

Client Investment Profile (CIP) Questionnaire for Private Bank – Corporates

May 2020

Introduction

Why do we require this Questionnaire?

Understanding the entity's investment objectives, investment risk appetite, and investment knowledge and experience is critical to ensuring that we recommend suitable investment products to the entity. It is the Bank's responsibility to ensure that this information is collected. It will help us determine the investment profile for the entity's relationship with us and to assist us in acting in the entity's best interests.

If the entity appoints an authorised person (as defined in the applicable General Terms and Conditions) having the authority to operate and give instructions on the entity's account, the entity shall ensure that such authorised person has the required investment knowledge and experience.

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

We may periodically request the entity to reconfirm or update the entity's CIP. However, should there be changes that may affect the entity's investment objectives, investment risk appetite or financial situation at any time, please let us know so that we may assist the entity with a reassessment of the entity's CIP.

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

Who should complete this Questionnaire?

This Questionnaire should be completed by the individual duly authorised by the entity to make investment decisions and deal with SCB on a regular basis. A CIP rating will be assigned to the entity based on that individual's response to this Questionnaire. For investment knowledge & experience, that individual will provide us information on his/her personal knowledge & experience.

When should this Questionnaire be completed?

For new clients, this Questionnaire should be completed during the account opening process.

For existing clients, we may ask the entity to complete the Questionnaire as part of a periodic review of the entity's bank relationship with us. However, should there be any material change to the entity's financial situation and/or objectives, please notify the entity's Relationship Manager to reassess the entity's CIP.

How will this information be used to provide the entity with investment recommendation services?

This CIP questionnaire assesses an entity's investment strategy (including those individuals investing via Private Investment Company "PIC"), financial situation, and risk attitude.

Standard Chartered uses analytical processes to determine the risk levels of investment products available to our customers, rating products from levels 1-6. We will use the entity's CIP rating, together with the Product Risk Ratings¹ "PRRs" and other relevant information, to assess if a particular investment is suitable for the entity.

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

Where we alert the entity that the entity's investment decision will result in a concentrated position based on the entity's assets, and the entity still decide to continue with the investment approach, we will ask the entity to formally acknowledge that the entity have directed us to do so. We would recommend caution as highly concentrated portfolios may result in increased volatility and losses.

Further Information

If the entity has any questions, please do not hesitate to discuss them with the entity's Relationship Manager.

¹ 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 to be a lower risk product or investment profile, the Bank may consider to be higher, or, vice versa. Such variations can result in varying outcomes for investors.

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This document is intended for use only by Professional Clients and is not directed at Retail Clients as defined by the DFSA Rulebook. In the DIFC we are authorized to provide financial services only to clients who qualify as Professional Clients and Market Counterparties and not to Retail Clients. As a Professional Client the entity will not be given the higher retail client protection and compensation rights and if the entity use the entity's right to be classified as a Retail Client we will be unable to provide financial services and products to the entity as we do not hold the required license to undertake such activities.

For Islamic transactions, we are acting under the supervision of our Standard Chartered Bank Global Shariah Supervisory Committee. Relevant information on our Shariah Supervisory Committee is currently available on the Standard Chartered Bank website in the Islamic banking section at: <http://www.sc.com/en/banking/islamic-banking/>

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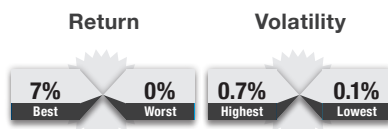
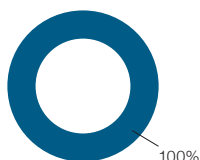
This CIP is not intended for any person, who is a resident of any jurisdiction, the laws of which imposes prohibition on soliciting the securities business in that jurisdiction without going through the registration requirements and/or prohibit the use of any information contained in this CIP.

CIP Scale

■ Cash
 ■ Fixed Income
 ■ Equity
 ■ Alternatives

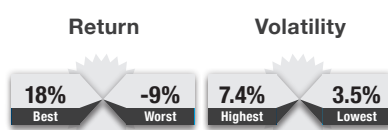
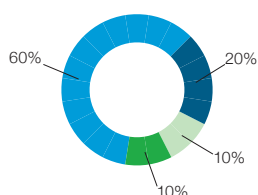
Investment Profile & Asset Allocation	Historical Returns ¹ & Volatility ²	Investment Objective
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1. Risk Averse



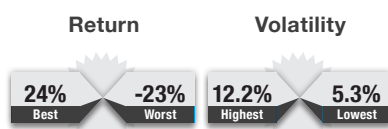
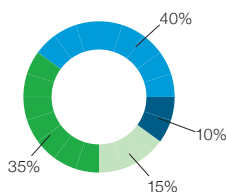
Risk Averse – You do not want to take any investment risk and would like to safeguard your capital by growing it at the current deposit interest rates, which may or may not keep pace with the rate of inflation. You do not want to invest in investment products which may have an investment loss.

2. Conservative



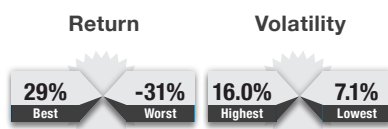
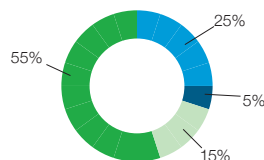
Conservative – You aim to achieve investment returns higher than current deposit rates. You are comfortable with achieving a low level of return potential on your investment and accept some investment risk to achieve your objectives. You are aware that the value of your original investment may fluctuate and are able to accommodate potential capital losses over your investment horizon in the pursuit of your longer term investment return objectives.

3. Moderate



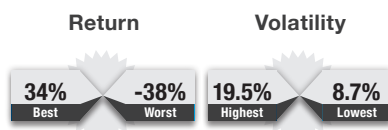
Moderate - You wish to balance modest capital growth with income generation through a more balanced proportion between growth and income generating assets, predominantly composed of fixed income and equities. While your potential returns are higher, you appreciate that the potential for capital losses 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 the pursuit of your longer term investment return objectives.

4. Moderately Aggressive



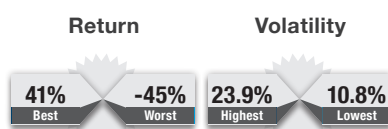
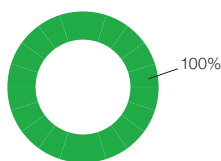
Moderately Aggressive – You aim for higher potential capital returns and are willing to accept higher levels of losses/volatility. Capital protection is not as major a concern as compared with longer term capital growth. Your portfolio will predominantly be growth focused (i.e. have a higher exposure 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 the pursuit of your longer term investment return objectives.

5. Aggressive



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 the pursuit of your longer term investment return objectives.

6. Very Aggressive



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 fluctuations and are able to accommodate severe potential capital losses over your investment horizon in the pursuit of your longer term investment return objectives.

¹ Return: Best and worst calendar year performance over the period 1994 - 2017

² Volatility: Five year historic volatility using monthly data over the period 1994 – 2017 (rolling average, annualised)

Important points to note:

- (a) You should be aware that the time taken to recover from a downturn to the original level 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.
- (b) Past performance is no guarantee of future returns.

Client Details

CIF Number	
Account Name	
Booking Centre	

1. Investment Knowledge and Experience

Please indicate the level of knowledge and/or experience of the primary transacting person who will make investment decisions and deal with SCB on a regular basis.

Products	Sub-categories	Have knowledge: Understanding of financial markets, asset classes, products and sub-categories, as well as their inherent return profiles and risks	Have experience: Five or more trades within the last two years either with Standard Chartered and/or another financial institution.
Debt Securities	Bills/ Bonds Issued by Governments, Corporates, or Banks	<input type="checkbox"/>	<input type="checkbox"/>
	Perpetuals / Preference Shares / Convertible Bonds	<input type="checkbox"/>	<input type="checkbox"/>
	Hybrid Securities With Contingency Language (e.g. Contingent Convertibles (CoCos), Senior Subordinated Bonds)	<input type="checkbox"/>	<input type="checkbox"/>
Funds	Mutual Funds	<input type="checkbox"/>	<input type="checkbox"/>
	Hedge Funds / Fund Of Hedge Funds, Alternative Mutual Funds	<input type="checkbox"/>	<input type="checkbox"/>
	Private Equity Funds	<input type="checkbox"/>	<input type="checkbox"/>

Products	Sub-categories	Have knowledge: Understanding of financial markets, asset classes, products and sub-categories, as well as their inherent return profiles and risks	Have experience: Five or more trades within the last two years either with Standard Chartered and/or another financial institution.
Equities	Shares / Exchange Traded Funds (ETFs)	<input type="checkbox"/>	<input type="checkbox"/>
	Complex ETFs (e.g. Inverse/ Commodity/ Leveraged/ Proprietary Indices / REIT/ Credit ETFs)	<input type="checkbox"/>	<input type="checkbox"/>
Structured Products	Vanilla structured products (e.g. Premium Deposit / Premium Currency Investment)	<input type="checkbox"/>	<input type="checkbox"/>
	Non-Vanilla structured products and all Equity structured products (e.g. Equity Linked Notes, Fixed Coupon Notes, Range Accrual Notes, Participation Notes, CertPlus/Bonus Enhanced Notes, Booster Notes, Digital Notes, Twin Win Notes)	<input type="checkbox"/>	<input type="checkbox"/>
	Complex structured products (e.g. Credit-linked Notes (CLN), Total Return CLN)	<input type="checkbox"/>	<input type="checkbox"/>
Over-the-Counter Products	Forwards	<input type="checkbox"/>	<input type="checkbox"/>
	Swaps And Contract-Based Derivatives (e.g. FX or Equity Accumulators or Decumulators / Bond options)	<input type="checkbox"/>	<input type="checkbox"/>
Investment-Linked Insurance	Investment-Linked Insurance Policy (ILP)	<input type="checkbox"/>	<input type="checkbox"/>
Commodities – Spot	Precious Metals (e.g. Gold, Silver, Platinum, Palladium)	<input type="checkbox"/>	<input type="checkbox"/>
	Base Metals (e.g. Copper, Aluminium)	<input type="checkbox"/>	<input type="checkbox"/>
	Oil (e.g. Crude – WTI, Brent)	<input type="checkbox"/>	<input type="checkbox"/>
	Other Commodities	<input type="checkbox"/>	<input type="checkbox"/>

2. Financial Situation

2.1 What is the maximum percentage (%) of the entity's investments with SCB that it can afford to lose in the next 12 months? Affordability refers to the % the entity could lose without impacting liquidity (e.g. being unable to fulfil monthly operating expenses or being unable to settle monthly financial obligations). Please pick the one that applies.

- A. Less than 1%
- B. 1 -10%
- C. >10-15%
- D. >15-20%
- E. >20-30%
- F. Over 30%

2.2 Will the entity require the ability to access the cash value of the entity's investments with us? Please pick the one that applies.

- A. I may require the ability to withdraw 75% of my investments with the Bank in the next 12 months.
- B. I may require the ability to withdraw 50% of my investments with the Bank in the next 12 months.
- C. I may require the ability to withdraw 25% of my investments with the Bank in the next 12 months.
- D. I may require the ability to withdraw 10% of my investments with the Bank in the next 12 months.
- E. I do not require the ability to withdraw my investments with the Bank to meet my liquidity needs.

3. Investment Objective

3.1 Investments have varying time horizons. Some investments have fixed, potentially long-dated time horizons. Some may even have lock-in periods. What is the longest time horizon you would consider for any investment in your portfolio? Please pick the one that applies.

- A. Up to 1 year
- B. >1-3 years
- C. >3-5 years
- D. Over 5 years

3.2 What is the entity's investment objective and risk attitude? Please pick the one that applies.

My investment objective and risk attitude is....

- A. Protect the value of my capital, I am not comfortable taking any investment risk.
- B. Achieve investment returns above deposit rates, whilst only taking low level of investment risk of around 1-10% of my investment.
- C. Achieve low to moderate income generation and/or capital growth on my investments, by taking moderate levels of investment risk of around 10-15% of my investment.
- D. Achieve moderate to high income generation and/or capital growth on my investments, by taking high levels of investment risk of around 15-20% of my investment.
- E. Achieve substantial income generation and/or capital growth on my investments, by taking significantly high levels of investment risk of around 20-30% of my investment.
- F. Achieve exceptional income generation and/or capital growth on my investments, by taking extreme levels of investment risk of over 30% of my investment. This could include very aggressive strategies, some of which could involve leverage, and may result in losing more than the original investment.

Examples

Time deposits might meet this objective.

Government bonds are one example of products that might meet this investment objective.

Investment grade corporate bonds are one example of products that might meet this investment objective.

Equity mutual funds are one example of products that might meet this investment objective.

Equities are one example of products that might meet this investment objective.

Hedge funds are one example of products that might meet this investment objective.

Percentages quoted here are based on average historical performance of diversified portfolios and use assumptions. They do not reflect projections of potential loss. Actual volatility may vary given the nature of any investment.

4. CIP Outcome

This section is to be completed by the Bank

Our Assessment

Based on the entity's responses to questions within this questionnaire, the entity has been allocated a CIP rating below. SCB will recommend investment strategies to the entity based on this CIP risk profile.

- 1. Risk Averse**
- 2. Conservative**
- 3. Moderate**
- 4. Moderately Aggressive**
- 5. Aggressive**
- 6. Very Aggressive**

Client confirmation

If the entity disagrees with the assessment of the entity's CIP rating, the entity may elect to have a less aggressive CIP rating. Please confirm the final CIP rating to be utilised by Standard Chartered:

- I/we agree with the assessment of the CIP rating
- I/we disagree with the assessment of the CIP rating, and opt for the following less aggressive CIP rating (please pick one):
 - 1. Risk Averse
 - 2. Conservative
 - 3. Moderate
 - 4. Moderately Aggressive
 - 5. Aggressive

Account Holder 1

Name	
Date	
Signature	

Account Holder 2

Name	
Date	
Signature	

Account Holder 3

Name	
Date	
Signature	

Account Holder 4

Name	
Date	
Signature	

Private Banker

Name	
Date	
Signature	

Appendix

Use the table below to match the entity's combination and determine the entity's Client Investment Profile

Scoring Combination

Ref. No	Question			CIP Profile
	2.1	2.2	3.2	
1	A	A	A	1
2	A	B	A	1
3	A	C	A	1
4	A	D	A	1
5	A	E	A	1
6	A	A	B	1
7	A	B	B	1
8	A	C	B	1
9	A	D	B	1
10	A	E	B	1
11	A	A	C	1
12	A	B	C	1
13	A	C	C	1
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22	A	B	E	1
23	A	C	E	1
24	A	D	E	1
25	A	E	E	1
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27	A	B	F	1
28	A	C	F	1
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