw</a></li> <li>2. Android app which is C-TRADE MOBILE on Google Playstore</li> <li>3. IOS App which is CTRADE Securities on App store</li> <li>4. Via USSD *727#</li> <li>5. I-Investa *150#</li> </ol>
How do I register for C-TRADE as an individual via the web portal?	<p>To register you have to</p> <ol style="list-style-type: none"> <li>1. Follow this link <a href="https://ctrade.co.zw/">https://ctrade.co.zw/</a></li> <li>2. Select Sign up</li> <li>3. Select Individual</li> <li>4. Fill all the details including your; <ul style="list-style-type: none"> <li>• ID (picture/pdf)</li> </ul> </li> </ol>

	<ul style="list-style-type: none"> <li>• profile picture</li> <li>• Banking details</li> <li>• Residential address</li> </ul> <p>5. Submit your application and wait for your account to be verified within 24 hours.</p> <p><b>REGISTRATION COMPLETE</b></p>
<p>How do I register for C-TRADE as a company via the web portal?</p>	<p>To register you have to</p> <ol style="list-style-type: none"> <li>1. Follow this link <a href="https://ctrade.co.zw/">https://ctrade.co.zw/</a></li> <li>2. Select Sign up</li> <li>3. Select Company</li> <li>4. Fill all the details including your; <ul style="list-style-type: none"> <li>• Certificate of Incorporation Number</li> <li>• Banking details</li> <li>• Profile picture</li> <li>• Company Representative National ID</li> <li>• Company Representatives (Initiator and Authorizer)</li> <li>• Company address</li> </ul> </li> <li>5. Submit your application and wait for your account to be verified within 24 hours.</li> </ol> <p><b>REGISTRATION COMPLETE</b></p>
<p>How do I log in via web portal?</p>	<ol style="list-style-type: none"> <li>1. Follow this link-<a href="https://ctrade.co.zw/online/#/home">https://ctrade.co.zw/online/#/home</a></li> <li>2. Enter your email address</li> <li>3. Enter your password</li> </ol> <p>You will be logged in your account.</p>
<p>How do I register as an Individual via Android?</p>	<p>To register, follow the simple steps below</p> <ol style="list-style-type: none"> <li>1. Download the C-TRADE Mobile App on Google Play store</li> <li>2. Click Home</li> <li>3. Click the navigation button</li> <li>4. Select Individual and fill all the fields</li> <li>5. Click submit</li> </ol> <p><b>REGISTRATION COMPLETE</b></p>

<p>How do I register as a company via Android?</p>	<p>To register, follow the simple steps below</p> <ol style="list-style-type: none"> <li>1. Download the C-TRADE Mobile App on Google Play store</li> <li>2. Click Home</li> <li>3. Click the navigation button</li> <li>4. Select Company and fill all the fields</li> <li>5. Click submit</li> </ol> <p><b>REGISTRATION COMPLETE</b></p>
<p>How do I register as an Individual via iOS?</p>	<p>To register, follow the simple steps below</p> <ol style="list-style-type: none"> <li>1. Download the C-TRADE Securities App on Apple store</li> <li>2. Click Home</li> <li>3. Click the navigation button</li> <li>4. Select Individual and fill all the fields</li> <li>5. Click submit</li> </ol> <p><b>REGISTRATION COMPLETE</b></p>
<p>How do I register as a company via iOS?</p>	<p>To register, follow the simple steps below</p> <ol style="list-style-type: none"> <li>1. Click Home</li> <li>2. Click the navigation button</li> <li>3. Select Company and fill all the fields</li> <li>4. Click submit</li> </ol> <p><b>REGISTRATION COMPLETE</b></p>
<p>How do I log in via android app?</p>	<ol style="list-style-type: none"> <li>1. Open APP</li> <li>2. Click profile</li> <li>3. Enter your email address</li> <li>4. Enter your password</li> </ol> <p>(Your One Time Password will be sent to your email).</p> <ol style="list-style-type: none"> <li>5. Enter your One Time Password</li> <li>6. Select Shares</li> </ol>

<p>How do I register on the Econet network via USSD?</p>	<ol style="list-style-type: none"> <li>1. Dial *727#</li> <li>2. Complete options 1-5 <ul style="list-style-type: none"> <li>• Name details</li> <li>• Personal details</li> <li>• Addresses</li> <li>• Bank details</li> <li>• Custodians</li> </ul> </li> <li>3. Finally select option 6 to complete process</li> </ol>
<p>How do I register via Ecocash I-investa?</p>	<ol style="list-style-type: none"> <li>1. Dial *150#</li> <li>2. Select Ecocash I-investa</li> <li>3. Select buy or sell shares</li> </ol> <p><i>It prompts you to register on option</i></p> <p><i>If you were referred by an agent, say YES if not, select NO</i></p> <ul style="list-style-type: none"> <li>• Enter your USSD pin and re-enter it.</li> <li>• Proceed creating a C-TRADE account say yes</li> </ul> <p>Account Successfully Created</p>
<p>How do I add my banking details on USSD?</p>	<ol style="list-style-type: none"> <li>1. Dial *727#</li> <li>2. Enter PIN</li> <li>3. Select My Funds</li> <li>4. Select Deposit or Withdraw</li> <li>5. Select Bank</li> <li>6. Select Branch</li> <li>7. Enter Bank account</li> <li>8. Confirm banking details</li> </ol> <p><b>BANKING DETAILS SUCCESSFULLY ADDED</b></p>
<p>How do I add my personal details on USSD</p>	<ol style="list-style-type: none"> <li>1. Dial *727#</li> <li>2. Enter PIN</li> <li>3. Enter date of birth</li> <li>4. Select gender</li> <li>5. Enter email address (skip if you do not have)</li> <li>6. Enter physical address</li> <li>7. Confirm details by selecting option 1</li> </ol> <p><b>PERSONAL DETAILS SUCCESSFULLY ADDED</b></p>

<p>Do you have the list of brokers on C-TRADE I can contact?</p>	<ol style="list-style-type: none"> <li>1. ABC Stockbrokers (Private) Limited</li> <li>2. Bethel Equities (Private) Limited</li> <li>3. EFE Securities (Private) Limited</li> <li>4. FBC Securities (Private) Limited</li> <li>5. Imara Edwards Securities (Private) Limited</li> <li>6. Interhorizon Securities (Private) Limited</li> <li>7. Invictus Securities Zimbabwe (Private) Limited</li> <li>8. Lynton-Edwards Stockbrokers (Private) Limited</li> <li>9. MMC Capital (Private) Limited</li> <li>10. Old Mutual Securities (Private) Limited (CABS)</li> <li>11. Platinum Securities (Private) Limited</li> <li>12. Southern Trust Securities (Private) Limited</li> </ol>
<p>Can I post an order without selecting a securities dealer?</p>	<p>For you to post an order, you should select a specific dealer from a list of registered securities dealers</p>
<p>What is a custodian?</p>	<p>A custodian is a financial institution that holds customers' securities for safekeeping so as to minimize the risk of their theft or loss. A custodian holds securities and other assets in electronic or physical form.</p>
<p>How do I deposit funds using ZIPIT?</p>	<ol style="list-style-type: none"> <li>1. Do ZIPIT to the details below  ACCOUNT NAME: CORPSERVE REGISTERS PVT LIMITED ACCOUNT NUMBER: 1117149110 BRANCH NAME: CABS PLATINUM BRANCH CODE: 24000</li> <li>2. Send Proof of payment or screenshot to CTRADE help desk on WhatsApp 0737594405/0777122537</li> </ol>
<p>How do I deposit using my card?</p>	<ol style="list-style-type: none"> <li>1. Click deposit.</li> <li>2. Select Option 1 Paynow (Visa, Zimswitch, Telecash, Ecocash)</li> <li>3. Enter amount and click make payment (it will direct you to a Paynow page)</li> <li>4. Enter email address as GUEST USER</li> <li>5. Click log in</li> <li>6. Select ZIMSWITCH (VPAYMENTS)</li> <li>7. Fill in transaction details (full name and contact number)</li> <li>8. Click make payment</li> </ol>

Which Banks are covered under Paynow VPayments?	<ul style="list-style-type: none"> <li>• CABS</li> <li>• CBZ</li> <li>• FBC</li> <li>• POSB</li> <li>• ZB BANK</li> </ul>
Which Banks are covered under Paynow Local VISA & MasterCard?	<ul style="list-style-type: none"> <li>• BARCLAYS</li> <li>• CBZ</li> <li>• ECOCASH CARD</li> <li>• ECOBANK</li> <li>• FBC BANK</li> <li>• STANBIC</li> <li>• STANDARD CHARTERED</li> <li>• And any other displaying the VISA/MasterCard logo</li> </ul>
How do I deposit via Ecocash?	<ol style="list-style-type: none"> <li>1. Click deposit</li> <li>2. Select OPTION 2 ECOCASH</li> <li>3. Enter Econet Phone Number</li> <li>4. Enter Amount</li> <li>5. Click Make Deposit</li> <li>6. Confirm payment on Ecocash Phone</li> </ol>
How do I deposit via Econet USSD?	<ol style="list-style-type: none"> <li>1. Dial *727#</li> <li>2. Enter PIN</li> <li>3. Select Option 1 –MY FUNDS</li> <li>4. Select DEPOSIT</li> <li>5. Enter amount</li> <li>6. Enter YES</li> <li>7. Confirm payment</li> </ol>

<p>How do I buy via web portal?</p>	<ol style="list-style-type: none"> <li>1. Click buy order</li> <li>2. Select Exchange</li> <li>3. Select company</li> <li>4. Select security</li> <li>5. Enter quantity</li> <li>6. Select time in force</li> <li>7. Enter price</li> <li>8. Place Order</li> </ol> <p>You have successfully placed a buy order</p>
<p>How do I sell via web portal?</p>	<ol style="list-style-type: none"> <li>1. Click sell order</li> <li>2. Select Exchange</li> <li>3. Select company</li> <li>4. Select security</li> <li>5. Enter quantity</li> <li>6. Select time in force</li> <li>7. Enter price</li> <li>8. Place Order</li> </ol> <p>You have successfully placed a sell order</p>
<p>How do I buy via Android?</p>	<ol style="list-style-type: none"> <li>1. Click my orders</li> <li>2. Click buy</li> <li>3. Select Exchange</li> <li>4. Select company</li> <li>5. Time in force</li> <li>6. Enter quantity</li> <li>7. Click post</li> <li>8. Select Confirm</li> </ol> <p>You have successfully posted a buy order</p>

How do I sell via Android?	<ol style="list-style-type: none"> <li>1. Click my orders</li> <li>2. Click sell</li> <li>3. Select Exchange</li> <li>4. Select company</li> <li>5. Time in force</li> <li>6. Enter quantity</li> <li>7. Click post</li> <li>8. Select Confirm</li> </ol> <p>You have successfully posted a sell order</p>
How do I sell via USSD?	<ol style="list-style-type: none"> <li>1. Dial *727#</li> <li>2. Select Option 3 'Trade Shares'</li> <li>3. Select Exchange</li> <li>4. Select Order Type( SELL)</li> <li>5. Select Counter By Alphabet</li> <li>6. Select Company</li> <li>7. Press 1 to Continue</li> <li>8. Enter Quantity</li> <li>9. Select Broker</li> <li>10. Confirm Order</li> </ol>
How do I buy via USSD?	<ol style="list-style-type: none"> <li>1. Dial *727#</li> <li>2. Select Option 3 'Trade Shares'</li> <li>3. Select Exchange</li> <li>4. Select Order Type (BUY)</li> <li>5. Select Counter by Alphabet</li> <li>6. Select Company</li> <li>7. Press 1 to Continue</li> <li>8. Enter Quantity</li> <li>9. Select Broker</li> <li>10. Confirm Order</li> </ol>
What charges apply for Mobile and Online Trading?	The normal statutory fees as governed by SI 100 OF 2016 and the normal mobile and online banking transactional costs.
How do I know whether there are shares available for me to buy?	The Market watch on C-TRADE allows you to view the shares available for each counter (ASK VOLUME), the price at which the shares are being sold for (BEST ASK), the share orders by the other buyers (BID

	VOLUME) and the price at which the other buyer are willing to pay (BEST BID)
What are the main benefits associated with C-Trade?	<p>C-TRADE offers various benefits to stakeholders, that is;</p> <ul style="list-style-type: none"> <li>• Promotes financial inclusion</li> <li>• Multiple capital market access channels</li> <li>• Access to multiple trading markets</li> <li>• Access to multiple liquidity channels</li> <li>• Centralized Order Routing</li> <li>• Centralized market surveillance &amp; monitoring</li> <li>• Real time Business Intelligence</li> <li>• Real Time transacting</li> <li>• Modern Technology</li> <li>• Strategic flexibility</li> <li>• Supports mass usage</li> <li>• Enhanced market efficiencies</li> <li>• Enhanced price discovery of securities</li> </ul>
Are my funds and shares safe in terms of security when transacting using C-Trade?	Trading using the C-TRADE suite is very secure. The process requires authorization through PINs only known by the account holder thereby ensuring security of shares and funds.
How do I know that I will be paid after selling my securities?	The transaction process requires prepayment for the deal to settle thereby ensuring that only funded deals will settle in the normal 3-day process.
Where can I get assistance in case I am faced with a challenge?	<ul style="list-style-type: none"> <li>• Call the C-TRADE helpdesk on the following toll-free numbers Econet subscribers—08080277 Netone subscribers—08010077</li> <li>• Live chat on web portal</li> <li>• Email C-TRADE on <a href="mailto:ctrade@escrowgroup.org">ctrade@escrowgroup.org</a></li> <li>• Whatsapp 0737594405 &amp; 0777122537</li> </ul>
What is the market opening and closing times	<p>ZSE – 9:30am-12pm FINSEC – 9:30am-4pm</p>

<p>What is the difference between ZSE and FINSEC</p>	<ul style="list-style-type: none"> <li>• Financial Securities Exchange (Private) Limited (FINSEC) is licensed by the Securities and Exchange Commission of Zimbabwe as a Securities Exchange (Alternative Trading Platform). FINSEC harnesses and facilitates electronic trading of a wide variety of securities, thereby formalizing marginalized market segments and bringing all alternative trading activities on to a central and organized market place. FINSEC provides a world class electronic platform for the issuance, holding, trading and settlement of financial securities.</li> <li>• The Zimbabwe Stock Exchange, or ZSE, is the official stock exchange of Zimbabwe. Zimbabwe Stock Exchange exists to mobilise long term capital and to provide an efficient and reliable securities market.</li> <li>•</li> </ul>
<p>What is the minimum deposit?</p>	<p>Please note that the minimum deposit is ZWL\$200.00</p>
<p>What is the minimum number of shares one can buy?</p>	<p>The minimum number of shares depends on the broker you would have chosen and the system notifies you if you are below the limit of the chosen broker</p>
<p>Why is the price of Old Mutual on ZSE different from the one on FINSEC?</p>	<p>Old Mutual Limited (OMU) is listed under ZSE and Old Mutual Zimbabwe Limited (OMZIL) is listed under FINSEC. OMZIL offers Zimbabwe-based clients a focused range of financial services products. OMU is a premium African financial services group that offers a broad spectrum of financial solutions to retail and corporate customers across key markets in 17 countries.</p>
<p>How secure is your system?</p>	<p>The system is secure its protected by SSL certificates and Reverse proxy server</p>
<p>What is time in force?</p>	<p>Time in force is a special instruction used when placing a trade to indicate how long an order will remain active before it is executed or expires. These options enable traders to be more specific about the time parameters surrounding a given order.</p>

<p>What does these different times in force mean?</p>	<ul style="list-style-type: none"> <li>• Day orders are canceled if the trade does not execute by the close of the trading day. Often times, these are the default order type for many brokerage accounts.</li> <li>• Good-Till-Canceled orders will continue to be effective until it executes or is canceled. Some common exceptions to the rule include stock splits, distributions, account inactivity, modified orders, and during quarterly sweeps.</li> <li>• Immediate or Cancel Orders-are canceled if the entire order does not execute as soon as it becomes available. Often times, this is used to avoid purchasing shares in multiple blocks at different prices and ensure an entire order executes at a single price.</li> <li>• Good Till Day-The GTD (Good-til-Date/Time) time in force lets you select an expiration date and time up until which an order will continue to work. A day order automatically expires at the end of the regular trading session if it hasn't been filled</li> </ul>
<p>What is Auto trade?</p>	<p>This is a function where one can instruct the application to trade on their behalf once the price reaches a certain Low if it's a buy, or a certain High if it's a Sell, one can actually travel or go for a holiday knowing that the app will trade for them in their absence</p>
<p>Can I trade as a company?</p>	<p>Yes, through the C-TRADE Corporate which allows corporates to open accounts on C-TRADE and trade the same way as Retail investors</p>
<p>What does the Unit trust's function do?</p>	<p>Allows Trading of unit Trusts on C-TRADE.A unit trust is an unincorporated mutual fund structure that allows funds to hold assets and provide profits that go straight to individual unit owners instead of reinvesting them back into the fund.</p>
<p>Can I edit my banking details and address?</p>	<p>Yes, by answering the security questions before logging in. After logging in click CHANGE STATIC DETAILS under My Profile</p>
<p>Do I get news with regards to the share trading market</p>	<p>Yes, by clicking the NEWSFEED button on the bottom left side of your screen under My Profile</p>
<p>When I withdraw funds where do they go?</p>	<p>After a withdrawal funds are credited into the account details provided in one's account within three working days after date of withdrawal</p>

Can I withdraw funds immediately after selling my shares?	The trading cycle is T + 3 which means after selling your shares you can be able to withdraw your funds after 3 working days i.e uncleared cash has been cleared. However, you are able to use the uncleared cash to trade.
What are unit trusts?	A unit trust is a form of collective investment constituted under a trust deed. A unit trust pools investors' money into a single fund, which is managed by a fund manager.
What is the minimum deposit for unit trusts?	ZWL\$500
What is the investment period for Old Mutual Unit Trusts?	Money market funds – 30 days Property fund – 180 days Equity Fund – 30 days Old mutual balance fund – 30 days Old mutual bond fund – 180 days
What is the notice period for a withdrawal on Old Mutual Unit Trusts?	14 days
What are C-TRADE Investment clubs?	A C-TRADE Investment club is group of individuals who meet for the purpose of pooling money and investing.
How do I become a member of an investment club?	The chairman of the club you want to be in has to invite you.
How does one buy shares in a C-TRADE Investment club?	The chairman buys the shares for the club
Can the Chairman withdraw members' funds?	No they cannot.

<p>What do I do when I want to exit and Investment Club?</p>	<ol style="list-style-type: none"> <li>1. In your club click members.</li> <li>2. Click exit club on your name.</li> <li>3. Confirm the exit</li> </ol> <p><b>YOU WOULD HAVE SUCCESSFULLY EXITED THE CLUB</b></p>
<p>What are the benefits of investing as a club?</p>	<ol style="list-style-type: none"> <li>1. They create room to invest in high value securities which is a challenge for individual investors.</li> <li>2. Capital appreciation/growth</li> <li>3. Learning from the big elephants in the club.</li> <li>4. Teach you market discipline.</li> <li>5. The returns (or losses) that the club realizes entirely depend on club members and their abilities to choose the right investments for their pooled funds.</li> </ol>
<p>How different are C-TRADE Investment clubs from Mukando?</p>	<ol style="list-style-type: none"> <li>1. Investment clubs operate in a regulated environment.</li> <li>2. With investment clubs every member is entitled to the shareholding of their contribution unlike in mukando where the one given the money has holding for every member.</li> <li>3. Default risk is proportionately balanced in C-TRADE investment clubs unlike in a mukando where one person assumes the entire default risk.</li> </ol>
<p>How secure is my investment within an Investment Club?</p>	<p>The entire market is regulated, thus making investments secure.</p>