

Just 10 years ago buying an Apple share from Malaysia required one to open an account with some kind of offshore broker, transfer the money via long wires that took several days, and have hope that the customer support email is answerable. Well, much of that whole complicated process has basically been flattened out.



Many of this has been achieved silently through fractional shares which removed the need to fork up a couple of hundreds of dollars before being able to invest in shares of such giants like Tesla or Amazon. Some platforms allow someone to only invest RM50 to own a pieced share (or parts) of the entire pie. To an individual new to the market, that will make a world of difference when one is deciding to give it a shot or just continues reading forum posts in that regard for an additional 6 months. Currency conversion used to take up even more portion of the potential gains than many know. With your ringgits converted to USD, purchase of shares and subsequent conversions to bring the Ringgit gains home, each part takes its small piece of percentage which amounts to quite a figure through months of transactions over the year. New platforms often have a more transparent system for this, and some also allow you to hold USD funds such that currency conversion is no longer involved on every trade, whether in buying or selling. What is not generally answered or solved yet is time difference. The market open at around 9:30PM Malaysia time, closing at around early morning in Malaysia. Serious traders have a two-way ticket to either get crazy sleepless nights or setting constant alert then rushing back only to see the results in the next day (or I do know a few actually work flipfopped their sleep cycle during the earnings' seasons - sounds terrible I can imagine, but it sounds worthy). Always raised in many Malaysian trading group forums, the questions pertaining to taxes have an inevitable answer of-it depends. Whether an individual needs to deal with these are all context and not the sort to guess the details, and this always ends at the door of consulting a tax agent that actually practices at this. Malaysian Capital Gains Taxes, most generally and individually, will be exempted from most scenarios when you are trading stocks, however the rules will eventually diverge based on how one trades and through which account. What drives this paradigm shift is increased accessibility. Increasingly more Malaysian individuals want a piece of what they use on a daily basis in the device, in their media player, or the company cloud service they are already employing. In the earlier [important source](#) days, trading stocks in US markets sounds solely attributed to professionals with serious connections and money. Now it's somewhere close to tapping on an application on Foodpanda which determines which crowd finally are.