‘sicolive’ ONLINE BROKERAGE TRADING PLATFORM

USER GUIDE

Welcome to ‘sicolive’ , our brokerage online trading platform. Now you can trade directly in real time, seamlessly and securely, across key markets in the GGC and MENA region, from a single account via your desktop, laptop or mobile devices.

This user guide is designed to steer you through the menu-driven functions of this easy-to-use platform, and help you to get started.

A video demo is also available on:
www.sicolive.com.

Investment Bank sico بنك استثماري

Contents

1 Accessing 'sicolive'

1.1 Login and Logout

- To log in

1. On the screen of the main login page, enter your User Name and Password.
2. Click Login. This directs you to the application.

- To log out

1. On the top panel of the application, click Logout.
2. A message appears on successful logout, and you will be redirected to the mail login page within a few seconds.

2 Settings

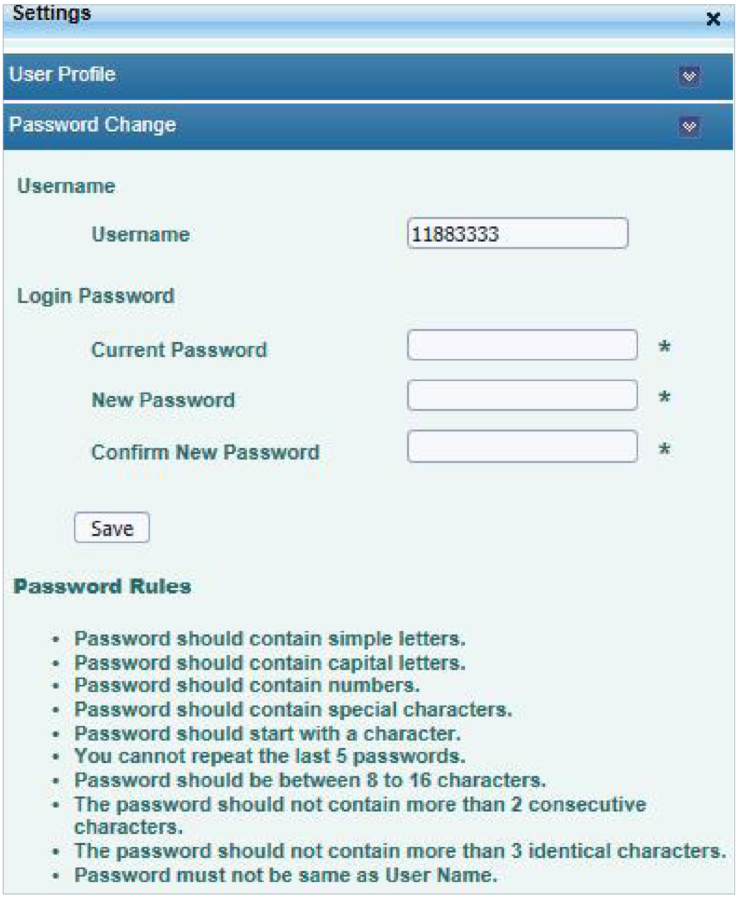
Use the settings window to view your profile information as well as to change your portal.

2.2.1 View Profile Information

1. On the top panel of the application, click Settings. The Settings window opens.
2. Expand the User Profile section. This displays your profile information.

2.2.2 To change your Password

1. On the top panel of the application, click Settings. The Settings window opens.
2. Expand the Password Change section.
3. Enter the Current Password, New Password and confirm the new password by re- entering it.
4. Click Save. A message will be displayed on successful password change.



3 Exploring the Workspace

When you log on to 'sicolive' for the first time, you will have a set of menus created for you by default to view and access the various features and functionalities supported by 'sicolive' .
Other than the default set of menus available, you can also add menus as well as sub-menus based on your requirement onto the menu bar. You can also add modules within the menus in order to customise the workspace as preferred. The interface can be customised to create workspaces to suit your requirements.

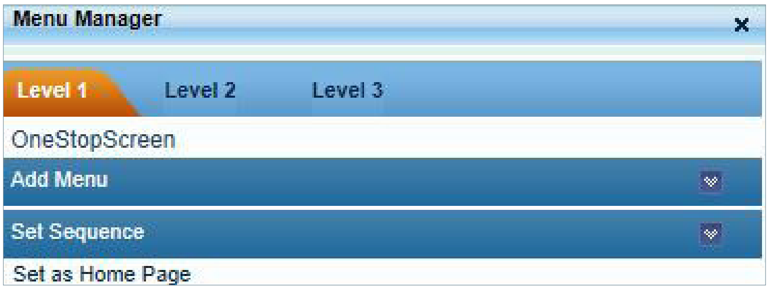
3.1 Create and Manage Menus

This section describes how you can set up menus and sub-menus within your workspace. You can create menus and sub-menus via the Menu Manager of 'sicolive'. The menu manager also lets you rename and delete menus, as well as customise the menu bar by changing the placement of created menus, as and when necessary.

3.1.1 To add a menu on the menu bar:

1. On the top panel, click Menu Manager. The Menu Manager window opens.
2. Click the required menu level.
3. Click the expand button next to Add Menu.
4. Enter the Menu Title and click Create. The menu will be created with the specified name on the selected level.

Note: A level 2 menu can be created only under an existing level 1 menu, and a level 3 menu can be created only under an existing level 2 menu.



3.1.2 To rename a main menu:

1. On the menu bar, click the level 1 menu you need to rename.
2. On the top panel, click Menu Manager. The Menu Manager window opens.
3. Click the expand button next to Rename Menu.
4. Change the Menu Title as required and click Save. The menu will be renamed.

3.1.3 To rename a menu item:

1. On the menu bar, click the main menu of the menu you need to rename.
2. On the top panel, click Menu Manager. The Menu Manager window opens.
3. On the Menu Manager window, click the relevant menu item level based on the menu item you need to rename.
4. Click the expand button next to Rename Menu.
5. Change the Menu Title as required and click Save. The menu will be renamed.

3.1.4 To delete a main menu

1. On the menu bar, click the level 1 menu you need to delete.
2. On the top panel, click Menu Manager. The Menu Manager window opens.
3. Click Delete Menu. This displays a deletion confirmation message.
4. Click Delete to confirm the deletion.

3.1.5 To delete a menu item

1. On the menu bar, click the main menu of the menu you need to delete.
2. On the top panel, click Menu Manager. The Menu Manager window opens.
3. On the Menu Manager window, click the relevant menu item level based on the menu you need to delete.
4. Click Delete Menu. This displays a deletion confirmation message.
5. Click Delete to confirm the deletion.

3.2 Create Widgets

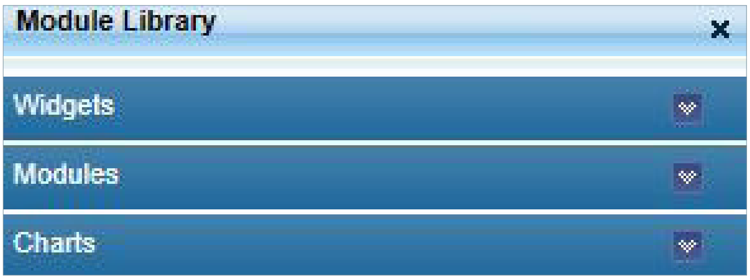
This section describes how you can add required widgets within the work area once you create the menus and submenus.

You can add widgets to your work area via the Module Library of 'sicolive'. The Module library has the components categorised as Widgets, Modules and Charts.

3.2.1 To add a widget under a menu

1. Open the menu (Menus created by you) you want to add the widget to.
2. On the top panel, click Module Library. The Module Library window opens.
3. Click the expand button next to the required category.
4. To add a widget/module/chart to the work area, click the required item and drag it on to the work area.

Note:
In selected modules, a Settings option is available for you to configure the module as you want. Move the cursor over the right corner of the title bar to view the Settings icon.



4 Trading via 'sicolive'

You can trade online, anywhere and anytime, with complete convenience via the Equity Order window, as well as via the watch lists of 'sicolive' Once orders are placed you can monitor the order details via Order List, Order search and Saved Orders, as well as view the number of shares you own via the holdings window. The topics in this section describe the procedures for placing and managing orders, as well as viewing summarised order details and holdings.

4.1 Place Orders

You can place buy/sell orders for a required symbol via the Equity Order module as well as via watch lists. You can also open the Market Depth view of the symbol you select through the equity module.

After you enter the order details, you can either place the order or save the order. You can execute the saved orders later.

4.1.1 To place a buy/sell order for a symbol

1. Click the Trading Menu.
2. In the Place Order module select the required Portfolio.
3. Enter the required Symbol name or search for a required symbol.
4. Select the Order Type and Side.
5. Enter Quantity and Price.

Note:
The Price fields are activated depending on the Order Type you select. The available order types depend on the exchange the selected symbol belongs to.

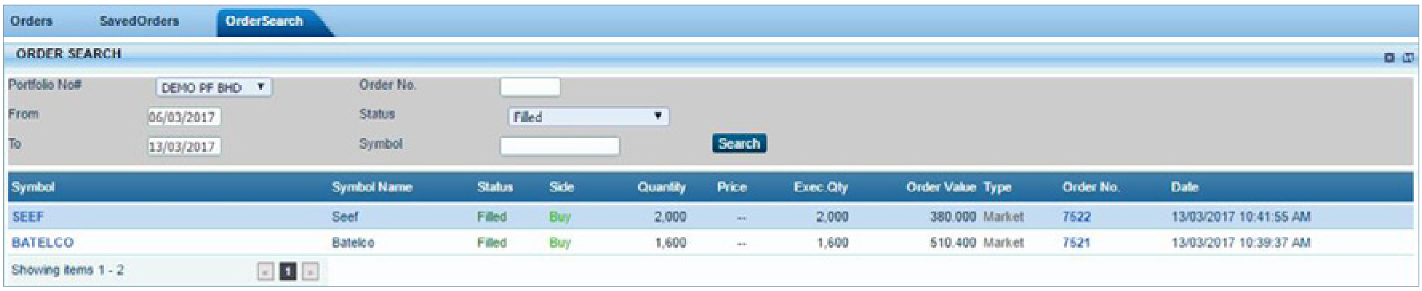
6. Select the required TIF (Time in Force).
7. Enter a quantity in the Disclosed Qty field if you want to disclose only a part of the order quantity to the market. If you enter a disclosed quantity, then it trades in quantities of the quantity specified.
8. Click Buy/Sell. This displays the Order confirmation panel with the relevant order details.
9. Review the order details.
10. Click Confirm if the details are correct.
11. An order confirmation message appears with the Order status and the Order Reference Number. Make a note of this number for future reference, and close the order confirmation message.

4.2 Order Search

Use Order Search to search for an order which you have placed using different search options provided.

1. Click the Trading menu and select Order Search tab.
2. In the order search window select the required Portfolio.
3. Select the Order Status as you want.
4. Enter the Order Number if you know the order number of the order you want to view.
5. Specify the date range to perform the search by specifying From and To dates.
6. Click Search.

Note: Click on the symbol to view the Order Details.



4.3 View Saved Orders

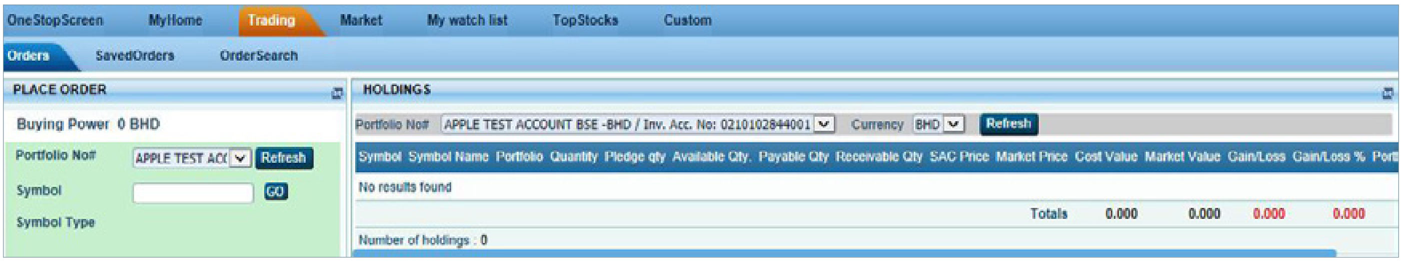
When using the equity module to place orders, you have the option to enter details and either place the order or save the order to be placed at a later time. The Saved Orders feature lets you view details of all the orders you have saved, and execute or delete them as required.

1. Click the Trading menu and select Saved Orders tab.
2. In the Saved Orders window select the required Portfolio.
3. Select the Side as you want.
4. To sort the result, select the relevant options from the Sort By fields.
5. Click Search.
6. To execute a saved order, select the order you want and click Execute Order.
7. To delete a saved order, select the order you want and click Delete Orders.

4.4 View Holdings

Use this to view details of Portfolio Holdings for any one of your available portfolios. Portfolio details such as the stocks in that portfolio, the number of shares owned, the market price and gain/loss details, are displayed.

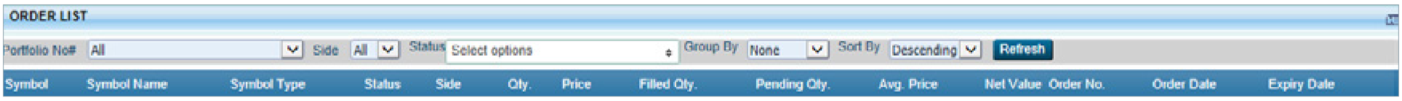
1. Click the Trading menu and select Orders tab.
2. In the Holdings window select the required Portfolio.
3. Select the Currency to view the Holdings.
4. Click Refresh.



4.5 Order List

The Order List window displays details of all the active orders you have placed. The quick filter options available allow you to filter the data displayed as you want by portfolio, order side (buy or sell) and order status.

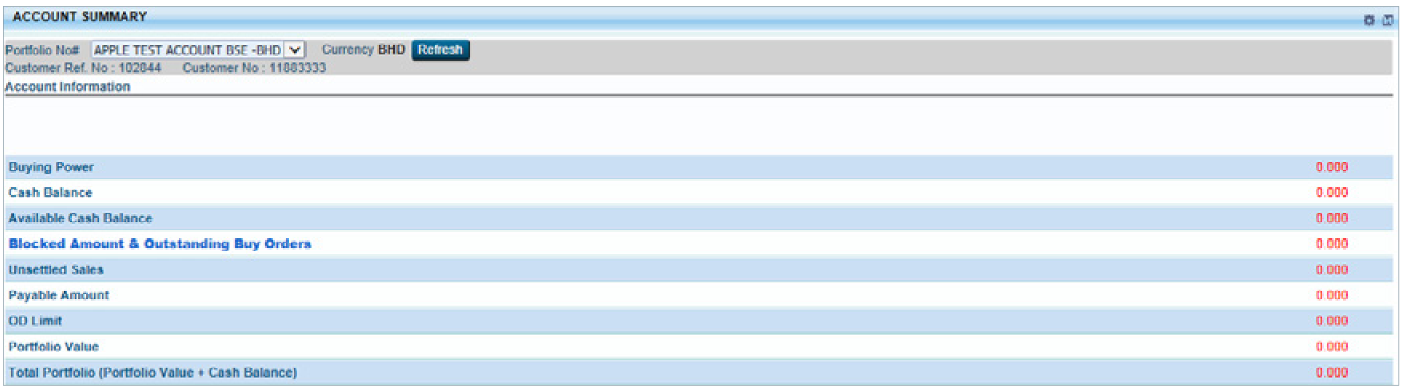
1. Click the Trading menu and select Orders tab.
2. In the order list window select the required Portfolio.
3. Select the Side and Order Status as you want.
4. To sort the result, select the relevant options from the Sort By fields.
5. Click Refresh.



4.6 Account Summary

The Account summary displays an overview of a selected portfolio. It displays details such as Investment Account Balance, Portfolio Valuation, OD Limit, Margin Limits and Buying Power of the selected portfolio.

1. Click the My Home menu and select Account Summary tab.
2. In the Account Summary window select the required Portfolio.
3. Click Refresh.

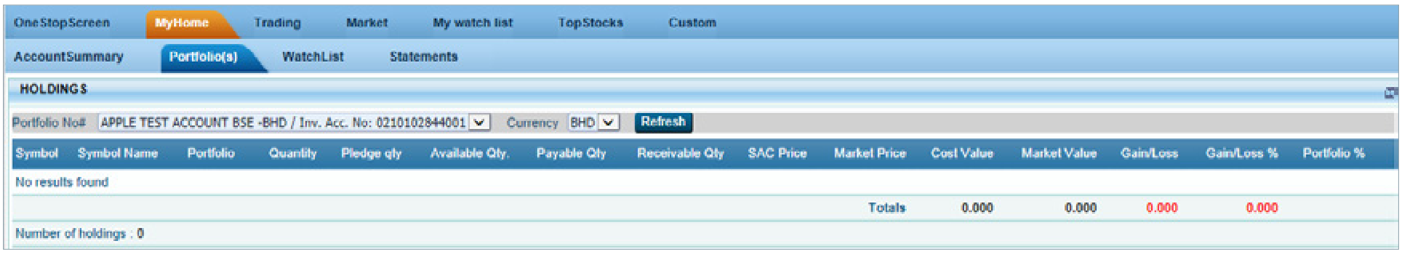


4.7 View Portfolio

Use this to view details of Portfolio Holdings for any one of your available portfolios. Portfolio details such as the stocks in that portfolio, the number of shares owned, the market price and gain/loss details, are displayed.

1. Click the My Home menu and select Portfolio(s) Tab.
2. In the Portfolio window select the required Portfolio.
3. Select the Currency.

1. Click Refresh.
2. Click the PDF/Excel buttons to export the portfolio details.



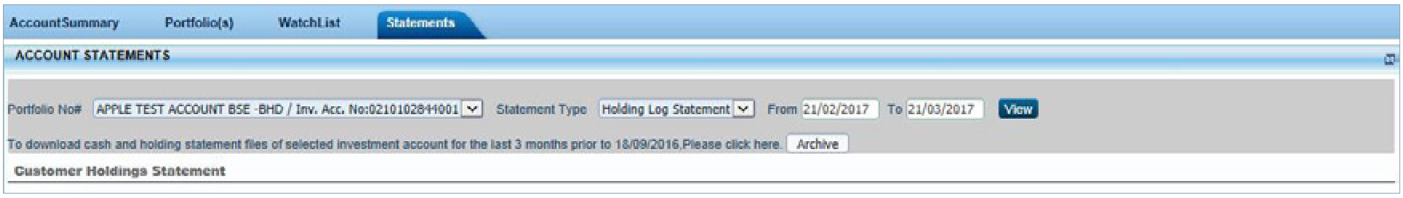
4.8 Account Statements

Download and view Cash Statements as well as Holdings Statements, as and when necessary, in order to manage your Trading Account. The statements can be downloaded either in PDF or EXCEL format based on your requirement.

1. Click the My Home menu and select Statements tab.
2. In the Account Statements module, select the required Portfolio, Statement Type and From date and To date from the relevant drop down lists.
3. Click View. This displays the statements that satisfy the specified search criteria and also displays the links to download the statements.
4. Click either 

 or 

 .
5. The statement is downloaded to the specified location.



4.9 Rapid Orders

Use the rapid order module to place orders quickly by filling a minimum of fields. You can place only limit and market orders through this.

1. Navigate to the Rapid Order module in the One Stop Screen.
2. In the Rapid Order module select the required Portfolio.
3. Enter the required Symbol Code.
4. Select the Order Type.
5. Enter Quantity and Price.
6. Click Buy or Sell to place the order.

5 Analysing the Market

5.1 Watch list

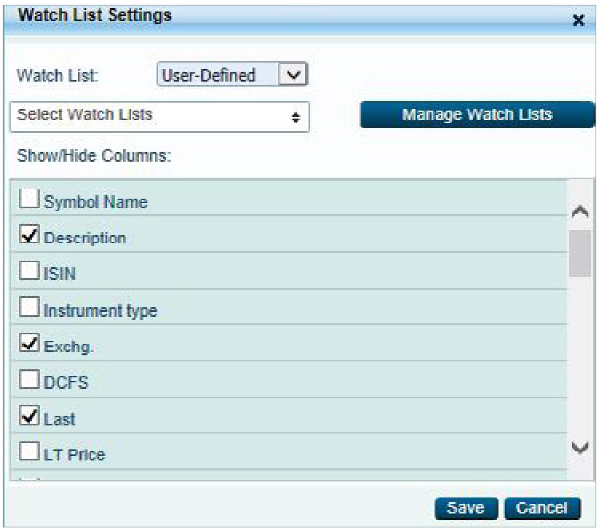
'sicolive' supports pre-defined as well as user-defined watch lists.s These are easy to create, and allow you to monitor price as well as performance information of instruments of your preference. You can view one or more watch lists through a single view, select the required watch lists to be displayed, and the columns you want to view in the watch list. Click the My Home menu and select Statements tab.

To create a new watch list:

1. Click the My Home menu and select Watch List tab.
2. On the title bar of the watch list module, click the Settings icon.
3. On the Watch List Settings window, click Manage Watch Lists.
4. On the Manage Watch Lists window, click NEW.
5. In the Create New Watch List window, enter a Title for the new watch list and click Save. This opens the newly created watch list where you can add required instruments.
6. Add the required symbols to the watch list and click Create.

To add symbols to a watch list:

1. Open the Watch List module.
2. On the title bar of the watch list module, click the Settings icon.
3. On the Watch List Settings window, click Manage Watch Lists.
4. On the Manage Watch Lists window, go to the required watch list row and click then click Edit.
5. On the window that opens, click Add Symbol/Instrument. This opens the Search Symbol/Instruments window.

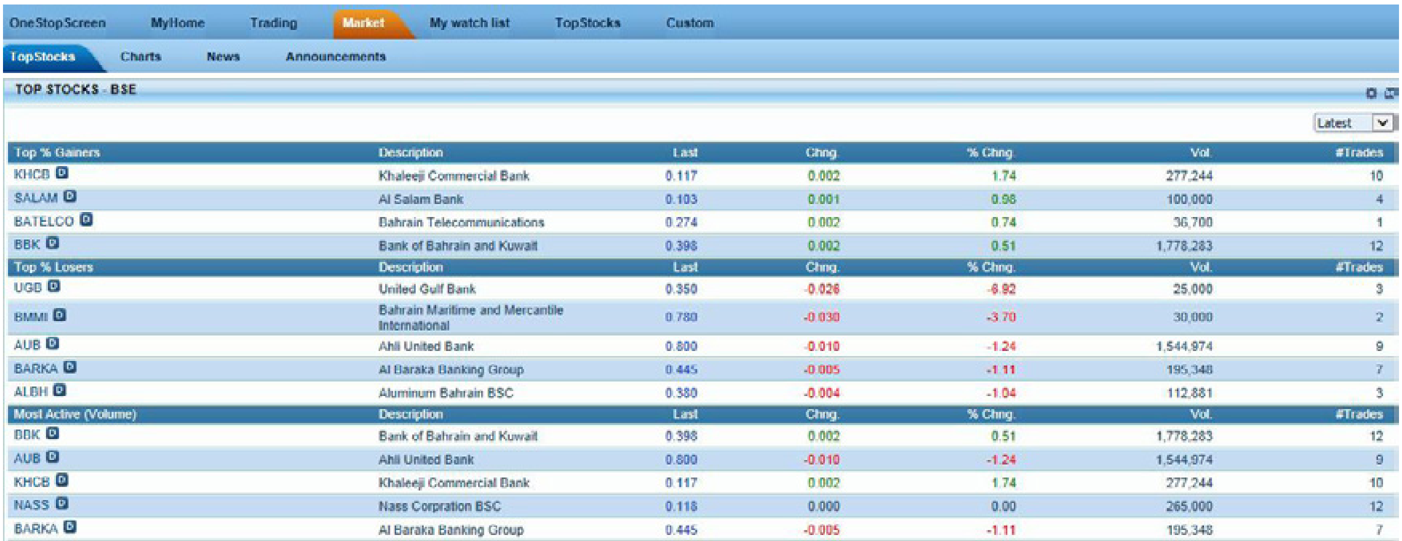


6. In the Search Instruments/Symbols window, enter a required symbol name. Once you enter more than one character the auto suggest feature will display the possible symbols. Click the required symbol to add it to the watch list.

5.2 Top Stocks

The Top Stocks module of 'sicolive' lets you view all the news-making stocks based on a selected set of criteria. You can select the required number of gainers, losers and most active stocks of a selected exchange.
Use the following procedure to customise the top stock information displayed via the top stocks module.

1. On the Market menu select Top Stocks module.
2. On the title bar of the Top Stocks window, click the Settings icon.
3. In the Top Stocks Settings window, select the required Exchange and certain other parameters that you need to view from the relevant drop down lists.
4. Select the column names that you want to view in the top stocks module.
5. Click Save.



Top % Gainers	Description	Last	Chng.	% Chng.	Vol.	#Trades
KHCB	Khaleeji Commercial Bank	0.117	0.002	1.74	277,244	10
SALAM	Al Salam Bank	0.103	0.001	0.98	100,000	4
BATELCO	Bahrain Telecommunications	0.274	0.002	0.74	36,700	1
BBK	Bank of Bahrain and Kuwait	0.398	0.002	0.51	1,778,283	12
Top % Losers	**Description**	**Last**	**Chng.**	**% Chng.**	**Vol.**	**#Trades**
UGB	United Gulf Bank	0.350	-0.026	-6.92	25,000	3
BMMI	Bahrain Maritime and Mercantile International	0.780	-0.030	-3.70	30,000	2
AUB	Ahli United Bank	0.800	-0.010	-1.24	1,544,974	9
BARKA	Al Baraka Banking Group	0.445	-0.005	-1.11	195,348	7
ALBH	Aluminum Bahrain BSC	0.380	-0.004	-1.04	112,881	3
Most Active (Volume)	**Description**	**Last**	**Chng.**	**% Chng.**	**Vol.**	**#Trades**
BBK	Bank of Bahrain and Kuwait	0.398	0.002	0.51	1,778,283	12
AUB	Ahli United Bank	0.800	-0.010	-1.24	1,544,974	9
KHCB	Khaleeji Commercial Bank	0.117	0.002	1.74	277,244	10
NASS	Nass Corpration BSC	0.118	0.000	0.00	265,000	12
BARKA	Al Baraka Banking Group	0.445	-0.005	-1.11	195,348	7

5.3 News and Announcements

News and Announcements provides you with up-to-date market and financial information so that you can read up on the latest news and company announcements.
You can configure the News and Announcements modules in order to view information based on the companies and stocks you need to follow.

To configure the news module and view news items:

1. On the Market menu select the News module.
2. On the title bar of the News window, click the Settings icon. The Settings window opens.
3. Select the required Exchanges, Provider and Language.
4. Select the column names that you want to view in the news module.
5. Click Save.

To configure the announcements module and view announcements:

1. On the Market menu select the Announcements module.
2. On the title bar of the Announcements window, click the Settings icon. The Settings window opens.

1. In the Announcements Settings window, select the required Exchanges.
2. Select the column names that you want to view on the announcements module.
3. Click Save.

Date	Exchg.	Symbol	Title
2017/03/21 13:28:00	BSE	BATELCO	Bahrain Telecommunications Company B.S.C. (BATELCO) Annual General Meeting (AGM)
2017/03/21 13:18:00	BSE	POLTRY	Delmon Poultry Company B.S.C. (POLTRY) Annual General Meeting (AGM) Results
2017/03/21 13:14:00	BSE	TRAFCO	Trafco Group B.S.C. (TRAFCO) Board of Directors (BOD) Meeting
2017/03/21 13:08:00	BSE	BNH	Bahrain National Holding Company B.S.C. (BNH) Annual General Meeting (AGM) Results
2017/03/21 12:37:00	BSE	ALBH	Aluminium Bahrain B.S.C. (ALBH) Annual General Meeting (AGM) Results
2017/03/20 08:15:00	BSE	ARIG	Arab Insurance Group B.S.C. (ARIG) Annual General Meeting (AGM) Results
2017/03/20 08:00:00	BSE	ARIG	Distribution of Dividend for the Year 2016
2017/03/20 15:35:00	BSE	BARKA	Annual General Meeting of Al Baraka Banking Group Approves Cash Dividend Payouts and Bonus Shares to Shareholders of US$ 68.9 million
2017/03/20 15:30:00	BSE	--	Listed Companies AGM & EGM Meetings For the Year Ended 31/12/2016
2017/03/20 15:12:00	BSE	BARKA	Al Baraka Banking Group B.S.C. (BARKA) Annual General Meeting (AGM) & Extraordinary General Meeting (EGM) Results
2017/03/20 14:35:00	BSE	--	Listed Companies BOD Meetings to approve the Financial Results for the Period Ended 31/03/2017
2017/03/20 12:00:00	BSE	GFH	GFH: Updated Board of Directors List
2017/03/20 13:38:00	BSE	BMUSC	Conversion of Mandatory Convertible Bonds
2017/03/20 09:44:00	BSE	NBB	National Bank of Bahrain B.S.C. (NBB) Board of Directors (BOD) Meeting
2017/03/20 09:40:00	BSE	ALBH	List of Board Director Nominees
2017/03/20 09:32:00	BSE	BASREC	Bahrain Ship Repairing and Engineering Company B.S.C. Board of Directors (BOD) meeting

6 User Guide

'sicolive' provides you with direct market access to your choice of selected Bourses through your desktop computer, laptop and mobile devices. Now you can engage in direct trading and manage your account with greater convenience, ease and flexibility.

6.1 Who can subscribe?

Any client who holds an account with SICO.

6.2 How to Subscribe/Register?

Clients who already have an account with SICO can contact Client Relations through mail or phone, requesting a User ID and Password. For new clients, a new trading agreement must be signed in order to have a client ID with SICO. Simply send us an email on clients@sicobahrain.com or call us on +973 17515700 to provide a general idea about 'sicolive'.

6.3 How will I get my user ID?

The User ID will be generated from the SICO Client Relations department, and will be sent to you by email.

6.4 How will I receive my Password?

Once you subscribe for the service, the Client Relations department will send you an email with the user name, while the password will be sent to you by courier. Clients have the choice to change their passwords after logging in to 'sicolive'. Remember that a password should be complex and strictly confidential.

6.5 User ID and Password security

Since it has been a huge concern by our clients, every client has a unique User ID to himself. Once the User ID and password are entered, the site itself will take you to an OTP (One Time Password). Clients will receive a 4-digit password to enter every time they want to login through their registered mobile number with SICO.

7 "Do's and Don'ts"

Do's

- Make sure that you change your password frequently.
- Make sure that you are logging in from a safe internet connection and not from a public place.
- Make sure that you logout once you finish trading.
- Always refer back to the Client Relations department in case of any fishy popups or in doubt.
- Make sure that you always provide SICO with your most updated information (such as cell number, email, addressand ID's, etc.)
- 'sicolive' has two trading options: delayed and real time feed. In case you have chosen delayed feed, make sure that you are aware of the time delay.
- Always check your internet connectivity before logging in to avoid any disconnection or lag.
- Make sure that you contact the Client Relations department to provide you with all the original forms (cash transfer, amendment form, depositing shares and online agreement, etc.)

Don'ts

- Don't share your username/password with anyone.
- Don't allow others to access your trading platform.
- Don't leave your PC or Laptop open while the trading platform is open.
- Don't use the trading platform if there is no anti-virus on your device.

For more enquiries, kindly contacts us on:
Tel: +973 17515700
Email: clients@sicobahrain.com
Web: www.sicobahrain.com

Disclaimer

As a user of the 'sicolive' online brokerage platform ("sicolive") you understand and acknowledge that there is a very high degree of risk involved in trading securities, such investments are only suitable for investors who are fully aware of and understand the risks involved, and any transactions initiated by you on 'sicolive' may result in losses to all or part of your capital. Securities and Investment Company BSC (c) and its affiliates, officers and directors (collectively, "SICO") assume no responsibility for liability for your trading and investment results.

'sicolive' and the content presented therein is to be used for general informational purposes only. 'sicolive' and its content is not intended as securities brokerage, investment, tax, accounting or legal advice, and in addition nothing on 'sicolive' constitutes an offer or solicitation of an offer to sell or buy, or as an endorsement, recommendation or sponsorship of any company, security or fund. SICO does not assess, verify or guarantee the adequacy, accuracy or completeness of any information, including market pricing, and SICO is not responsible for ascertaining the suitability or potential profitability of any particular investment, or the potential value of any investment or informational source. You are responsible for conducting your own investment research and decisions, and should seek the advice of a qualified professional before making any investment, and investigate and fully understand any and all risks before investing. SICO does not warrant the solvency, financial condition, or investment advisability of any of the securities that can be traded on 'sicolive' or any linked site.
SICO owns the copyright to all screens and web pages of 'sicolive', unless the contrary is expressly stated. Certain names, products, services and branding appearing on 'sicolive' and content therein may be a trademark or registered trademarks of their respective owners, and such owners retain all legal rights thereto. The use of trademarks or service marks by another party is not a representation that such other party is affiliated with, sponsors, is sponsored by, endorses, or is endorsed by, 'sicolive' or SICO. Statements on 'sicolive' are made as of the date stated, and such statements and all services described on 'sicolive' are subject to change without notice.

Your use of 'sicolive'is provided on an "as is" and "as available" basis, and you acknowledge that there are two types of price feeds on 'sicolive': (a) real price feed; and (b) delayed price feed. In relation to your use or reliance on either price feed, SICO shall not be liable or responsible in any way for any damages, liability or loss of any kind. To the full extent permitted under applicable law, SICO expressly disclaims all warranties of any kind with respect to 'sicolive' and any products or services available on or through the website, whether express or implied, including, but not limited to, the implied warranties of merchantability, fitness for a particular purpose and non-infringement.
SICO makes no warranty that (1) 'sicolive' or any products, services, content, information or other material obtained through the website will meet your requirements or expectations; (2) the content, data and materials presented or displayed on the website are correct, accurate or reliable; (3) the functions and contents contained in or on the website will be without errors; (4) the website will be free of viruses; (5) that the security measures taken by SICO to protect users will withstand attempts to evade security mechanisms or that there will be no cracks, disablements or other circumvention of such security measures; or (6) that any website defects will be corrected, even if SICO is aware of them. SICO shall have no liability for any viruses, damage to your computer, loss of data, financial loss, or any other

damages arising from your use of ‘sicolive’.
To the fullest extent permitted by applicable law, in no event will SICO, its affiliates or their respective officers, directors, managers, employees or agents be liable to you or any third party for any damages, including, without limitation, direct, indirect, incidental, special, consequential or punitive damages, whether under contract, tort or any other theory of liability, arising in connection with (1) the use of ‘sicolive’; (2) any failure, error, omission, interruption, defect, delay, computer virus or loss of data; (3) any loss of use related to ‘sicolive’ or a linked site; (4) any data or content on ‘sicolive’ or a linked site, including without limitation any damages caused by or resulting from reliance by you on any information or content obtained from SICO; or (5) any loss relating to your investments and investment results.

ANY USE OF ‘sicolive’ AND THE SERVICES AVAILABLE THEREIN SHALL BE SUBJECT AT ALL TIMES AND IN ALL WAYS TO THE TERMS AND CONDITIONS SET FORTH IN THE ONLINE TRADING APPLICATION FORM, AND ALL OTHER AGREEMENTS AND DOCUMENTS ENTERED INTO BETWEEN YOU AND SICO, AS THEY MAY BE AMENDED OR SUPPLEMENTED FROM TIME TO TIME. IF YOU HAVE NOT COMPLETED A VALID APPLICATION FORM OR THE OTHER APPLICABLE MATERIALS, THEN YOU ARE NOT AUTHORISED TO ACCESS ‘sicolive’ OR UTILISE ANY SERVICES AVAILABLE THEREIN.