

TERMS OF USE

1. KTZ Ruby Hill Securities Co., Ltd. (KTZRH) is not liable for damages caused by any performance, failure of performance, error, omission, interruption, deletion, defect, delay in transmission or operations, computer virus, communications line failure, and unauthorized access to personal accounts. KTZRH is not responsible for any technical failure or malfunctioning of the hardware and software or delays of any kind. We are also not responsible for non-receipt of registration details or e-mails. Users shall bear all responsibility for keeping passwords secure. KTZRH is not responsible for the loss or misuse of passwords. Moreover, KTZRH shall not be liable for any loss or liability resulting, directly or indirectly, from weather, strikes, fire, riots, armed conflicts, acts of war, or other such causes. However, KTZRH shall hold responsibility for the damage caused by any operational mistake by KTZRH, malfunction of communications equipment or network of KTZRH, fails in taking measures for system or information security which should be done by KTZRH.
2. The customer is strongly advised to make things on his/her devices such as installing anti-virus/malware software, keeping your anti-virus software up to date, running regularly scheduled scans, protecting your devices by software/hardware firewall, keeping your operating system update, securing your network, thinking before you click unknown links, keeping your personal information safe, avoiding using public/unsecured Wi-Fi and changing password regularly, etc.
3. Orders are to be executed by confirming the PIN code; therefore, the customer must be aware of, and comply with, the following rules:
 - a. The customer understands and agrees to take responsibility for maintaining the confidentiality of the user ID, password and PIN code and agrees not to provide them to any other person;
 - b. The customer specifically agrees to take responsibility for any actions undertaken through the website and/or applications by said customer or others who obtain access through the use of the customer's user ID and password;
 - c. KTZRH recommends that the customer change login credentials periodically and they should not be easily predicted.
4. "Order acceptance" refers to the validity period of the order procedure with regard to order acceptance and cancellation, cases where cancellation requests cannot be accepted, and the time when failure of execution is confirmed.
5. The time periods for sending order(s) through online trading are as follows, or as determined by the Yangon Stock Exchange or KTZRH.
 - a. Placing order time is from 8:45 a.m. to 1:00 p.m.;
 - b. Pending order time is from 8:45 a.m. to 9:30 a.m.
The Customer can place order(s) starting from 8:45 a.m. but such order(s) will reach the Yangon Stock Exchange at market open time, 9:30 a.m. and status of order(s) will be changed from "PO" (Pending Order) to "O" (Open Order);
 - c. Invalid order time is outside Placing order time, i.e., from 1:00 p.m. to 8:45 a.m. of next business day;
 - d. The unexecuted order(s) shall be automatically canceled after trading hour or at time specified by the Yangon Stock Exchange or KTZRH.
6. The customer will be fully aware of the rules and regulations, conditions and procedures concerning securities trading imposed by the Yangon Stock Exchange, the Securities and Exchange Commission of Myanmar and KTZRH. KTZRH reserves the right to suspend or stop online securities trading due to misuse of a user ID, password or PIN code, or in the event that the customer violates any rules and regulations as mentioned above.
7. Trading in financial products always involves risk: "Equity investment is risky, and the customer should study the information carefully before making a decision to invest".
8. The online trading system is designed for customers to place orders by themselves. Accordingly, the customer will be responsible for any losses or damages incurred from placing erroneous orders.
9. The customer is not allowed to place orders unless there are sufficient funds or securities to be sold in the customer's account. In the event of insufficient funds or securities, the system will suspend such order placement.
10. In order to prevent insider trading and/or unfair trading, KTZRH reserves the right to suspend any order placement of a customer if KTZRH finds that said customer is an insider of a listed company or the customer attempts to engage in suspicious or unfair trading.