

The New York market opens at 9:30 p.m. Malaysian time for most of the year, and an hour later once US daylight saving ends, so right about now. That detail sounds trivial until you're the person at 11 p.m. on a Tuesday, refreshing a chart with a cold teh tarik and a work meeting at nine. Nobody warns you about the sleep part.



Still, the appeal is easy to understand. Apple, Nvidia, Microsoft, the companies whose products are probably sitting on your desk right now, all trade there. Owning a slice feels more real than reading about them. First, pick where you buy. A Malaysian-licensed platform or a well-known international broker that accepts [Trade American shares globally](#) Malaysian clients are the two realistic routes. Check whether the broker is regulated somewhere that matters, and whether your money sits in a segregated account. Boring questions, I know. Ask them anyway. Then comes the currency bit, which trips up almost everyone. You're buying in US dollars, so your ringgit gets converted on the way in and again on the way out. If the rate is poor, that's a hidden fee, and it's often bigger than the commission you were so proud of avoiding. A stock can rise 6% while the ringgit strengthens and quietly shaves some of that gain off. Annoying, but it's just how it works. Fractional shares changed the game for small accounts. A single Amazon or Berkshire Class A share used to be out of reach for most beginners, yet today you can start with the price of a decent lunch. Start there. You don't need RM10,000 to learn how an order book behaves. Taxes deserve one honest paragraph. Malaysia doesn't generally tax capital gains on shares for individuals, but US dividends usually arrive with a withholding tax taken at source, and for non-US residents the rate is commonly 30% unless a treaty or a form lowers it. Look at the dividend yield after that cut, not before. Rules shift, so confirm the current ones with your broker or an accountant. Hours matter in another way too. Pre-market and after-hours sessions exist, but prices swing wildly with thin volume. Stick to regular hours until you know why. My own habit, for what it's worth: I buy index funds on a schedule and only play with individual stocks using money I could burn without crying. Watching a favourite company drop 8% on earnings night teaches you things no article can. Keep a small notebook of why you bought each position. When it goes wrong, and sometimes it will, you'll at least know whether it was the thinking or just bad luck.