

Branch/Booking Unit (if applicable): _____

This Client Suitability Assessment (CSA) will be used in assessing your investment profile based on your investment objectives, cash flow requirements, risk tolerance and financial profile. Please remember that there are no right or wrong answers. Simply indicate what is most applicable to you under the circumstances cited. Your replies shall be scored and totaled to arrive at your risk profile. Trust and Asset Management Group ("TAMG") / Certified UITF Sales Personnel ("CUSP") will use the result of this assessment as guide to present and/or recommend investment alternatives suitable to your needs and objectives. Insufficient information may result in inappropriate products/services. The CSA form and the results thereof are not intended to be construed as solicitation for an offer to sell or buy any financial products and services nor should this be considered as an investment advice.

This CSA should be accomplished prior to the purchase of or subscription/placement in any investment product and must be updated at least every three (3) years, unless you notify us of any changes or updates in your financial status in the interim. If TAMG does not receive any such notice before the end of the 3-year period, your existing financial and investment profile shall continue to apply without any changes, and your account shall be continuously administered or managed according to this CSA.

Name of Corporation / Institution _____ CIF Number _____

What is the Corporation / Institution's Estimated Net Worth? _____ Date Accomplished (mm/dd/yyyy) _____

PHP 100M and below Above PHP 100M

- INVESTIBLE ASSET.** How much of your corporation/institution's total assets may be used for investing?
 0% - 25% (1) 26% - 50% (2) 51% - 75% (3) Above 75% (4)
- INVESTMENT OBJECTIVE.** What is your corporation/institution's main objective in investing?
 Capital Preservation. To protect our capital. (1)
 Income. To generate a regular income stream. (2)
 Total Return. To achieve income and capital growth from interest, dividends or distributions earned from investments and capital appreciation. (3)
- INVESTMENT HORIZON.** How long does your corporation/institution intend to keep the funds invested?
 Less than 1 year (1) Between 1 to 3 years (2) Between 3 to 5 years (3) More than 5 years (4)
- LIQUIDITY REQUIREMENT.** How important is the liquidity of the corporation/institution's funds?
 Very important. We need to draw funds regularly. (1)
 Moderately important. We do not see the need to use the funds in the short-term. (2)
 Slightly important. We have other sources of liquidity and do not see the need to use the funds for the next 3 years. (3)
 Not important. We have other sources of liquidity and do not see the need to use the funds for the next 5 years. (4)
- RISK TOLERANCE.** Generally, high-yielding investments entail higher risk and volatility. As such, your corporation/institution is open to investments with:
 No Risk (1) Minimal Risk/Minimal Amount of Loss (2) Moderate Risk/Moderate Amount of Loss (3) High Risk/High Amount of Loss (4)
- KNOWLEDGE AND EXPERIENCE.** What is your company/institution's **Investment Knowledge and Experience** of the products mentioned below? Kindly provide a response to items a to k below based on what is applicable to you in terms of your knowledge and experience. **Only the highest score will be considered from among the answers below.**

	No Knowledge and No Experience	With Knowledge But No Experience	With Knowledge and Less than 3 Years Experience	With Knowledge and At Least 3 Years Experience
a. Bank Deposits / Time Deposits	<input type="checkbox"/> (0)	<input type="checkbox"/> (0)	<input type="checkbox"/> (0)	<input type="checkbox"/> (1)
b. Money Market Funds (UITFs/Mutual Funds)	<input type="checkbox"/> (0)	<input type="checkbox"/> (1)	<input type="checkbox"/> (1)	<input type="checkbox"/> (1)
c. Government Securities	<input type="checkbox"/> (0)	<input type="checkbox"/> (1)	<input type="checkbox"/> (2)	<input type="checkbox"/> (3)
d. Privately Issued Bonds / Commercial Papers	<input type="checkbox"/> (0)	<input type="checkbox"/> (1)	<input type="checkbox"/> (2)	<input type="checkbox"/> (3)
e. Promissory Notes	<input type="checkbox"/> (0)	<input type="checkbox"/> (1)	<input type="checkbox"/> (2)	<input type="checkbox"/> (3)
f. Bond Funds (UITFs/Mutual Funds)	<input type="checkbox"/> (0)	<input type="checkbox"/> (1)	<input type="checkbox"/> (2)	<input type="checkbox"/> (3)
g. Balanced Funds (UITFs/Mutual Funds)	<input type="checkbox"/> (0)	<input type="checkbox"/> (2)	<input type="checkbox"/> (3)	<input type="checkbox"/> (3)
h. Equities (Preferred/Common Shares)	<input type="checkbox"/> (0)	<input type="checkbox"/> (2)	<input type="checkbox"/> (5)	<input type="checkbox"/> (8)
i. Equity Funds (UITFs/Mutual Funds)	<input type="checkbox"/> (0)	<input type="checkbox"/> (2)	<input type="checkbox"/> (5)	<input type="checkbox"/> (8)
j. Foreign Currency	<input type="checkbox"/> (0)	<input type="checkbox"/> (2)	<input type="checkbox"/> (3)	<input type="checkbox"/> (5)
k. Structured Products	<input type="checkbox"/> (0)	<input type="checkbox"/> (2)	<input type="checkbox"/> (5)	<input type="checkbox"/> (8)

CLIENT'S RISK TOLERANCE SCORES (For Bank's Use Only)

- Investible Asset _____
 - Investment Objective _____
 - Investment Horizon _____
 - Liquidity Requirement _____
 - Risk Tolerance _____
 - Knowledge and Experience _____
- TOTAL SCORE:** _____

CLIENT'S RISK PROFILE / DESCRIPTION

- CONSERVATIVE**
- Does not take any investment risk
 - Safeguards the investment capital
 - Prefers financial products with no or very low price fluctuation
 - Aims for capital preservation rather than receiving return
- MODERATE**
- Prefers to adopt a diversified portfolio for protection from inflation
 - Focused on possible gains and losses in making a financial decision
 - Prepared to accept a moderate level of risk and volatility
- AGGRESSIVE**
- Interested in capital growth and accumulating wealth
 - Experienced and have a very good understanding of the investment markets
 - Willing to accept high levels of volatility in investment returns
 - Understands that higher level of returns is associated with higher risk

We have explained to you in detail and discussed with you the (1) results of the Client Suitability Assessment, (2) basis of product/investment recommendation, and (3) terms and conditions of the recommended product/investment arrangement.

Assessed By	Reviewed By
_____	_____
Trust Relationship Officer / Certified UITF Sales Personnel (for UITF) Signature Over Printed Name	Trust Relationship Officer / Certified UITF Sales Personnel (for UITF) Signature Over Printed Name
Employee No.: _____	Employee No.: _____
Intellect User ID: _____	Intellect User ID: _____

Note: Only CUSPs shall conduct the CSA for prospective / existing clients investing in UITF. To verify if the Marketing Personnel is a CUSP, please contact the following numbers:

Landline No.: (02) 8885-5555 locals 5852, 6133 or 6144
 Mobile No. : (0999) 884-9417

CLIENT'S RISK PROFILE / DESCRIPTION

We acknowledge that the answers to the questionnaire are true, accurate, and complete and can be relied upon by CBC.

We understand and are satisfied with the explanation of the TAMG Trust Relationship Officer/CUSP on the results of our CSA with regard to the investment products suitable to our needs and profile.

For investments in UITF, we have read and understood the general features of the UITFs with risk classification corresponding to our risk profile, and have made an informed decision to invest or consider future investments in these UITFs.

As the corporation/institution's circumstances and attitude to risk can change over time, we will update our risk profile at least once every three (3) years, unless there are changes in our financial status before the end of this period. If we do not provide an update, CBC may continue to rely on this CSA for our investments.



Corporation / Institution's Authorized Representative
 Signature Over Printed Name