

The proper accomplishment of this questionnaire will help the Trust Group know its clients better and thus be able to recommend the products and/or services that will best suit the client's financial objectives, risk tolerance, preferences, and experience. We shall be happy to assist you in going through the questions below. Please remember that there are no right or wrong answers. Simply indicate what is most applicable to you under the circumstances cited.

DESIRED ARRANGEMENT

Which product do you want to invest in?

☐ Investment Management Account (IMA)

☐ Personal Living Trust (PLT)

☐ Unit Investment Trust Fund (UITF)

☐ Money Market Fund

☐ GS Fund

☐ Dollar Fund

☐ Balanced Fund

☐ Equity Fund

☐ Others:

CLIENT INFORMATION

DATE ACCOMPLISHED

Name of Client:

☐ Personal

☐ Individual

☐ Joint (Primary)

☐ Joint (Secondary)

☐ Institution/Corporation

Annual Household Income (for individual/joint)

Source of Funds (for individual/joint)

☐ Less than PHP 5M

☐ PHP 5M to 10M

☐ Over PHP 10M

☐ Salary

☐ Business

☐ Pension

☐ Interest/Commission

☐ Others

**Note:** For the design of the appropriate Investment Policy Statement (IPS) that will govern the Trust Group's management of joint accounts to be booked with the Trust Group, the primary and secondary Trustor(s)/Investor(s) agree that the resultant risk profile of the primary Trustor/Investor shall be used as the basis for the design of the said IPS by the Trustee/Investment Manager.

INVESTMENT AMOUNT

Amount you are willing to invest: PHP USD

The above amount represents what percentage (%) of your total liquid assets? ☐ Less than 25%☐ 25% to 50%☐ 51% to 75%☐ Over 75%

INVESTMENT OBJECTIVES

RISK TOLERANCE

What is your primary goal in making this investment? (please check one goal only)

☐ Preservation of Capital

☐ Regular Income Stream / Source

☐ Capital Appreciation or Profit

☐ Estate / Wealth Planning

☐ Others (please specify)

Which statement best describes your attitude towards the level of risk you are willing to take for the duration of your investment?

☐ I want to ensure the preservation of capital at all times. I prefer investment products with minimal risk and short investment horizon; Best suited for deposit products only.

☐ I want a portfolio which may provide potential returns on investment that are higher than the regular traditional deposit products and I am aware that higher returns are accompanied by higher levels of risk. I am willing to expose the funds to a certain level of risk in consideration for higher returns.

☐ I want a portfolio which may provide appreciation of capital over time and I am willing to accept higher risk in return for potential higher long-term results notwithstanding the possible volatility of returns and/or possible loss of investment.

INVESTMENT EXPERIENCE

When it comes to investing, you would describe yourself as: ☐ Inexperienced☐ Slightly Experienced☐ Somewhat Experienced☐ Very Experienced

I am currently invested or have previously invested in the following instruments:

☐ Bank Deposit Products Government Securities☐ Corporate Bonds/Commercial Papers☐ Stocks/Equities

☐ Money Market Fund/UITF☐ Bond Fund/UITF☐ Balanced Fund/UITF☐ Equity Fund/UITF

☐ Foreign Currency☐ Hedge Funds☐ Derivatives/Structured Notes

INVESTMENT TIME FRAME AND LIQUIDITY REQUIREMENT

For how long are you willing to allow your funds to stay invested? ☐ Short-Term (Less than 1 year)☐ Medium-Term (1 to 5 years)☐ Long-Term (Over 5 years)

When deciding on your investment time frame, please indicate how important liquidity is to you.

☐ Slightly Important

I have substantial excess funds that can be used for investments. My cash flow position is not expected to be tight in the near- to medium-term. My investment appetite can vary from conservative fixed-income products to the riskier, albeit more profitable, equity products; I have flexibility in handling losses in investments.

☐ Moderately Important

I maintain modest savings which may be used for investment purposes although I would likely utilize these investments in case of substantial unforeseen expenses in the future. The ideal investments for me would be the more conservative, stable fixed-income products with shorter investment horizons with a small number of equity investments for growth purposes.

☐ Very Important

My financial flexibility is very erratic and volatile with limited excess funds for investment purposes. Withdrawals are to be expected from me at any time to support sudden liquidity requirements. Investment of my funds should be restricted to short-term fixed-income products that would provide me with steady income stream or cash flow.

INVESTOR PROFILE (To be accomplished by the Trust Group.)

Based on our assessment of your response to the given questions, your Investor Profile is considered to be:

☐ **CONSERVATIVE**  
(0-45)

Primary goal is the preservation of principal; Not suitable to invest in UITFs; May invest in customized portfolios/funds invested up to 100% in deposits, money market instruments, government securities, and other highly liquid fixed-income investments with minimal risk.

☐ **MODERATE**  
(46-80)

Willing to expose self to an acceptable level of risk in consideration for returns that are higher than those generated by regular traditional deposit products; May invest in portfolios/funds (including UITFs such as Money Market Fund, GS Fund, Dollar Fund, Fixed-Income Fund) which are invested in deposits and other fixed-income securities with short to medium tenors.

☐ **AGGRESSIVE**  
(80+)

Willing to assume a higher level of risk in exchange for higher long-term results notwithstanding possible volatility of returns and/or possible loss of investment; May invest in customized portfolios/funds (including UITFs such as the Balanced Fund) in equities, structured notes, derivatives, mutual funds, and other securities with medium- to long-term tenors.

Based on the above results, we find your application for your desired product/arrangement to be:

☐ Acceptable

☐ Not Acceptable; Recommended product/arrangement is

Branch Name (If applicable)

Conducted By:

Marketing Personnel/Marketing Officer or  
UITF-Accredited Personnel (for UITF)  
Signature Over Printed Name / Date

ACKNOWLEDGEMENT

I/We acknowledge that the above answers are accurate and complete. I/We understand that the CSA form is used as a guide for the designated Marketing Personnel/Marketing Officer to present/recommend investment alternatives and does not provide guarantee against losses. I/We acknowledge that China Banking Corporation (CBC) – Trust Group has explained to me/us in detail and discussed with me/us (1) the results of the CSA, (2) the basis for product/investment recommendation, and (3) the terms and conditions of the recommended product/investment arrangement. I/We will formally notify the designated Marketing Personnel/Marketing Officer of changes in my/our personal and/or financial situation that would change my/our risk profile and investment objectives. In case of such changes, I/we undertake to notify CBC – Trust Group to update my/our CSA and my/our failure to do so shall be deemed a waiver of my/our right/s to a new CSA. I/We understand and agree with the explanation of the designated Marketing Personnel/Marketing Officer on the results of the CSA with regard to the investment arrangement/UITF suitable to meet my/our needs.

Client / Authorized Representative (For Institutional/Corporate Account/s)

Signature Over Printed Name / Date

\* Detailed client information may be located in the Customer Information File

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