

## Customer Risk Profile Questionnaire

Detail in this form will override any instructions you have previously advised to us

Instructions for completing this form

1. Use blue or black pen
2. Use BLOCK LETTERS
3. Use an "x" in boxes
4. If you make an error please do not use correction fluid - instead cross out the mistake and initial it

Issued by:  
National Australia Bank Limited  
UEN S81 FC 2979B  
12 Marina View #20-02  
Asia Square Tower 2, Singapore 018961

Issue number: 1

Version date: March 2015

Name

Private client manager

Date

### General information

#### Age

- ☐ Under 65 ☐ Between 65 and 80 ☐ Above 80

#### Highest Education Level

- ☐ Primary ☐ Secondary ☐ Tertiary or above

#### Employment Status

- ☐ Self-employed ☐ Employee ☐ Retired ☐ Full-time student ☐ Other

#### Cash need

- ☐ My investments support my daily cash needs  
☐ I have regular income to support my daily cash needs and do not rely on my investments to generate income

### Risk profiling questions

**1) What percentage of your net worth would you be prepared to allocate to investments?**

You should be aware that you may lose part or all of your capital and interest when investing in investment products.

- ☐ a) 0% to 5%  
☐ b) Between 5% and 40%  
☐ c) Greater than 40%

**2) Your personal investment objectives and financial goals are best described as serving to:**

- ☐ a) Protect and preserve my capital  
☐ b) Produce a regular and stable income stream  
☐ c) Deliver a combination of income and modest capital growth with low risk and potential volatility in investments  
☐ d) Deliver strong capital growth over the medium to longer term with high risk and volatility  
☐ e) Deliver high capital growth subject to higher risk taking & volatility over the longer term

**3) To help us assess the degree of investment risk you will take, please select the profile that best describes your willingness to accept losses on your portfolio. When considering investment risk and reward, it is likely that investors who achieve higher returns over time also experience higher fluctuations in the capital value of their portfolio as well as losses on investments.**

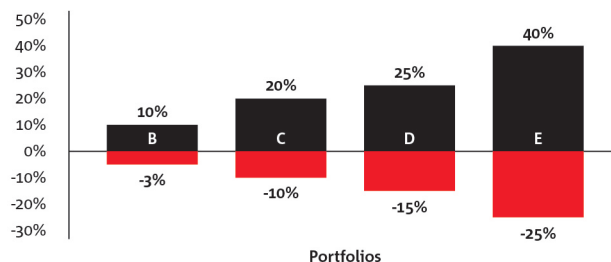
- ☐ a) I am prepared to accept between 0% to 5% capital losses only  
☐ b) I am prepared to accept up to 20% capital losses only  
☐ c) I am willing to accept greater than 30% capital losses for the prospect of higher returns

**4) What action would you take if the total value of your investment portfolio performed as in one of the following scenarios:**

- ☐ a) I will not accept any capital losses and will sell my investments immediately even if the fall in value is minimal  
☐ b) I will sell all my investments if there is a substantial or large fall in the value  
☐ c) I will sell part of my investments if the drop in value is large and wait for the balance to recover in value  
☐ d) I will not sell my investments, irrespective of the fall in value, as I will wait for the value to recover  
☐ e) I will not sell my investments, irrespective of the fall in value, and will consider buying more to take advantage of the cheaper entry prices

### Risk profiling questions (continued)

- 5) Please consider the 4 sample portfolios shown in the graph below, where the risk reward analysis is expressed as potential portfolio gain and corresponding possible losses over a short term investment horizon i.e 1 -1.5 years. Based on your own investment objectives, which portfolio outcome is most acceptable to you? You will see in this table that investments with higher risk have the potential to deliver higher investment returns but also have a higher probability of incurring substantial losses.



- ☐ a) None of the portfolios above because I will not accept any capital loss
- ☐ b) Portfolio B
- ☐ c) Portfolio C
- ☐ d) Portfolio D
- ☐ e) Portfolio E

(The above is for illustration purposes only and the actual investment losses may be greater than the ones presented in the illustration. Similarly the gains on investments are not guaranteed and may vary depending upon the return of the investments & market volatility)

### Customer declaration

This questionnaire is provided by National Australia Bank Limited Singapore Branch (the "Bank"). The results of this questionnaire are derived from information that you have provided to the Bank, and only serve as a reference for your consideration when making your own investment decisions. This questionnaire and the results are not an offer to sell or a solicitation for an offer to buy any financial products and services and they should not be considered as investment advice.

- ☐ I declare that the information which I provided in this questionnaire is true and accurate to the best of my knowledge. I undertake to inform the Bank in writing as soon as possible of any changes to this information. I acknowledge that the Bank takes no responsibility or liability for any acts or omissions resulting from the provision of incomplete or inaccurate information.
- ☐ I acknowledge receipt of a copy of the completed Customer Risk Profile Questionnaire.

Signature by the Client / Authorised signatory

Name of Client / Authorised signatory

Date

### Risk profile calculation - Banker to complete

#### NAB's customer risk profile categories

Risk profile type	Investor type	Investment expectations
C1	Conservative	No investment risk
C2	Low - Medium	Low investment risk
C3	Medium	Risk neutral
C4	Medium - High	High investment risk
C5	High	Very High investment risk

#### Risk profile questionnaire scoring

Q1	Q2	Q3	Q4	Q5	Total

The investor risk profile type is:

### Banker declaration

I have calculated the Risk Profile score based on NAB's internal Customer Risk Rating Scoring Sheet and have provided a copy of the signed Risk Profile Questionnaire to the customer:

NAB Bank representative's signature

NAB Bank representative's name

Date

## Knowledge and Experience Check

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### Knowledge and experience check

For us to understand your knowledge & experience on various investments & savings products, please complete the table below. Please put a "x" to highlight your experience (Qualifications, Investment experience or Work experience) against the respective Asset Class/Investment Product. The definitions of Qualifications, Investment experience & Work experience are provided below for your reference.

Asset Class/Investment Product	Qualifications	Investment experience	Work experience
Savings / Term deposits	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Life / General insurance protection	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Direct equity / Stocks	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Capital protected structured deposits (Bull and Bear deposits)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Non-capital protected structured deposits (Dual currency investments)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Investment grade bonds	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Non-investment grade bonds	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Leveraged investment products / investment financing	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Structured products (equity linked notes)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

**Qualifications:** You hold a diploma or higher qualification in accountancy, actuarial science, business, business administration, capital markets, commerce, economics, finance, financial engineering, financial planning, computation finance and insurance.

**Investment experience:** you have transacted in that particular Asset Class/Investment Product at least 6 times in the last 3 years.

**Working experience:** You have spent at least 3 consecutive years in the past 10 years, working in development, structuring, management, sales, trading, research or analysis of the relevant Asset Class/Investment Product.

### Customer declaration

- ☐ I declare that the information provided in this questionnaire is true and accurate to the best of my knowledge. I undertake to inform the Bank in writing as soon as possible of any changes to this information. I acknowledge that the Bank takes no responsibility or liability for any acts or omissions resulting from the provision of incomplete or inaccurate information.

Signature by the Client / Authorised signatory

Name of Client / Authorised signatory

Date