

Mubasher Trade App — FAQs (EN)

0) Quick Answers

- **eKYC account opening is available for Egyptians only** with a valid National ID + an **Egyptian mobile number** to receive OTP.
- **Minors can open an account from age 15** (with an ID). **Max portfolio: EGP 40,000.**
- **No minimum** to open an account or start investing.
- Deposits: Bank transfer / bank deposit / InstaPay / e-wallets / Apple Pay / Debit Card.
- Withdrawals: Bank transfer or e-wallets (as available in the app).
- Prices are **real-time for active accounts.**
- Active account = **at least 1 trade per month** + funds or holdings.
- Complaints: In-app → 16699 → cs@mubasher.net (branches available).

1) Account Registration

1.1 How do I open an account through the app?

Steps:

- Open the app and select **Open Account**
- Fill in your details and upload the required documents
- Complete the eKYC verification steps
- You'll receive a notification with your application status

1.2 Who can open an account via eKYC?

eKYC account opening is available for **Egyptian nationals only**, and requires:

- A **valid Egyptian National ID**
- An **Egyptian mobile number** to receive OTP

1.3 Can I open an account while I'm outside Egypt?

Yes, as long as you have a **valid Egyptian National ID** and an **Egyptian mobile number** to receive OTP.

1.4 Can a minor open an account?

Yes. Minors can open an account from **age 15** (with an ID).
Maximum portfolio value: EGP 40,000.

1.5 Can I update my personal information?

You can update available details from the **Profile** section. Some changes may require verification steps.

2) Login & Password

2.1 I forgot my password. What should I do?

Steps:

- On the login screen, tap **Forget Password**
- Enter your **account number** and **email**
- You will receive an **OTP via email**
- Enter the OTP and set a new password

2.2 Can I use the app on multiple devices?

Yes. For security, you may be logged out of one device when logging in from another.

3) Active Account & Real-Time Prices

3.1 What is an “active account”?

An active account is an account that:

- Executes **at least one trade per month** (buy or sell), and
- Has **available funds or holdings.**

3.2 Are prices real-time?

Yes — prices are **real-time for active accounts.**

4) Deposits & Withdrawals

4.1 What deposit methods are available?

You can deposit using:

Bank transfer / Bank deposit / InstaPay / E-wallets / Apple Pay / Debit Card.

Learn more: See the **Deposits & Withdrawals** page in the app.

4.2 How can I withdraw funds?

Withdrawals are available via **bank transfer** or **e-wallets** (as available in the app).

Learn more: See the **Deposits & Withdrawals** page in the app.

4.3 How long does a deposit/withdrawal take?

Timing depends on the selected method. The app shows the expected processing time in the **Deposits & Withdrawals** page.

4.4 Are there fees for deposits or withdrawals?

Mubasher does not charge fees for deposits or withdrawals.

Any charges are applied by the **sending/receiving bank or wallet provider**.

Details are shown in the **Deposits & Withdrawals** page.

4.5 Can I transfer between Stocks and Funds accounts?

Yes — you can transfer **instantly** from the **Internal Transfers** page.

5) Trading & Orders

5.1 How do I place a buy or sell order?

Select a stock → tap **Buy** or **Sell** → choose order type → enter quantity & price → **Confirm**.

5.2 What order types are available?

- Buy / Sell
- **Market** and **Limit** orders
- Exchange conditional orders (e.g., **AOL / Fill and Kill / Minimum Fill**)
- Smart/algorithmic orders including **Stop Loss / Take Profit / OCO** and more

5.3 Can I cancel or modify an order?

Yes — as long as the order is **not executed** yet, via the **Orders** page.

5.4 What does T+2 / T+1 / T+0 mean?

These are **settlement timeframes** that define when cash/holdings become available after execution, based on market rules.

6) Portfolio & Statements

6.1 How can I view my portfolio?

Go to **Portfolio** to view your holdings, average cost, unrealized P/L, and market value.

6.2 Can I view my transaction history?

Yes — via **History/Transactions** in the app.

6.3 Can I download account statements?

Currently, statements are **viewable in the app**, and a statement is also **emailed monthly**.

7) Alerts

7.1 Do you support price alerts?

Yes — you can set **Price Alerts** from the dedicated **Alerts** section in the app.

8) Investment Funds

8.1 Are there fees to subscribe/redeem funds through Mubasher?

Mubasher **does not charge trading commission** on fund subscription or redemption for funds available through the app.

8.2 How do I subscribe/redeem a fund?

Go to **Funds** → select a fund → **Subscribe/Redeem** → confirm.

Processing days and cut-off times are shown on **each fund's page**.

9) Fees & Charges

Global principle: the app should show **cost breakdown before confirming an order**, and provide a dedicated **Market Costs** page.

9.1 “Zero Brokerage” plan (Online)

- **Brokerage commission:** 0% up to **EGP 250,000** monthly traded value

- **Above EGP 250,000:** brokerage becomes **0.1%** with **minimum EGP 2 per order**
- **EGP 2 minimum rule applies to every order** (regardless of order value)

9.2 Per-order and market-related charges

- **Administrative fee: EGP 3 per order**
- **Central depository/custody charge: 0.5%**
- **Regulatory/market fees (EGX / MCDR / FRA / Risk insurance):** fixed by regulators and applied per official rules (with min/max thresholds)

Learn more: See the **Market Costs** page in the app (detailed rates and thresholds).

9.3 Account Manager / Margin

- **Brokerage commission: 0.2%**
- Other charges (admin/custody/regulatory) remain applicable as shown in **Fees & Charges.**

9.4 Are there inactivity/maintenance fees?

No — there are no inactivity or maintenance fees.

10) Security & Privacy

10.1 Is the app secure?

Yes — the app supports security features such as:

- **Face ID / Fingerprint**
- **2FA**
- Additional security controls in the app

10.2 How is my personal data used?

Your data is used for account management, regulatory compliance, and improving services, while maintaining confidentiality and sharing only as required by law/regulators.

11) Support & Complaints

11.1 How can I contact you?

- Hotline: **16699**
- Email: **cs@mubasher.net**
- In-app: **Requests- Complaints**
- You can also visit any Mubasher branch (18 branches) or the head office.

11.2 Business hours

Daily from **9:00 AM to 4:00 PM**.

11.3 How do I submit a complaint?

Submit a complaint from inside the app via **Requests/Complaints**, or contact us via **16699** or **cs@mubasher.net**.

Footer (Standard)

This FAQ is updated periodically. Please check the app for the latest information.