



**Saskatchewan  
Securities  
Commission**

## **Tips for On-line Investors**

When you invest online, be sure to:

1. Before you open your account, find out about the alternatives for buying and selling securities. Also find out how to obtain account information if you cannot access the firm's web site.
2. Understand that you are probably not linked directly to the market, and that the click of your mouse does not instantly execute a trade.
3. Ask for information from the firm to substantiate any advertised claims about the ease and speed of online trading.
4. Ask for information about problems that have occurred with the firm's web site, including significant outages, delays and other interruptions to securities trading and account access. Find out how to proceed if this happens.
5. Before you start trading, find out about entering and canceling orders (market, limit and stop loss). Also find out about margin accounts (borrowing to buy stocks) and the risks that are involved.
6. Determine whether you are receiving delayed or real-time stock quotes and when your account information was last updated.
7. Review the firm's privacy and web site security policies. Find out whether your name may be used for mailing lists or other promotional activities by the firm or any other party.
8. Get clear information about commissions and fees. Find out if there are conditions that apply to any advertised commission.
9. Find out how to contact a customer service representative. Let them know if you have concerns. You should expect prompt attention and fair consideration of your problems.