

Customer Investment Profile

Customer Name: _____

Relationship Number: _____

The purpose of this investment profile form is for us to better understand your financial means, investment experience, investment objectives and general attitude towards investment risks.

Your input will help us identify your investment profile, which will form the basis for a discussion between you and your Relationship Manager on suitable investment solutions for you.

If you do not wish to provide any particular information, please indicate against the relevant question. Please note that the results of this profiling will be adversely affected by any inaccurate or incomplete information

1 Tell us about yourself

I am above the retirement age Yes No

My highest level of education is All up to Primary Secondary University

I rely on the majority of my savings with Standard Chartered Bank (SCB) to fund my basic living expenses Yes No

US Person/Citizen* Yes No

*Includes individuals residing in the US, US citizens, US Green Card holders, US Persons, US Tax Persons (as defined under the US Securities Act of 1933, United States Internal Revenue Code of 1986).

(If "Yes" to above, please do not proceed with the profiling / subscription).

2 What is your current financial position

	Amount in local currency
My estimated annual income is	_____
My estimated financial net worth is	
Primary Residence	_____
Cash and Deposits	_____
Investment Products (Mutual Funds, Equities, Bonds, etc.).....	_____
Others (Real Estate, Business, etc.)	_____
Outstanding loans or credit	(_____)
My Total Net Worth	_____

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3 What is your investment objective and risk tolerance?

Investing involves a trade-off between risk and return. Historically, investors who have received higher average long-term returns have experienced greater fluctuations in the value of their portfolio and more frequent losses than investors with more conservative investments.

We have provided time periods that indicate how long you might have to hold a position in order to recover from a loss. Please keep in mind that it is possible that some investments may lose their total value or might take longer to recover. Standard Chartered recommends investing into multiple products to address these risks through diversification.

Your Investment Objective	Your Risk Tolerance*	Indicative Recovery Periods**
<input type="checkbox"/> A My sole objective is to protect the value of my capital. Time Deposits are one example of products that might meet this investment objective.	I am not comfortable in taking any investment risk.	-
<input type="checkbox"/> B My objective is to achieve investment returns above deposit rates. Government bonds are one example of products that might meet this investment objective.	I am only comfortable in taking a low level of investment risk. (1% - 10 %)	Up to 2 Years
<input type="checkbox"/> C My objective is to achieve low to moderate capital growth on my investments. Investment-grade corporate bonds are one example of products that might meet this investment objective.	I am willing to take moderate levels of investment risk. (10% - 15%)	2 - 3 Years
<input type="checkbox"/> D My objective is to achieve moderate to high capital growth on my investments. Equity Mutual Funds are one example of products that might meet this investment objective.	I am willing to take high levels of investment risk. (15% - 20%)	3 - 5 Years
<input type="checkbox"/> E My objective is to achieve substantial capital growth on my investments. Equities are one example of products that might meet this investment objective.	I am willing to take significantly high levels of investment risk. (20% - 30%)	Over 5 Years
<input type="checkbox"/> F My objective is to achieve exceptional capital growth on my investments. Private Equity is one example of products that might meet this investment objective.	I am willing to take extreme levels of investment risk. (Over 30%)	Over 5 Years

Definitions:

* **Risk Tolerance:** This reflects the potential decline you can accept on your total holdings with SCB on a yearly basis. The ranges have been calculated based on historical data and SCB cannot guarantee that these numbers are the absolute maximum. You might experience single cases where your volatility might be higher due to extreme market conditions. SCB strongly recommends diversification of assets to bring down volatility in your holdings.

** **Indicative Period (of potential price) Recovery:** This is the timeframe you would be willing to wait for your total portfolio to recover from a decline in value. The ranges have been calculated based on historical data and SCB cannot guarantee that these numbers are the absolute maximum. You might need to wait longer to achieve full recovery in single cases and you need to be prepared that some investments might lose their total value.

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4 Will you require the ability to access your investment for the purpose of withdrawing cash?

For liquidity purposes, you may require the ability to withdraw your investments from SCB. Please choose from the most applicable option:

- A I will need to withdraw more than 75% of my SCB investments in the next 12 months.
- B I will need to withdraw more than 50% of my SCB Investments in the next two to three years.
- C I will need to withdraw more than 25% of my SCB investments in the next couple of years.
- D I do not need to withdraw my SCB investments to meet my liquidity needs.

5 How would a decline in the value of your investments affect you?

- A I am not willing to accept declines in the value of my investment as capital preservation is my primary objective.
- B I am willing to accept some declines, but I am not comfortable with moderate to extreme drops in the value of my investments.
- C I am willing to accept moderate declines, but I am not comfortable with extreme drops in the value of my investments.
- D I am prepared to take losses and large fluctuations in the value of my investments in order to maximise my long term returns.

6 What is your level of knowledge and experience with investment products?

Please choose the options that reflect your knowledge and experience of investment products:

My experience and knowledge on the following investment product is:	Knowledge		Experience		
	Yes	No	None	Limited (1-3 Years)	Experienced (>3 Years)
Foreign Currency transactions	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Structured Products with Principal Protection	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Structured Products without Principal Protection	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Fixed Income (e.g. Bonds)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Mutual Funds	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Individual Equities	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Derivatives, Options or Leverage	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

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7 Your Final Selection. Please confirm your choice by picking your final profile:

Risk Averse

- Your sole objective is to preserve your capital and achieve returns based on prevailing deposit rates which may or may not keep pace with the rate of inflation. You are not willing to invest in any products where your capital is at risk.

Conservative

- You seek to achieve above deposit rate returns and protect your capital against inflation. You are willing to accept very low levels of investment risk over the medium term (up to 2 years).
- The value of your investment can fluctuate and may fall below your original investment. While volatility is expected to be low, short-term losses may be higher.

Moderate

- You seek to achieve a moderate level of capital growth on your investments and you are willing to accept moderate levels of investment risk over the medium to long term (up to 3 years).
- The value of your investments can fluctuate and may fall below your original investment. While volatility is expected to be moderate, short-term losses may be higher.

Moderately Aggressive

- You seek to achieve a moderate to high level of capital growth on your investments and you are willing to accept high levels of investment risk and volatility over the short, medium and long term.
- The value of your investments can experience high levels of fluctuations and may fall substantially below your original investment.

Aggressive

- You seek to achieve significant capital growth on your investments and you are willing to accept very high levels of investment risk and volatility over the short, medium and long term.
- The value of your investments can experience very high levels of fluctuations and may fall substantially below your original investment.

Very Aggressive

- You seek to achieve exceptional capital growth on your investments and you are willing to accept extreme levels of investment risk and volatility over the short, medium and long term.
- The value of your investments may fall substantially below your original investment, with the potential for you to lose the value of your entire investment.

Based on your responses to the questions, your Investment Profile is:

Risk Averse Conservative Moderate Moderately Aggressive Aggressive Very Aggressive

I/We hereby delegate Standard Chartered Bank (the "Bank") to open an Investments account(s) once my investments instructions are received by the Bank as stated in this clause.

I/We acknowledge and agree that (i) the Investment Services T&Cs and the Risk Disclosure Document are available at [<https://www.sc.com/ae/important-information.html>], as updated from time to time (the "ISTC" and "RDD") and where applicable the relevant Know Your Investment Risk (KYIR) document I/We will receive; (ii) the ISTC and RDD shall apply to all transactions in relevant investment products (other than investment linked insurance products) that I/We enter into with or through the Bank; (iii) the Bank shall open such Investments account(s) as necessary for such transactions based on my investment instructions; and (iv) the ISTC and RDD shall not apply to Me/Us if I/We do not enter into any investment products with or through the Bank

I/We acknowledge and agree that in the event that I/We subscribe to Mutual Funds, then the following shall apply. Securities and Commodities Authority's ("SCA") approval of the fund promotion within the UAE does not represent a recommendation to purchase or invest in the fund, and that SCA may not be held liable for any default by any of the concerned parties in the fund in the performance of its tasks and duties, or the accuracy and integrity of the data in the fund prospectus. Such liability remains with the parties specified in the prospectus as per the roles and duties of each party.

I hereby request from and authorize Standard Chartered Bank (The Bank) to act on any instructions given by any Electronic channels to the Bank to invest in the Investment products. I /We hereby authorize the Bank to debit any of my /our existing account(s) for an amount that will be confirmed and provided to the Bank.

Account Holder

Signature: _____

Name: _____

Date: _____

For Office use only:

Attended by _____ PW ID: _____

Signature verified: _____ PW ID: _____

For Non-Individual relationship, please ensure the form is signed in accordance to the signature requirements in the Bank's records.

This document is available in Arabic upon request.

يرجى التكرم بالعلم بأننا سنقوم بتزويدكم بترجمة للعربية عن هذه الوثيقة عند الطلب

Customer Investment Profile

Manual Scoring Matrix *(Internal Use Only)*

Scoring Result

Answers			Final Risk Profile
Q3	Q4	Q5	
A	A	A	1
A	B	A	1
A	C	A	1
A	D	A	1
A	A	B	1
A	B	B	1
A	C	B	1
A	D	B	1
A	A	C	1
A	B	C	1
A	C	C	1
A	D	C	1
A	A	D	1
A	B	D	1
A	C	D	1
A	D	D	1
B	A	A	1
B	B	A	1
B	C	A	1
B	D	A	1
B	A	B	2
B	B	B	2
B	C	B	2
B	D	B	2
B	A	C	2
B	B	C	2
B	C	C	2
B	D	C	2
B	A	D	2
B	B	D	2
B	C	D	2
B	D	D	2

Answers			Final Risk Profile
Q3	Q4	Q5	
C	A	A	1
C	B	A	1
C	C	A	1
C	D	A	1
C	A	B	2
C	B	B	3
C	C	B	3
C	D	B	3
C	A	C	2
C	B	C	3
C	C	C	3
C	D	C	3
C	A	D	2
C	B	D	3
C	C	D	3
C	D	D	3
D	A	A	1
D	B	A	1
D	C	A	1
D	D	A	1
D	A	B	2
D	B	B	3
D	C	B	4
D	D	B	4
D	A	C	2
D	B	C	3
D	C	C	4
D	D	C	4
D	A	D	2
D	B	D	3
D	C	D	4
D	D	D	4

Answers			Final Risk Profile
Q3	Q4	Q5	
E	A	A	1
E	B	A	1
E	C	A	1
E	D	A	1
E	A	B	2
E	B	B	3
E	C	B	4
E	D	B	4
E	A	C	2
E	B	C	3
E	C	C	4
E	D	C	5
E	A	D	2
E	B	D	3
E	C	D	4
E	D	D	5
F	A	A	1
F	B	A	1
F	C	A	1
F	D	A	1
F	A	B	2
F	B	B	3
F	C	B	4
F	D	B	4
F	A	C	2
F	B	C	3
F	C	C	4
F	D	C	5
F	A	D	2
F	B	D	3
F	C	D	4
F	D	D	6

Check:

Customer depends on his savings

Yes No

Customer is above the retirement age and/or up to primary education

Yes No

Note: If both answers are 'Yes', please do not offer products beyond Risk Class 1. Customer needs to be flagged on the system.