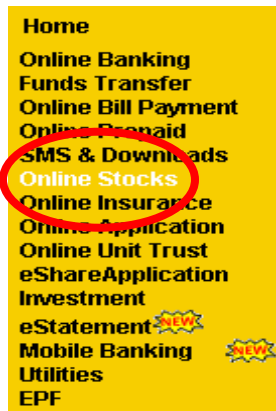


7.4 When can I get my profit\$ so that I can pay my car loan

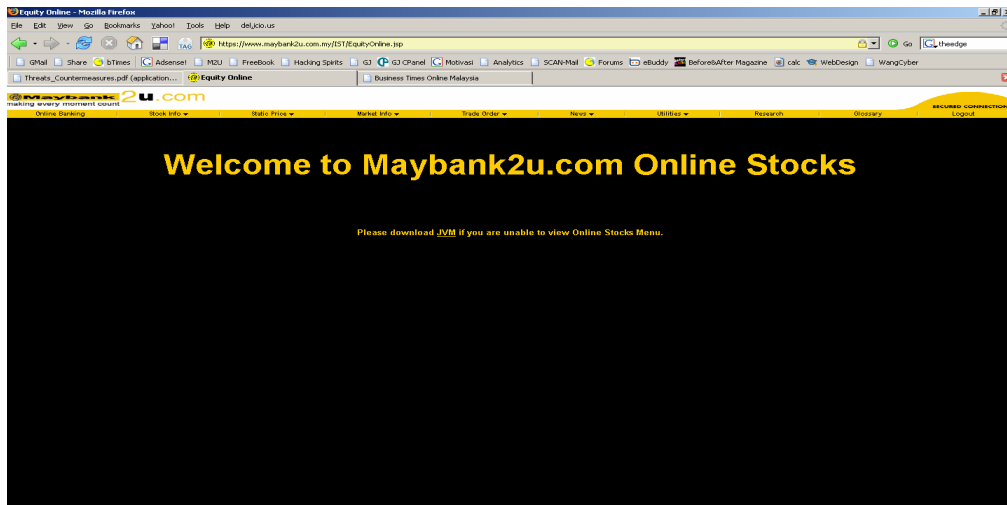
Now, let's scream together: Show me the money! Show me the money! Come on, one more time, **Show me the money!** 😊 😊 😊

This section shall describe how to verify when your profit\$\$ will be credited to your trading account.

1. As usual, login to your Maybank2u.
2. Click **Online Stock**.



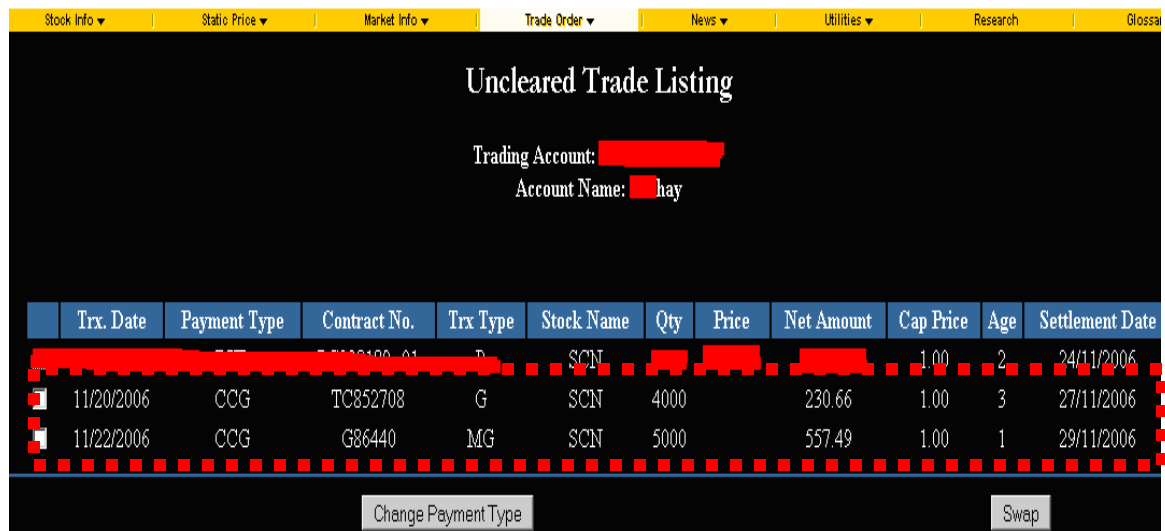
3. As you already know, you will see this screen.



4. Click **Trade Order > Uncleared Trade Listing**.



5. You will get **Uncleared Trade Listing** screen as shown below.



The screenshot shows the 'Uncleared Trade Listing' screen. At the top, there is a navigation bar with 'Trade Order' selected. Below the navigation bar, the title 'Uncleared Trade Listing' is displayed. Underneath, the trading account information is shown: 'Trading Account: [redacted]' and 'Account Name: hay'. The main content is a table with the following columns: Trx. Date, Payment Type, Contract No., Trx Type, Stock Name, Qty, Price, Net Amount, Cap Price, Age, and Settlement Date. The table contains three rows of data, with the first row partially redacted. The second and third rows are clearly visible. At the bottom of the table, there are two buttons: 'Change Payment Type' and 'Swap'.

Trx. Date	Payment Type	Contract No.	Trx Type	Stock Name	Qty	Price	Net Amount	Cap Price	Age	Settlement Date
[redacted]	[redacted]	[redacted]	[redacted]	SCN	[redacted]	[redacted]	[redacted]	1.00	2	24/11/2006
11/20/2006	CCG	TC852708	G	SCN	4000		230.66	1.00	3	27/11/2006
11/22/2006	CCG	G86440	MG	SCN	5000		557.49	1.00	1	29/11/2006

***Note:**

Usually, your profit (or loss) will take 7 working days to clear. For example, in the figure above, I have made **two profitable** trading.

1. On 20th November 2006, I gained RM230.66 and the settlement will be on 27th November 2006.
2. On 22nd November 2006, I gained RM557.49 and the settlement date is on 29th November 2006.

All profits will be credited to your trading account on settlement date. *I hope Maybank will shorten payment release processing time from 7 days to 3 days (or maximum of 5 days). Don't you agree with me?*

Now the bad news! Your profits inside your trading account can not be withdrawn using your Maybank ATM card via ATM machines. What? Yes, I try to withdraw the money several times but failed.

If you want the money, you have to call the SIC or instruct them via fax to transfer your money from your trading account to your saving or current account. *I hope, Maybank will allow us to use the ATM to take money (profits) from our trading account in near future.* Don't you agree?

Historically, as for me, I only take profits out from my trading account only once - to pay 50% down payment for my second car. I fax the transfer instruction to the SIC; and within 2 hours, the money already transferred to my saving account. In the evening, I paid the car down payment. The next 3 days, I gave the car to my wife. My wife said, "Thank you, sayang". And I replied, "Thank you Maybank2u Online Stocks". True – happy story. ☺



Figure 7-1: If you can stock trading with tons of profits, you can bring your whole family to do shopping in Dubai.