

# Welcome to the E-Learning Portal for Investors

This e-learning portal on Specified Investment Products (SIPs) is jointly developed by The Association of Banks in Singapore (ABS) and Securities Association of Singapore (SAS). The objective of this portal is to help investors make informed investment decisions through the understanding of the SIPs' features, risk and suitability before deciding to invest in them. The portal is available to all investors in Singapore at no charge.

## Course Modules

Five modules of the SIPs are offered on the e-learning portal as follows:

1. Contracts For Difference;
2. Foreign Exchange Margin Trading;
3. Structured Deposits and Dual Currency Investments;
4. Structured Products;
5. Unit Trusts and Investment-linked Insurance Policies.

## Login

LOG IN

[New User?](#) [Forgot Password?](#) [Get New OTP](#)

## Quick Links

## STEP 1: Creating a new user

### Registration

Fields marked with (\*) are mandatory

Email Address \*

Confirm Email Address \*

*(Please use a unique valid email address. This email will be used as your login name and to send the OTP plus certificate copy upon completion of the Course.)  
(Note: only one registration is permitted per email address.)*

Type \*

NRIC/FIN/Passport No. \*

*4 characters only (letters or numbers)*

*(For example NRIC/FIN S1234567A enter 567A or Passport PA987654321 enter 4321)*

First Name \*

Last Name/Surname \*

Recommended By :

Name of the Bank / FI

Secret Question \*

Answer \*

Verification Code \*

46 L A L D

Registered Successfully..! Check your mail for OTP to login first time.

OK

## STEP 2: Resetting your password

### Enter your OTP

Fields marked with (\*) are mandatory

If you encounter any issues with OTP, please contact us, [enquiries@abs.org.sg](mailto:enquiries@abs.org.sg)

Enter your OTP \*

SUBMIT

CANCEL

### Change password

Fields marked with (\*) are mandatory

OTP \*

*(Please key in the OTP that was provided in the welcome email.)*

New password \*

*(Minimum 6 and maximum 10 characters, only numbers and alphabets are accepted.)*

Confirm password \*

SUBMIT

CANCEL

Password changed Successfully..! Please re-login with your credentials.

OK

### Login



LOG IN

[New User?](#) [Forgot Password?](#) [Get New OTP](#)

### Course Catalogue

#### Contracts for Difference (CFDs)

Contracts for Difference (commonly known as “CFDs”) are derivative products and the trading of the CFDs involves two parties - the buyer and the seller. The buyer or seller, each with a view of the market, takes a position on asset price movements without owning the underlying asset.

Attempts : 0 / Unlimited

Status - Not Started

LAUNCH COURSE



- What are “Contracts for Difference”?
- How CFDs Work
- CFD Business Models
- Cross-Market and Multi-Asset
- Opportunities
- Key Terms to be Familiar with
- When Trading CFDs
- Corporate Actions
- Leverage and Margin
- Margin Rates
- How Margin Works
- Benefits of Trading CFDs
- Risks of Trading CFDs
- Fees and Charges Incurred Whe
- Good CFD Trading Practices
- Concluding Remarks

Slide 2 of 50



Slide 8 of 50

### Try Answering this Question

Overnight finance costs are charged to the client to \_\_\_\_\_.

- a. Hold a position
- b. Open a position
- c. Close a position

#### Correct Answer

Customers incur a financing cost (or in some cases derive a benefit) for their long (or short) CFD positions. As the CFD requires a margin payment which is only a fraction of the total capital outlay, customers are essentially borrowing to enjoy the exposure of going long (or short) in the underlying assets.

The finance cost that customer pays reflects the cost of borrowing and holding the position overnight.

Finance cost is charged for the number of days the position is kept open and is not charged if the position is closed within the same day.

BACK <

NEXT >

Are you ready to take the quiz now?

The quiz is to confirm your understanding of **Contracts for Difference (CFDs)**.

If you pass the quiz, you will be issued with a certificate that you can show your financial advisor that you have passed this module.

**Quiz Instructions**

NOTE once you start the Quiz you are unable to go back to the course content. To review course content you will have to retake the course.

- 1) You are required to answer 15 questions in the quiz.
- 2) You must select an answer before proceeding to the next question.
- 3) Once an answer is submitted you are unable to go back to change your answer.
- 4) There are two possible question types.

**Multiple Choice**

Click on the radio button to indicate your choice.  
Only one answer is to be selected for such a question.

**True or False**

Click on the radio button to indicate your choice.

- 5) If you use a wheel button mouse, take care not to accidentally change your answers. Sometimes scrolling the wheel may rotate through the answers in the selection list instead of scrolling down the page.
- 6) You will be shown your results, including the scores at the end of the quiz. If you passed the quiz, you may wish to print the certificate for your record. Alternatively you can request a copy to be emailed to you.

**Accept & Start Quiz**



Question 1 of 15

Which of the following are true about CFD?

- i. CFD have higher leverage thus less trading power
- ii. CFD can only long and not short
- iii. CFD trading is available for equities, indices, FX and commodities products

- i and iii only
- i and ii only
- iii only
- All of the above

Once an answer has been submitted, you will not be able to change your selection.



Thank you for taking time to complete this quiz.  
We hope you have found the **Contracts for Difference (CFDs)** useful.

## Quiz Results

You have **passed** this Quiz.  
You have answered 13 questions correctly. Your score is **86.66%**

Please click the back button to return to the Course Catalogue to download your certificate.

Course Catalogue

Contracts for Difference (CFDs)

Contracts for Difference (commonly known as "CFDs") are derivative products and the trading of the CFDs involves two parties - the buyer and the seller. The buyer or seller, each with a view of the market, takes a position on asset price movements without owning the underlying asset.

Attempts : 1 / Unlimited

Status - **Pass**

Last attempted date - Dec 4 2023 12:31PM



*You have successfully completed the course. However, if you wish to access the course again, Please click on the "Launch Course". Please note that if you retake the quiz at the end, only your most recent result is stored.*

Please download the certificate  
and email to us:  
[sales.singapore@cmcmarkets.com](mailto:sales.singapore@cmcmarkets.com)

