



الرياض المالية  
Riyad Capital

## User guideline to Riyad Capital Online

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### Homepage:

Homepage screen shows all what you own from portfolio and account and gives a summary about it (net worth/ local trading /international trading /mutual funds/accounts/recent orders)

### Investing:

#### Riyad Tadawul:

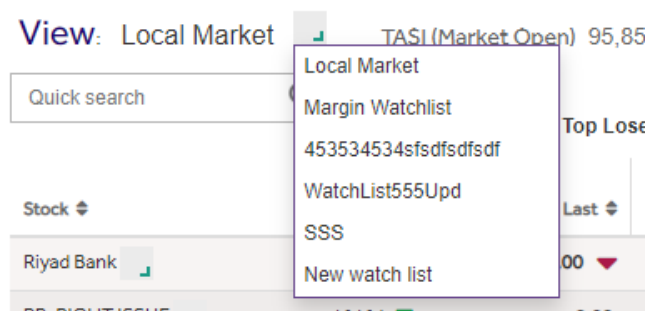
The page consists of several sections. The first section displays the account number, currency, portfolio value and buying power. Then the portfolio (Stocks, Holdings, Market price, Gain/loss) You can change the name of the portfolio from "Portfolio Action" button and rename it, also you can liquidate your entire position by clicking "Liquidate entire position". Last section is for local market watch list.

#### Portfolio details:

Shows the same information of what Riyad Tadawul is showing except market watch list, plus the Gain/loss valuation based on Buy average or Buy/sell average. Also it shows you the recent orders (last 5 orders). Placing new order can be done through the order pad available on the right side of the screen.

#### Watch list :

You can add new watch list with a maximum of 5 watch lists allowed.



You can rename the list or set it as default

view: WATCHLIST 5

Delete Rename Set as Default

Rename watchlist to: A1 OK Cancel

There is an option to add new symbols to the list or through the list of the Saudi market

Riyad Bank

Buy

Sell

View Details

View Performance

Add to Watchlist

### Order book:

Shows all orders input in order book, basket, order history where you can filter the search based on portfolio /status of the order / active order)

Please note: for order history, the system will not retrieve orders older than 3 months

| Order Book Basket Order History |            |         |            |              |          |            |           |               |
|---------------------------------|------------|---------|------------|--------------|----------|------------|-----------|---------------|
| Portfolio:                      | 14441-5    | Action: | All        | Search Stock | From:    | 17/03/2020 | To:       | 15/06/2020    |
| Order No                        | Stock      | Action  | Order Date | Price        | Quantity | Fill Qty   | Avg Price | Status        |
| 47883273                        | Riyad Bank | BUY     | 07/06/2020 | MKT          | 100      | 100        | 3,500.00  | Filled        |
| 47883196                        | Riyad Bank | BUY     | 20/05/2020 | 4,000.00     | 50       | 0          | 0.00      | Market Reject |
| 47883195                        | Riyad Bank | BUY     | 20/05/2020 | 200.00       | 200      | 0          | 0.00      | Market Reject |
| 47883184                        | Riyad Bank | BUY     | 19/05/2020 | 3,700.00     | 10       | 0          | 0.00      | Market Reject |

### Tradable rights subscription :

If you have rights on your portfolio, you can subscribe by clicking on tradable rights subscription

### Tradable rights inquiry :

It shows the previous subscription to the tradable rights

Please note: the system will not retrieve subscription older than 3 months

#### Rights Subscription Inquiry

Portfolio Number: 14441-6 Stock: Status: All

From: 01/12/2018 To: 28/02/2019

| Order No | Portfolio Number | Symbol       | Quantity | Price | Total Amount | Date       |
|----------|------------------|--------------|----------|-------|--------------|------------|
| 45956141 | 14441-6          | Kayan Rights | 95       | 15.00 | 1,425        | 16/01/2019 |

### Market view :

Contains a summary of the Saudi market (index, Top 5 Gainers, cash) latest news and Market Statistics

### Mutual funds:

Listing all mutual funds offered by Riyad Capital with their categories and information (performance, risk, asset, fund facts)

### Subscription:

You can select the desired fund to invest considering the minimum subscription amount and accepting the terms and conditions

| Subscription Details                                    |   | Order Summary        |                 |
|---|---|----------------------|-----------------|
| Fund:   | Riyad Emaar Fund  | Order Cost:          | 1,977.26        |
| Currency:   | SAR   | Subscription Charge: | 19.77           |
| Current Unit Price:                                     | 15  | VAT (15%):           | 2.97            |
| Valuation Date:   | 14/10/2019  | <b>Total Cost:</b>   | <b>2,000.00</b> |
| Amount:   | <input type="text" value="2000"/>                               |                      |                 |
|   | <small>Min subscription 2,000 SAR</small>                       |                      |                 |
|   | <input checked="" type="checkbox"/> Include subscription charge |                      |                 |
| <a href="#">NEXT: Fund Terms</a> <a href="#">Cancel</a> |   |                      |                 |

Subscription to 024-Riyad Emaar Fund

1

2

3

4

Subscription Details

Fund Terms

Review Subscription

Order Confirmation

#### Terms and Conditions

Please read and understand the following terms and conditions. You are required to accept these terms in order to proceed.

☒ I have read and accept the terms and conditions.

**Disclaimer**

Please note that the current Net Asset Value is shown for informational purposes only. The transaction amount will be processed according to the Mutual Fund's next revaluation cycle where the new Net Asset Value is released (Please read the terms and conditions for the valuation details).

[Review Subscription](#)
[Back](#)
[Cancel](#)

Then review the subscription details to complete it

| Subscription Details  |                  | Order Information    |                        |
|---|------------------|----------------------|------------------------|
| Portfolio:  | 0054565          | Order Date:          | 15/06/2020 03:34:58 PM |
| Account:  | 8900100014441    | Subscription Amount: | 2,471.58 SAR           |
| Account Currency:   | SAR              | Subscription Charge: | 24.72 SAR              |
| Fund:   | Riyad Emaar Fund | VAT (15%):           | 0.00 SAR               |
| Fund Currency:  | SAR              | <b>Total amount:</b> | <b>2,500.00 SAR</b>    |
| Current Unit Price:   | 15               |                      |                        |
| Valuation Day:  | 14/10/2019       |                      |                        |
| Subscription Fee:   | 1%               |                      |                        |
| <a href="#">Complete Subscription</a> <a href="#">Back</a> <a href="#">Cancel</a> |                  |                      |                        |

### Redemption:

The minimum Redemption amount must be considered

| Redeem details   | Order Summary              |
|--|----------------------------|
| Fund: Riyadh European Equity Fund  | Redeemed value: 700.00     |
| Currency: EUR  | Redeem charge: 0.00        |
| Redeem charge: 0%  | <b>Total Value: 700.00</b> |
| Current Unit Price: 50.691 EUR   |                            |
| Units Held: 16,355.564   |                            |
| Current Value: 829,078.13 EUR  |                            |
| Redeem type: <input checked="" type="radio"/> Redeem by amount <input type="radio"/> Redeem by units |                            |
| <input type="radio"/> Full redeem  |                            |
| Order amount*: <input type="text" value="700"/>  |                            |
| <small>Min redemption 700</small>  |                            |

| Redemption Details                | Order Information  |
|-----------------------------------|--|
| Portfolio: 0054565                | Order Date: 15/06/2020 04:02:51 PM                         |
| Account: 8900150014441            | Redeem value: 700.00 EUR                                   |
| Account Currency: SAR             | Redemption Fee: n/a  |
| Fund: Riyadh European Equity Fund | Total Value: 700.00 EUR                                    |
| Fund Currency: EUR                | FX Rate (Indicative): 4.075                                |
| Current Unit Price: 50.691 EUR    | Total Value in Account Currency (Indicative): 2,852.50 SAR |
| Valuation Day: 11/05/2020         |  |

Please note that the current Net Asset Value is shown for informational purposes only. The transaction amount will be processed according to the Mutual Fund's next reevaluation cycle where the new Net Asset Value is released (Please read the terms and conditions for the valuation details)

The exchange rate on the concerned date will be applied to convert the investor currency to the fund currency or the opposite in the event that investor subscribes/redeems in any currency other than the fund currency.

### Transactions:

When you review the history transaction fund transactions  
Maximum 90 days transactions can be displayed

Portfolio: 

0091674

 Status: 

All

 Action: 

All

Search fund

From: 

17/03/2020

 To: 

15/06/2020

| Reference    | Fund Name               | CCY | Action    | Transaction Date | Unit Price | Units Number | Total Value |
|--------------|-------------------------|-----|-----------|------------------|------------|--------------|-------------|
| 003R00001132 | Riyad USD Trade Fund    | USD | REDEEM    | 13/04/2020       | 0.00       | 0            | 500.00      |
| 007S00000555 | Riyad Asian Equity Fund | USD | SUBSCRIBE | 13/04/2020       | 0.00       | 0            | 2,600.00    |
| 003R00001133 | Riyad USD Trade Fund    | USD | REDEEM    | 13/04/2020       | 0.00       | 0            | 500.00      |

If you have an active investment account, a fund portfolio will be created in the riyal currency

### Market research:

#### Research:

this screen contains the news retrieved from tadauwl, Morning brief summary and research report. Also you can login to tadawulaty page from the same page

#### News:

You can review and search the news and filter it by type and date range

#### Research report :

it contains the research report provided by Riyad Capital as well as the morning brief reports

### Accounts:

#### Account details:

You can preview the statement by period /amount /action type

Please note: the system will not retrieve transactions older than 3 months

Account 8900100014441 -

| Type   | Currency | Cash Balance | Unsettled amount | Hold |
|--------|----------|--------------|------------------|------|
| Others | SAR      | 280,360.56   | 0.00             | 0.00 |

Transaction History

Please find below a report with all your transactions performed on this account in the "last 7 days".  
You can either print or download the report generated for the period you specified.

Period: Custom Amount: Select an option Action: ☒ Debit ☒ Credit

From: 01/04/2020 To: 15/06/2020

| Order Date | Transaction Details  | Transaction Amount |
|------------|--|--------------------|
| 06/04/2020 | Debit<br>Riyad Tadawul Premium Package - 8900100014441<br>Includes VAT 5.00 @5.00% | 105.00             |

### Transfer :

You can select the Source account where the available balance will be shown and enter the amount that you want to transfer to the destination Account

### Transfer Details

You can transfer funds to your affiliated bank account or to any of your investment accounts.

|                      |                                       |
|----------------------|---------------------------------------|
| Source Account:      | 8900100014441                         |
| Available Balance:   | 280,360.56 SAR                        |
| Transaction Amount:  | 100 SAR                               |
| Destination Account: | 1420814699906 - SAR - Current account |

[Next: Confirm Transfer Details](#)
[Cancel](#)



Please confirm your transfer details

|                       |                |
|-----------------------|----------------|
| Source Account:       | 8900100014441  |
| Source Currency:      | SAR            |
| Available Balance:    | 280,360.56 SAR |
| External Bank:        | Riyad Bank     |
| Destination Account:  | 1420814699906  |
| Destination Currency: | SAR            |
| Transaction Amount:   | 100.00 SAR     |
| Transaction Fee:      | 0.00 SAR       |
| VAT (15%):            | 0.00 SAR       |

[Confirm Transfer](#)
[Back](#)
[Cancel](#)

Tadawulaty:

You can login to tadawulaty page directly by clicking on tadawulaty



Subscription and setting:

Services subscription:

**RT Premium Pack**

The Premium Package is a wide bouquet of new financial services provided by Riyad Capital toward its valued clients. Through the package, clients are offered the opportunity to trade



and execute at share direct prices through multiple channels. The service is provided at a standard and fixed subscription fee.

## Service features

Full access to the Riyad Tadawul - EXTRA, the advanced trading program, with its entire benefits

Live Prices: Subscription to Riyad Mubasher that provides the market depth (20 x 20), i.e. 20 requests / offers together with the market technical analysis and graphics.

Riyad Tadawul Mobile: Free subscription to mobile trading with instant display and update of stock prices and client's investment portfolio and account assets.

IVR Trading: Direct trading through the IVR system at instant market prices.

## Subscribe options

1Month: 115 SAR

3 Month: 310.50 SAR

6 Month: 586.50 SAR

12Month: 1,104 SAR

## **Riyad Tadawul - Extra-5**

Trade like a pro with Riyad Tadawul-Extra 5, which is a downloadable application that guarantees a fast and convenient trading experience. With a number of advanced trading tools and an up to date trading platform you can take your trading to the next level. By

subscribing to Riyad Tadawul - Extra 5, you can benefit from Riyad Mubasher Net Plus - Market Depth with all its features, in addition to Riyad Tadawul Extra features.

#### Service features

Full access to the Riyad Tadawul - EXTRA, the advanced trading program, with its entire benefits

Live Prices: Access to Riyad Mubasher that provides the Riyad Mubasher Market Depth services (5 x 5), i.e. 5 requests / offers together with the market technical analysis and graphics with dynamic update for real-time prices, through Computers and Tablets, in addition to deals details.

#### Subscribe options

1Month: 80.50 SAR

3 Month: 217.35 SAR

6 Month: 410.55 SAR

12Month: 772.80 SAR

### **Riyad Mubasher Pro 10 Plus**

Subscribe to Mubasher Pro to get the below features .

New Riyad Mubasher Pro 10+ a full-fledged trading platform to enable you to control your investment with the latest market information and trading capabilities.

#### Main features of Riyad Mubasher Pro 10+:

- Trade directly through the application
- View investment account and local trading portfolios
- Advanced charting and analytical tools of the market and portfolios.

Live Prices: Dynamic update of real-time prices (Push based not refresh) and Real-time Symbol snapshot and Time & Sales and symbol search. Viewing prices in Market Depth: Best Offers and bids (20X20)

Market updates: Review data of the highest shares in the market, including top gainers, top losers and most active stocks. Market scheme, liquidity and deals and view Real-Time News & Announcements with bulb indicators, option to filter and search historical News & Announcements and filter by exchange. You can also use Alert Manager, which allows you to set and receive multiple alerts for price, volume and value changes.

Customizable interface: Fully customizable user interfaces (stock lists, columns, font, color, etc.) with Savable Work spaces for easy access later and auto recovery and connect in case of disconnection plus hot keys for shortcuts Customizable Market Watch: Create and view your favorite stocks on multiple watch lists and Sector based. Conditional watch lists can also be created. Summary Market Reports updated throughout the day are also provided

Charting: Integrated Charting application: A sophisticated tool that provides Intra-day and historical charting with extensive features and a number of technical indicators in Meta Stock format. Plus Market Map , A valuable tool that allows you to grade your stocks in the watch list on important criteria like P/E, Ratio, Market Capitalization...etc. Along with Data Export for further analysis Excel and MetaStock with dynamic Data Link to Excel and History Analyzer

#### Subscribe options

3 Month: 632.50 SAR

6 Month: 1,150 SAR

12Month: 2,158 SAR

#### **Riyad Mubasher Net Plus**

Subscribing for Mubasher net plus Market Depth provides you best 5 bids and offers along with live data in Desktop and Tablet

#### Service features

Live Prices: Dynamic update for real-time prices, through Desktop top browsers and Tablet, in addition to deals details. Display stock quotes and offer an overview of all the important information about the stock. Display the best 5 bids/offers of orders (buy/sell) by price or quantities.



Personalized watch lists for stocks and sectors in addition to Momentary/historical graphs of the market and companies.

Market Updates: Review data of the highest shares in the market, including top gainers, top losers and most active stocks, Market map, liquidity and deals. and addition of a review of Market Summary, and index performance.

Subscribe options:

1 month 44.85 SAR (Best price)

1 month 67.85 SAR (market depth)

### **Riyad Tadawul Mobile**

Subscribing for Riyad Tadawul Mubile Market Depth provides you 5 best bids and offer along with live data in Mobile application and browsers

Live Prices: Dynamic update for real-time prices, through Riyad Tadawul Mobile and Riyad Tadawul lite, in addition to deals details. Display stock quotes and offer an overview of all the important information about the stock. Display the best 5 bids/offers of orders (buy/sell) by price or quantities.

Prices updates: Personalized watch lists for stocks and sectors in addition to Momentary/historical graphs of the market and companies.

Subscribing for Riyad Tadawul Mubile Market Depth provides you 5 best bids and offer along with live data in Mobile application and browsers.

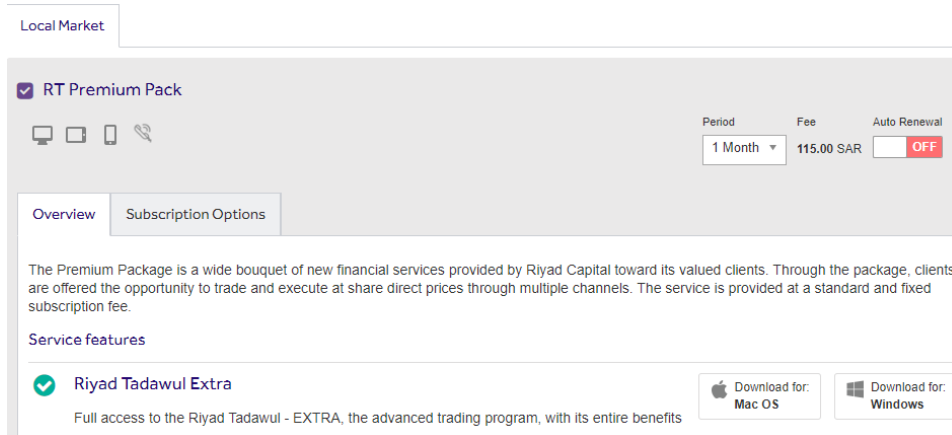
Market Updates: Review data of the highest shares in the market, including top gainers, top losers and most active stocks, Market map, liquidity and deals. and addition of a review of Market Summary, and index performance.

### Subscribe options:

1 month 42 SAR (Best price)

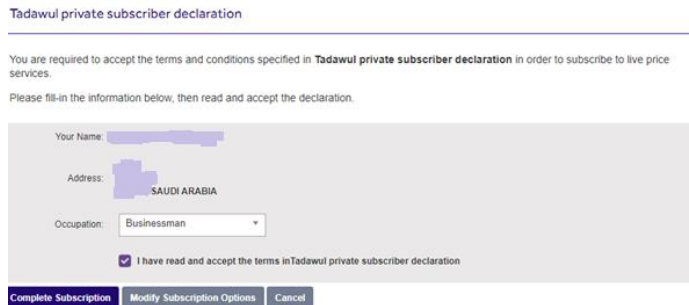
1 month 63 SAR (market depth)

Select the service then press on the subscribe for selected services button



The screenshot shows the 'RT Premium Pack' subscription page. At the top, there's a 'Local Market' tab. Below it, the 'RT Premium Pack' is selected with a checkmark. There are icons for desktop, tablet, and mobile. To the right, a table shows the subscription details: Period (1 Month), Fee (115.00 SAR), and Auto Renewal (OFF). Below this, there are tabs for 'Overview' and 'Subscription Options'. The 'Overview' tab is active, showing a description of the Premium Package and its features. At the bottom, there's a section for 'Service features' with a checkmark and the text 'Riyad Tadawul Extra'. To the right of this section are two buttons: 'Download for: Mac OS' and 'Download for: Windows'.

Fill the information and read the terms and acceptance to proceed



The screenshot shows the 'Tadawul private subscriber declaration' form. It starts with a heading 'Tadawul private subscriber declaration' and a paragraph stating that the user is required to accept the terms and conditions specified in the 'Tadawul private subscriber declaration' in order to subscribe to live price services. Below this, it says 'Please fill-in the information below, then read and accept the declaration.' The form fields include: 'Your Name' (text input), 'Address' (text input with 'SAUDI ARABIA' selected), and 'Occupation' (dropdown menu with 'Businessman' selected). At the bottom, there's a checkbox labeled 'I have read and accept the terms in Tadawul private subscriber declaration' which is checked. Below the form are three buttons: 'Complete Subscription', 'Modify Subscription Options', and 'Cancel'.

### Investment account onboarding:

#### Investment product:

You can open portfolio online by clicking on investment products and selecting the desired portfolio to open, noting that the request will be processed within 1 to 3 days for Local products and up to 14 business days for International & Forex Markets.



Please note: The client can open only one portfolio through online


Please select the portfolio type

Select Mutual Fund Portfolio


☒ Mutual Funds




Select Brokerage Portfolio

☒  Trading in Saudi Market ☒  Forex Trading




☒  International Trading

International Markets

☒  US Market ☒ Other Markets

☐  European Markets ☒  Japan ☐  HongKong

GCC Markets

☒  UAE ☐  Bahrain ☐  Kuwait

Please select the account number that will be linked to your portfolio

Account/IBAN Number

☒ I hereby confirm that I have read and accepted the terms and conditions for the global account opening agreement.

☒ I hereby confirm that I have read and accepted the terms and conditions for the International Brokerage Commission Schedule.

☒ I hereby agree and acknowledge to the data entered/signed and documents uploaded by myself, authenticated data and archives retrieved and retained by Riyad Capital on my behalf are true to the best of my knowledge and belief. Also I hereby confirm that I have read/downloaded and accept Terms and Conditions binding my relationship with Riyad Capital and of the products/portfolios/accounts that I have chosen to open with Riyad Capital to trade.

Thanks for subscribing!

You request has been submitted and will be processed within 1 to 3 days for Local products and within up to 14 business days for International & Forex Markets.

Under process

☒  Bahrain

### Alerts :

You can subscribe to alerts and receive a notifications through Email or SMS for the following actions and select the preferred language

- Order Cancelled Notification
- Security Transfer Transaction Notification
- Pledge Transaction Notification
- Order Filled Notification

## Alerts

General Alerts

Please find below the subscribed alerts for each portfolio You might want to change them according to your needs.

Change

Select Portfolio: 14441-17

### Trading Alerts

Order Filled Notification

Order Cancelled Notification

## Alerts

General Alerts

Please select the alerts you wish to receive.

### Trading Alerts

Select alert types:

- ☐ Subscription Expiry warning
- ☒ Order Filled Notification
- ☐ Pledge Transaction Notification
- ☐ Security Transfer Transaction Notification
- ☒ Order Cancelled Notification

### Delivery method

Channel: ☒ SMS ☒ E-mail

Language: English

Update

Cancel

Statement

Client can change

and the frequency of receiving the statement and can subscribe to E-Statement as well

options:

the preference

## Statement Delivery

Your statements are currently delivered in **paper-based format**

Change Preferences

Subscribe to E-Statement

Receive Statements on a Yearly Basis

At the following address P.O. Box:

Saudi Arabia

### Subscribe to E-Statement

×

Please confirm you want to subscribe

By subscribing, the system will send the electronic statement.

Confirm

Cancel

Personal information:

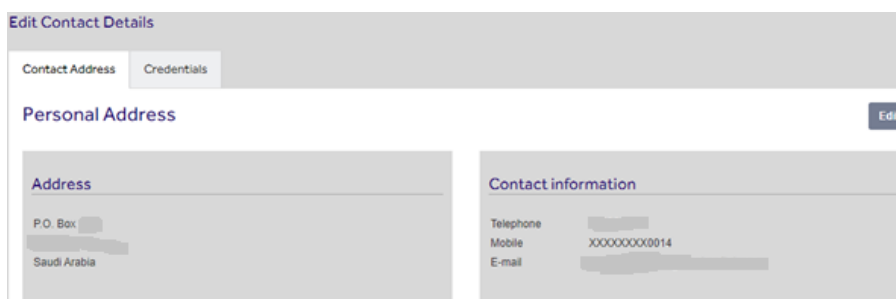


Client can update the personal information by clicking on Personal Information under Subscription and Settings menu

Client can update the following

- Address Information (Country, City, PO Box and Postal code)
- Contact information ( Telephone, Mobile and Email)
- Login nickname and password

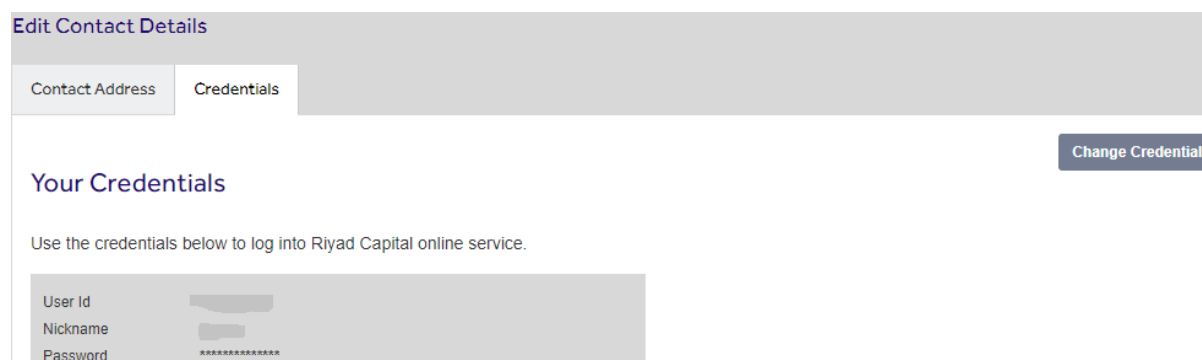
Please note that updating mobile number here will change the mobile for receiving product notifications. Updating mobile used for accessing the online and receive the one time password can only be done through ATM or Centers



The screenshot shows the 'Edit Contact Details' form with the 'Contact Address' tab selected. The form is divided into two main sections: 'Personal Address' and 'Contact information'. The 'Personal Address' section includes fields for 'Address' (with a sub-field for 'P.O. Box') and 'Country' (set to 'Saudi Arabia'). The 'Contact information' section includes fields for 'Telephone', 'Mobile' (with a placeholder 'XXXXXXXX0014'), and 'E-mail'. An 'Edit' button is located in the top right corner of the form.

### Change password:


You can change your credentials (Nickname or Password) through credentials tab, then change credentials



The screenshot shows the 'Edit Contact Details' form with the 'Credentials' tab selected. The form is titled 'Your Credentials' and includes a 'Change Credentials' button in the top right corner. Below the title, there is a instruction: 'Use the credentials below to log into Riyad Capital online service.' The form contains three input fields: 'User Id', 'Nickname', and 'Password' (with a masked password '\*\*\*\*\*').

## Your Credentials

Use the credentials below to log into Riyad Capital online service.

 Please consider changes to these credentials will also be reflected on Riyad Bank login

User Id: 88758481

☐ Change Nickname

☒ Change Password

Current Password \*:

New Password \*:

Confirm Password \*:

 Weak    Strong

Please note that changing the credentials will be reflected in Riyad Bank online as well

## Suitability Assessment:

Subscribing to mutual funds requires an evaluation of client risk appetite, investment objective, horizon and experience.

### Suitability Assessment

In order to complete your subscription request, we need to assess your understanding of risk. Remember that the value of funds may go up and down.

Please answer all of the questions and save to continue.

#### About you

Education level\* :

#### Your Finances

Source of Income\* :

What is the percentage of your monthly expenses covered by your monthly income\* :

Liquidity to cover urgent needs\* :

Your investment approach

---

Risk Appetite\* :

Investment Time Horizon\* :

Investment Experience in Assets other than saving/ deposit accounts\* :

Investment Objectives\* :

---

Total Score :75

---

**Suitability assessment completed**

You can resume your transactions based on your updated score

### Information Update:

Please click on the icon below to open the information update manual



Adobe Acrobat  
Document

### Support:

### Frequently Asked Questions:

FAQs will be listed under support menu where all frequent question answered there

## Trading

|   |   |
|---|---|
| How much is the leverage?   | + |
| Is the Forex service available now? Can I start buying and selling? | + |
| How much is the minimum amount to trade in Forex?                   | + |
| How to register in Forex?   | + |
| What are the available pairs?                                       | + |
| What kinds of commands are available?                               | + |
| How much is the buy and sell commission?                            | + |

Riyad Capital is a Saudi Closed Joint Stock Company with Paid up capital of SR 500 million, licensed by the Saudi Arabian Capital Market Authority NO.07070-37. Commercial Registration No: 1010239234. Head Office: Granada Business Park 2414 Al-Shohda Dist. – Unit No 69, Riyadh 13241 - 7279 Saudi Arabia. Investments services may not be suitable for some investors, given the risks involved including changes in currency rates. Therefore, we advise investors to seek professional advice before investing in stock markets. Terms and conditions are applied.