

Client Investment Profile

Introduction

Why do we require this Questionnaire?

Understanding your investment objectives, investment risk appetite, and investment knowledge and experience is critical to ensuring that we recommend or solicit suitable investment products to you. The information collected will help us determine the investment profile for your relationship with us.

Upon completion of this Questionnaire, you will be asked to confirm your Client Investment Profile ("CIP") rating which will range from 1-6. The confirmed CIP rating will be used to guide our investment recommendations for you.

In addition to the questions in this document, Standard Chartered Bank Limited ("SCBHK" or "Standard Chartered") may rely on information that you have provided previously to us. By completing this form, you are confirming information previously provided to the Bank remains complete and accurate.

We may periodically request you to reconfirm or update your CIP. Should there be changes that may affect your investment objectives, investment risk appetite or financial situation, please let us know so that we may assist you with a reassessment of your CIP.

Please note that our ability to perform a suitability assessment will be dependent on the information you provide us, both here in this Questionnaire as well as through other channels. Any inaccurate or incomplete information is likely to affect the suitability of any investment recommendation that we provide and result in your investing in a product or undertaking transactions that may not be suitable for you.

Who should complete this Questionnaire?

For an individual account holder, this Questionnaire should be completed by that account holder.

For a joint account, each joint account holder who wishes to make investment decisions and deal with SCBHK for that joint account should independently complete a Questionnaire. In line with the account operating mandate, any of the account holders may (a) enter into investment transactions in the joint names of all account holders, and (b) transact in an investment product with a Product Risk Rating ("PRR") up to his/her personal CIP rating - which may be higher than the CIP rating of the other account holder(s).

How will we use information to provide you with investment recommendation services?

We use analytical processes to determine the risk levels of investment products available to our clients, rating products from levels 1-6. We will use your CIP rating, together with the PRRs* and other relevant information, to assess if a particular investment product is suitable for you.

Even after we offer any investment product, you should consider if you are comfortable with the features and risks of that investment product before making any decision to invest.

Where we alert you that your investment decision will result in a concentrated position based on your assets held with us, and you still decide to continue with the investment, we will ask you to acknowledge that you agree to proceed with the transaction. We would recommend caution as highly concentrated portfolios may result in increased volatility and losses.

Further Information

You can complete this questionnaire on your own with online or mobile banking or with the assistance from our non-sales staff. If you have any questions, please do not hesitate to discuss them with your Relationship Manager.

**All banks have analytical processes whereby investment products are risk rated, and client's risk appetite is assessed. Different banks will have different outcomes of product and client investment risk ratings, similarly clients and banks may also have different views. It is important to note that what a client may perceive as a lower risk product or investment profile, Standard Chartered may consider otherwise, or vice versa. Such variations can result in varying outcomes for clients.*

CIP Rating Scale

1	Risk Averse	You do not want to take any investment risk and would like to safeguard your capital by growing it at the current deposit interest rates, which may or may not keep pace with the rate of inflation. You do not want to invest in investment products which may have an investment loss.
2	Conservative	You aim to achieve investment returns higher than current deposit rates. You are comfortable with achieving a low level of return potential on your investment and accept some investment risk to achieve your objectives. You are aware that the value of your original investment may fluctuate and are able to accommodate potential capital losses over your investment horizon in pursuit of your longer term investment return objectives.
3	Moderate	You wish to balance modest capital growth with income generation through a more balanced proportion between growth and income generating assets, predominantly composed of fixed income and equities. While your potential returns are higher, you appreciate that the potential for capital losses is also higher. You are aware that the value of your original investment may fluctuate and are able to accommodate potential capital losses over your investment horizon in pursuit of your longer term investment return objectives.
4	Moderately Aggressive	You aim for higher potential capital returns and are willing to accept higher levels of loss/volatility. Capital protection is not as major a concern as compared with longer term capital growth. Your portfolio will predominantly be growth focused (i.e. have a higher exposure to equities), while aiming to diversify risk with exposure to alternatives and fixed income. You are aware that the value of your original investment may have higher fluctuations and are able to accommodate larger potential capital losses over your investment horizon in pursuit of your longer term investment return objectives.
5	Aggressive	You wish to substantially grow the long-term expected value of your investment and accept that this may result in higher volatility and risk to capital returns. Typical client portfolios will have a major growth focus (i.e. predominant exposure in equities). You are aware that the value of your original investment may have substantial fluctuations and are able to accommodate significant potential capital losses over your investment horizon in pursuit of your longer term investment return objectives.
6	Very Aggressive	You wish to exceptionally grow the long-term expected value of your investment and accept that this may result in significant volatility and risk to capital returns. Typical client portfolios will be clearly growth focused (i.e. purely have exposure in equities). You are aware that the value of your original investment may have extreme fluctuation and are able to accommodate severe potential capital losses over your investment horizon in pursuit of your longer term investment return objectives.

Important points to note:

You should be aware that the time taken to recover from a downturn to the initial investment/principal amount of your investment will vary by investment and that the higher the risk of the investment, the greater the potential loss and the longer the potential recovery period. It is even possible that recovery does not happen at all.

Section 1: Tell Us About Yourself

1. Name:

2. Date of Birth: (DD/MM/YYYY)

3. Employment Status:

- Salaried
- Self-Employed
- Unemployed / Homemaker / Student
- Retired
- Others

4. What is your highest level of education?

- Primary or lower (e.g., Primary Education/ No formal education)
- Secondary (e.g., Secondary education/ GCE A level/ O level)
- Tertiary or higher (e.g., Tertiary education/ Professional qualifications/ Technical Institute/ University/ Vocational Institute/ Diploma Holder)

Section 2: Investment Knowledge and Experience

5a. Please indicate the level of knowledge and/or experience you have in the asset classes listed below.

Products	Sub-Categories	A. No knowledge, No experience	B. Have knowledge, No experience	C. Have knowledge, Have experience
1 Debt Securities	1.1 Bills, Bonds Issued by Governments, Corporates, or Banks and Perpetuals, Preference Shares with no contingency language			
	1.2 Convertible Bonds			
	1.3 Hybrid Securities with Contingency Language (e.g. Contingent Convertibles (CoCos), products with Point of Non-Viability language or Explicit Write-down triggers, Loss-Absorbing Capacity (LAC) Bonds)			
2 Funds	2.1 Mutual Funds / Liquid Alternative Funds			
	2.2 Hedge Funds / Fund of Hedge Funds			
	2.3 Private Equity Funds			
3 Exchange Traded Instruments (Shares/ Funds / Notes)	3.1 Shares, REITs or Exchange Traded Funds (ETFs) listed on public exchanges (e.g. NYSE, NASDAQ, HKEX, SGX)			
	3.2 Exchange Traded Notes, Complex ETFs or Exchange Traded Notes (e.g. Inverse, Commodity, Leveraged, Proprietary Indices, REIT or Credit ETFs, ETFs with derivatives, Inverse, Leverage, Credit or Structured ETFs, ETFs tracking Proprietary Indices)			
4 Structured Products	4.1 Category 1 - Structured Products (e.g. Currency-Linked Deposit)			
	4.2 Category 2 - Structured Products (e.g. Structured Investment Series (SIS), Step-up Fixed Rate Note, Capped and floored floating rate note) or any Equity Structured Products (e.g. Equity Linked Notes, Fixed Coupon Notes, Range Accrual Notes, Participation Notes, CertPlus or Bonus Enhanced Notes, Capped Booster Notes, Digital Notes, Twin Win Notes)			
	4.3 Category 3 - Structured Products (e.g., Credit-Linked Notes (CLN), Total Return CLN)			
5 Over the Counter Products	5.1 Forwards			
	5.2 Swaps and Contract-Based Derivatives (e.g., OTC derivative contracts (such as options, accumulators/decumulators) that may be linked to FX, Interest Rate, Equity, Commodity, Credit underlying reference assets			
6 Investment-Linked Insurance	Investment-Linked Assurance Scheme (ILAS)			
7 Wealth Leverage	Using a credit facility to borrow an amount that is a multiple of the initial amount invested by the client to purchase investment products where those purchased investments are used as collateral for that facility			

5b. Do you have any knowledge and/or experience relating to derivative products?

No, I do not have any knowledge and experience relating to derivative products.

Yes, I have acquired knowledge and/ or experience relating to derivative products through the following.

(Please choose at least one/ more than one of the following reasons in section I and II or indicate your trading experience in section III.)

I. Training/ courses/ accreditation related to derivatives from:	II. Work experience relating to derivative products from the following job nature:
<input type="checkbox"/> Educational Institutions (e.g., colleges, universities, vocational institutions)	<input type="checkbox"/> Investment Product Development/ Trainer
<input type="checkbox"/> Professional Organisations (e.g., CFA, CFP, PRM, FRM)	<input type="checkbox"/> Investment Product Sales & Marketing
<input type="checkbox"/> Banks	<input type="checkbox"/> Compliance and Legal
<input type="checkbox"/> Other Financial Institutions	<input type="checkbox"/> Others
III. Trading experience	
<input type="checkbox"/> Yes, I have transacted at least 5 times in derivative products in the past 3 years	
<input type="checkbox"/> No, I have not transacted at least 5 times in derivative products in the past 3 years	

Note: Leveraged FX trading is not classified as derivatives

Section 3: Financial Situation

6. What are your net liquid and non-liquid assets?

Both the liquid and non-liquid assets information you provided would facilitate the Bank to offer wealth planning and liquidity planning solution.

Liquid Assets	HKD
Cash or deposits (HKD and foreign currencies)	
Investments (excluding Investments and Real Estate that cannot be liquidated at your initiative)	
LESS: Outstanding loans including credit card and personal loans (but excluding mortgage loan)	()
Estimated Net Liquid Assets	

NOTE: Liquid Assets are defined as assets which may be easily turned into cash, such as money in bank accounts, money market instruments, actively traded stocks, bonds and mutual funds. Examples of assets not considered liquid include real estates, coin collections and artwork.

Non-Liquid Assets	HKD
Non Liquid Investments & Real Estate	
Other Assets	
LESS: Outstanding loans (including mortgage loan)	()
Estimated Net Non-Liquid Assets	

7. What is your estimated monthly and annual disposable income (from all sources)?

Estimated Monthly and Annual Disposable Income (from all sources)	HKD
Estimated Monthly Income net of tax (including salary, rental income, investment income)	
LESS: Estimated Monthly Expenses (including rental, utilities, mortgage, insurance premium and/or loan payments)	()
Estimated Monthly Disposable Income	
Estimated Annual Disposable Income	

8. With consideration of the estimated disposable income you have provided in Question 7, do you depend on the majority of your savings and investments with SCBHK for your basic living expenses?

Your answer to this question is essential for the Bank to evaluate your vulnerability.

Yes No, I have adequate regular income and/or, savings, and/or investments for my basic living expenses

9. What is the maximum percentage (%) of your investments with SCBHK that you can afford to lose in the next 12 months?

Affordability refers to the percentage (%) you could lose without impacting your current standard of living (e.g. being unable to fulfil your monthly financial obligations).

NOTE: Maximum percentages quoted here are indicative and for illustration purposes only

- A. Less than 1%
Not willing to accept declines
- B. 1 - 10%
Willing to accept slight declines
- C. >10 - 15%
Willing to accept minor declines
- D. >15 – 20%
Willing to accept some declines
- E. >20 – 30%
Willing to accept moderate declines
- F. Over 30%
Willing to accept large fluctuations

10. Will you require the ability to access the cash value of **your investments with us?**

- A. You may require the ability to withdraw 75% of your investments with SCBHK in the next 12 months.
- B. You may require the ability to withdraw 50% of your investments with SCBHK in the next 12 months.
- C. You may require the ability to withdraw 25% of your investments with SCBHK in the next 12 months.
- D. You may require the ability to withdraw 10% of your investments with SCBHK in the next 12 months.
- E. You do not require the ability to withdraw your investments with SCBHK to meet your cashflow needs.

Section 4: Investment Objectives

11. Investments have varying time horizons. Some investments have fixed, potentially long-dated time horizons. Some may even have lock-in periods. What is the length of time you intend to hold the investments in your portfolio?

A. Less than 1 year B. 1 – 3 years C. >3 – 5 years D. Over 5 years

12. What is your investment objective and risk attitude?

Your investment objective and risk attitude is...	Examples
<input type="checkbox"/> A. Protect the value of your capital, you are not comfortable taking any investment risk.	Time deposits might meet this objective.
<input type="checkbox"/> B. Achieve investment returns above deposit rates, whilst only taking low levels of investment risk of around 1-10%*.	Government bonds are one example of products that might meet this investment objective.
<input type="checkbox"/> C. Achieve low to moderate income generation and/or capital growth on your investments, by taking moderate levels of investment risk of around >10-15%*.	Investment grade corporate bonds are one example of products that might meet this investment objective.
<input type="checkbox"/> D. Achieve moderate to high income generation and/or capital growth on your investments, by taking high levels of investment risk of around >15-20%*.	Equity investment funds are one example of products that might meet this investment objective.
<input type="checkbox"/> E. Achieve substantial income generation and/or capital growth on your investments, by taking significantly high levels of investment risk of around >20-30%*.	Equities are one example of products that might meet this investment objective.
<input type="checkbox"/> F. Achieve exceptional income generation and/or capital growth on your investments, by taking extreme levels of investment risk of over 30%*. This could include very aggressive strategies, some of which could involve leverage, and may result in losing more than the original investment amount.	Hedge funds are one example of products that might meet this investment objective.

***NOTE:** Percentages quoted here are based on average historical performance of diversified portfolios and certain assumptions. They do not reflect projections of potential loss. Actual volatility may vary given the nature of any investment. Investment risk refers to an annual rate and may exceed indicated percentages at times due to market volatility.

CIP Outcome

Our Assessment

Based on your responses to questions within this Questionnaire, you have been allocated the CIP rating below. SCBHK will recommend investment strategies to you based on this CIP rating.

- (1) Risk Averse
- (2) Conservative
- (3) Moderate
- (4) Moderately Aggressive
- (5) Aggressive
- (6) Very Aggressive

Client Preference for Lower CIP Rating

If you disagree with our assessment of your CIP rating, you may elect for a less aggressive CIP rating. Please indicate your preferred lower CIP rating below.

- (1) Risk Averse
- (2) Conservative
- (3) Moderate
- (4) Moderately Aggressive
- (5) Aggressive

Client Declaration

IMPORTANT: Please note that this Questionnaire contains important declarations and acknowledgments which SCBHK will rely on in relation to your investment(s) with or through SCBHK. If you do not understand the contents of this Questionnaire or do not understand what has been explained to you by our Representative, you may wish to seek independent advice from a third party before signing this Questionnaire. Once you sign this Questionnaire, it means you have accepted its contents. **Do not sign this Questionnaire if it is blank or incomplete. If this Questionnaire is translated into a language other than English, and there is any inconsistency between the two, you agree that the English version prevails.**

1. I acknowledge and agree that:
 - (a) I may not rely on any communication (written or oral) from SCBHK as advice or as a recommendation in relation to this Questionnaire. SCBHK is not acting as an advisor and has no fiduciary duty towards me. SCBHK does not provide, and has not provided, any advice or recommendation to me in relation to this Questionnaire. Accordingly, SCBHK is under no obligation to, and shall not, determine the suitability of my responses to the questions in this Questionnaire.
 - (b) I understand my CIP rating, and I am capable of assuming, and assume, the risks associated with my CIP rating.
 - (c) SCBHK has relied on the accuracy and completeness of the information furnished by me in this Questionnaire to assess my CIP rating.
 - (d) The results of the CIP I conducted/ will conduct are specific for SCBHK to understand my risk profile. They are not comparable with the results of the CIPs or equivalent that I conducted/ may or will conduct for other banks in Hong Kong or other locations.
 - (e) SCBHK accepts no liability and will not be liable for any loss or damage arising directly or indirectly (including special, incidental or consequential loss or damage) from my CIP rating, howsoever arising and even if SCBHK knew of the possibility of such loss or damage, including any loss, damage or expense arising from, but not limited to, any defect, error, imperfection, fault, mistake or inaccuracy with this Questionnaire, its contents or associated services, or due to any unavailability of this Questionnaire or any part thereof or any contents therein.
2. I further acknowledge and agree that:
 - (a) the Banking Terms and Conditions is available at sc.com/hk, as updated from time to time, have been previously made available to me by SCBHK.
 - (b) the Banking Terms and Conditions shall apply to any use of SCBHK's services and all transactions in relevant investment products (other than investment linked insurance products) that I deal with or through SCBHK.
 - (c) SCBHK may open such account(s) as necessary for such transaction or the provision of such services; and SCBHK will treat such use or transaction as an acceptance of the Banking Terms and Conditions.
3. I understand and agree that, in line with our banking acceptance, I have given indemnities, authorisations, consents and waivers and agree to limitations of SCBHK's liability.
4. I consent SCBHK to:
 - (a) use, collect and/ or disclose my personal data and/ or information in this Questionnaire.
 - (b) process my personal information in accordance with SCBHK privacy statement available at SCBHK webpage. This include SCBHK using my personal information to assess my suitability for products and services, and to contact me/ us to offer further financial advice; and
 - (c) use, collect and/ or disclose my personal information in accordance with SCBHK's policies, terms and conditions or notices made available by SCBHK to me from time to time.
5. Vulnerable Clients ("VC") are clients who have lower ability to understand the risks and withstand the potential losses of an investment. Upon completion of the CIP or any changes to the relevant attributes, the bank will evaluate the degree of riskiness or vulnerability that client may not be able to understand the risk and withstand the potential losses of an investment through the VC assessment. The Bank will exercise extra care when dealing with VCs and provide VCs with additional protection in certain circumstances.
6. This Questionnaire and the results only serve as a reference for your consideration, and are not an offer to recommend/ solicit to buy any financial products and services and they should not be considered as investment advice or recommendation. Answers you give to the questions in this questionnaire help to provide some indication as to your attitude towards risk and which Risk Profile you may fit in. The Bank does not charge a fee for conducting this questionnaire.
7. Please be reminded that any failure to fully disclose all or any of your personal circumstances (e.g. financial situation). Inaccurate, incomplete or outdated information may affect our assessment of your attitude towards investment risks. If there is any change in circumstances which may affect your answer(s) to any question in this questionnaire, we strongly recommend that you should complete this questionnaire again.
8. Personal data collected in this Questionnaire will be kept confidential by the Bank. The data may be used by the Bank, or third-party insurers or any other companies within Standard Chartered Group under a duty of confidentiality to the Bank, for designing and/ or marketing of financial products or insurance products and services.

Client's Full Name and Signature:

Date:

- Branch Instruction
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- Phone Instruction
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- Online/Mobile Banking
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Disclaimer: This is an auto-generated record of your responses to the Client Investment Profile (CIP) / Questionnaire. If you feel that this record (including the CIP rating) does not reflect your current circumstances, you can renew the CIP through any one of the following channels:

1. Log onto our Online Banking through SCBHK webpage. Complete and submit the questionnaire,
2. Download Standard Chartered Mobile Banking app and complete the questionnaire through Mobile banking
3. Visit any of our branches in person

Representative Declaration

I declare that the information provided to the Bank in this Questionnaire is strictly confidential and is only used / to be used for the purpose of fact-finding in the process of recommending suitable investment product(s) and shall not be used for any other purposes.

Representative's Name and Signature:

Date: