

Branch/Booking Unit (if applicable): _____

This Client Suitability Assessment (CSA) should be accomplished prior to the purchase of or subscription/placement in any investment product. This CSA form 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. We shall be happy to assist you in going through the questions below.

Client Name (Last Name, First Name, Middle Name)	Client Type <input type="checkbox"/> Individual <input type="checkbox"/> Joint (Primary) <input type="checkbox"/> Joint (Secondary)	CIF Number
Source(s) of Funds (Choose all that apply)	What is your Estimated Net Worth?	Date Accomplished (mm/dd/yyyy)
<input type="checkbox"/> Business <input type="checkbox"/> Inheritance <input type="checkbox"/> Employment <input type="checkbox"/> Retirement <input type="checkbox"/> Personal Savings/Investment <input type="checkbox"/> Others _____	<input type="checkbox"/> Less than PHP5M <input type="checkbox"/> Above PHP30M to PHP100M <input type="checkbox"/> PHP5M to PHP29M <input type="checkbox"/> Above PHP100M	

1. INVESTIBLE ASSET. How much of your total assets may be used for investing?

- 0% - 25% (1) 26% - 50% (2) 51% - 75% (3) Above 75% (4)

2. INVESTMENT OBJECTIVE. What is your main objective in investing?

- Capital Preservation.* To protect my 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)

3. INVESTMENT HORIZON. How long do you intend to keep your funds invested?

- Less than 1 year (1) Between 1 to 3 years (2) Between 3 to 5 years (3) More than 5 years (4)

4. LIQUIDITY REQUIREMENT. How important is the liquidity of your funds?

- Very important.* I need to draw from my funds regularly. (1)
 Moderately important. I do not see the need to use my funds in the short-term. (2)
 Slightly important. I have other sources of liquidity and do not see the need to use the funds for the next 3 years. (3)
 Not important. I have other sources of liquidity and do not see the need to use the funds for the next 5 years. (4)

5. RISK TOLERANCE. Generally, high-yielding investments entail higher risk and volatility. As such, you are 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)

6. KNOWLEDGE AND EXPERIENCE. What is your 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 & No Experience	With Knowledge But No Experience	With Knowledge & Less than 3 Years Experience	With Knowledge & 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)

1. Investible Asset _____

2. Investment Objective _____

3. Investment Horizon _____

4. Liquidity Requirement _____

5. Risk Tolerance _____

6. Knowledge and Experience _____

TOTAL SCORE: _____

CLIENT 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 are associated with high 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 agreement.

Assessed By: _____ Reviewed By: _____

Trust Relationship Officer /
UITF-Accredited Personnel (for UITF)
Signature over Printed Name

Trust Relationship Officer /
UITF-Accredited Personnel (for UITF)
Signature over Printed Name

CLIENT'S ACKNOWLEDGEMENT

I acknowledge that the answers to the questionnaire are true, accurate, and complete and can be relied upon by China Bank Trust and Asset Management Group (the "Trust Group")/China Bank Trust Relationship Officer (the "Trust Relationship Officer")/China Bank UITF-Accredited personnel (the "UITF-Accredited Personnel"). I understand that the CSA form is used as a guide for the Trust Group/UITF-Accredited Personnel to present and/or recommend investment alternatives, and that insufficient information may result to 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. Further, the CSA form does not provide guarantee against possible losses as to the income or principal of my/our account/s and/or investment/s.

I understand and am satisfied with the explanation of the Trust Relationship Officer/UITF-Accredited Personnel on the results of the client suitability assessment with regard to the investment products suitable to my needs and profile. For investments in UITF, I/we have read and understood the general features of the UITFs with risk classification corresponding to the my risk profile, and have made an informed decision to invest or consider future investments in these UITFs. I also understand that in case of joint accounts, the investment profile of the primary client shall prevail and which shall be binding on all the parties. I am also aware that investment products are not bank deposits or other obligations of, or guaranteed or insured by the Bank or insured by the Philippine Deposit Insurance Corporation (PDIC).

As my circumstances and attitude to risk can change over time, I will update my risk profile at least once every three (3) years. However, should there be any change in my financial status before the end of this period, I will notify my Trust Relationship Officer/UITF-Accredited Personnel so that my records can be updated immediately

Client's Signature Over Printed Name

