



standard
chartered
priority

Client Investment Profile (CIP) Questionnaire for Standard Chartered Bank Jersey Branch Priority Banking – Individuals

Revised September 2024



Introduction

Why do we require this Questionnaire?

We seek to understand your investment objectives, investment risk appetite, and investment knowledge and experience to ensure we recommend suitable investment products to you. We are responsible for collecting this information. It will help us determine your investment profile, which will help us to act in your best interests.

You must ensure that any authorised person (as defined in the General Terms and Conditions) you appoint to operate and give instructions on your account has the necessary investment knowledge and experience.

After you complete this Questionnaire, we will ask you to confirm your Client Investment Profile (“CIP”) rating, which will range from 1 to 6. We will use the confirmed CIP rating to guide our investment recommendations for you.

We may periodically request you to reconfirm or update your CIP. However, please let us know if your investment objectives, investment risk appetite or financial situation change, as we will need to reassess your CIP.

Please note that we will only be able to perform a suitability assessment using 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 we provide, which could 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*, you (the *account holder*) should complete this Questionnaire.

For a joint account, this Questionnaire should be completed by all the account holders, whereby the joint account holders’ collective response will reflect your agreed financial objectives, circumstances and knowledge and experience with financial instruments. A collective CIP rating will be assigned to the joint relationship based on your combined responses. With respect to investment knowledge & experience, the Questionnaire responses should reflect the joint account holders’ combined understanding of financial products and associated risks as well as their experience with investing in various product classes. By attesting to the common knowledge & experience, the joint account holders confirm that the Bank can issue investment recommendations and accept execution orders in line with the resulting Risk Profile, regardless of with which joint account holder we are communicating.



When should you complete this Questionnaire?

If you are a new client, you should complete this Questionnaire during the account opening process.

If you are an existing client, we may ask you to complete the Questionnaire as part of a periodic review of your relationship with us. However, please notify your Relationship Manager if there is a material change to your financial situation and / or objectives, so they can reassess your CIP.

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

We use this CIP Questionnaire to assess your investment strategy (including where you are investing via a PIC), financial situation, and risk attitude.

We assign a rating between 1 and 6 to each product that we make available to our customers (a Product Risk Rating or “**PRR**”). The PRR corresponds to the relevant product’s risk level. We will use your CIP rating, together with the PRRs¹ and other relevant information, to assess whether a particular investment is suitable for you.

You should consider whether you are comfortable with the features and risks of any investment product (even if we recommend it) before deciding to invest.

Occasionally you may decide to pursue an investment despite us informing you that this will result in your assets becoming more concentrated. In these circumstances, we will ask you to formally acknowledge that you have directed us to continue with the investment approach in question. We recommend making such decisions cautiously as highly concentrated portfolios may result in increased volatility and losses.

Further Information

If you have any other questions, please do not hesitate to discuss them with your Relationship Manager.

¹ All banks have analytical processes where investment products are risk rated, and clients' risk appetites are 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. This variation can result in varying outcomes for investors.

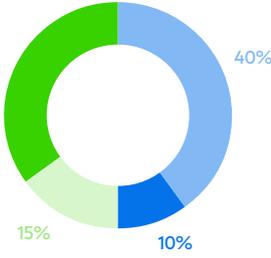
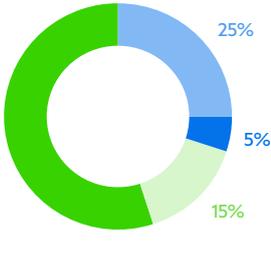


CIP Scale

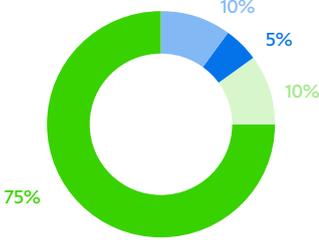
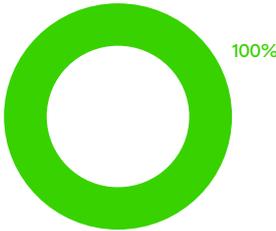
Investment Profile & Asset Allocation	Historical Returns ¹ & Volatility ²	Investment Objective				
<p>1. Risk Averse</p>	<p>100%</p> <p>Return</p> <table border="1" style="margin: auto;"> <tr> <td style="background-color: #D9E1F2;">7% Best</td> <td style="background-color: #D9E1F2;">0.3% Worst</td> </tr> </table> <p>Volatility</p> <table border="1" style="margin: auto;"> <tr> <td style="background-color: #D9E1F2;">0.7% Highest</td> <td style="background-color: #D9E1F2;">0% Lowest</td> </tr> </table>	7% Best	0.3% Worst	0.7% Highest	0% Lowest	<p>You do not want to take any investment risk. You would like to safeguard your capital by growing it at the current deposit interest rates, which may or may not keep pace with the national rate of inflation. You do not want to invest in investment products which may have an investment loss.</p>
7% Best	0.3% Worst					
0.7% Highest	0% Lowest					
<p>2. Conservative</p>	<p>20% 60% 10% 10%</p> <p>Return</p> <table border="1" style="margin: auto;"> <tr> <td style="background-color: #D9E1F2;">18% Best</td> <td style="background-color: #D9E1F2;">-9% Worst</td> </tr> </table> <p>Volatility</p> <table border="1" style="margin: auto;"> <tr> <td style="background-color: #D9E1F2;">11% Highest</td> <td style="background-color: #D9E1F2;">2% Lowest</td> </tr> </table>	18% Best	-9% Worst	11% Highest	2% Lowest	<p>You aim to achieve investment returns higher than current deposit rates. You are comfortable with achieving a low level of return potential on your investments and accept some investment risk to achieve your objectives. You are aware that the value of your original investments may go up and down. You can withstand capital losses in pursuit of your long-term investment return objectives.</p>
18% Best	-9% Worst					
11% Highest	2% Lowest					

■ Cash	■ Fixed Income	■ Equity	■ Alternatives
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Investment Profile & Asset Allocation	Historical Returns ¹ & Volatility ²	Investment Objective				
<p>3. Moderate</p>	 <p>Return</p> <table border="1" data-bbox="467 712 831 817"> <tr> <td>24% Best</td> <td>-23% Worst</td> </tr> </table> <p>Volatility</p> <table border="1" data-bbox="467 884 831 990"> <tr> <td>16% Highest</td> <td>2% Lowest</td> </tr> </table>	24% Best	-23% Worst	16% Highest	2% Lowest	<p>You wish to balance modest capital growth with income generation. You want to achieve this by balancing the proportions of growth and income generating assets (predominantly fixed income and equities respectively) in your portfolio. While your potential returns are higher, you appreciate that your potential for capital losses is also higher. You are aware that the value of your original investments may go up and down. You can withstand capital losses in pursuit of your long-term investment return objectives.</p>
24% Best	-23% Worst					
16% Highest	2% Lowest					
<p>4. Moderately Aggressive</p>	 <p>Return</p> <table border="1" data-bbox="467 1339 831 1444"> <tr> <td>29% Best</td> <td>-31% Worst</td> </tr> </table> <p>Volatility</p> <table border="1" data-bbox="467 1512 831 1617"> <tr> <td>20% Highest</td> <td>2% Lowest</td> </tr> </table>	29% Best	-31% Worst	20% Highest	2% Lowest	<p>You aim for higher potential capital returns and are willing to accept higher levels of losses/volatility. You are more focused on long-term capital growth than capital protection. Your portfolio will predominantly be growth focused (i.e. have a higher exposure to equities). However, you will aim to diversify risk with exposure to alternatives and fixed income assets. You are aware that the value of your original investments may go up and down by high amounts. You can withstand high capital losses in pursuit of your long-term investment return objectives.</p>
29% Best	-31% Worst					
20% Highest	2% Lowest					
<p> ■ Cash ■ Fixed Income ■ Equity ■ Alternatives </p>						



Investment Profile & Asset Allocation	Historical Returns ¹ & Volatility ²	Investment Objective				
<p>5. Aggressive</p>	 <p>Return</p> <table border="1" data-bbox="467 712 831 817"> <tr> <td>34% Best</td> <td>-38% Worst</td> </tr> </table> <p>Volatility</p> <table border="1" data-bbox="467 887 831 992"> <tr> <td>23% Highest</td> <td>3% Lowest</td> </tr> </table>	34% Best	-38% Worst	23% Highest	3% Lowest	<p>You wish to substantially grow the long-term expected value of your investments. You accept that this may result in higher volatility and risk to capital returns. Your portfolio will have a major growth focus (i.e. predominant exposure in equities). You are aware that the value of your original investments may go up and down by substantial amounts. You can withstand significant capital losses in pursuit of your long-term investment return objectives.</p>
34% Best	-38% Worst					
23% Highest	3% Lowest					
<p>6. Very Aggressive</p>	 <p>Return</p> <table border="1" data-bbox="467 1339 831 1444"> <tr> <td>41% Best</td> <td>-45% Worst</td> </tr> </table> <p>Volatility</p> <table border="1" data-bbox="467 1514 831 1619"> <tr> <td>28% Highest</td> <td>3% Lowest</td> </tr> </table>	41% Best	-45% Worst	28% Highest	3% Lowest	<p>You wish to exceptionally grow the long-term expected value of your investments. You accept that this may result in significant volatility and risk to capital returns. Your portfolio will be clearly growth focused (i.e. purely have exposure in equities). You are aware that the value of your original investment may go up and down by extreme amounts. You can withstand severe capital losses in the pursuit of your long-term investment return objectives.</p>
41% Best	-45% Worst					
28% Highest	3% Lowest					

■ Cash
 ■ Fixed Income
 ■ Equity
 ■ Alternatives

Important points to note:

- (a) You should be aware that the time taken for the value of an investment to recover from a downturn to its original level will vary from investment to investment. The riskier the investment, the greater the potential loss and the longer the potential recovery period.
- (b) Past performance is no guarantee of future return.

¹ Return: Best and worst calendar year performance over the period 1994-2021

² Volatility: Five year historic volatility using monthly data over the period 1994-2021 (rolling average, annualised)



Client Details

CIF Number	
Account Name	

1. Investment Knowledge and Experience

Name	
Party ID	
Relationship to CIF (e.g Account Holder / Beneficial Owner / POA)	

1.1. What is your highest level of education? Please pick the one that applies:

1. Primary or lower	2. Secondary	3. Diploma or higher
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1.2. Please provide details if you hold a qualification related to financial markets

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

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		
	Perpetuals / Preference Shares / Convertible Bonds		
	Hybrid Securities with Contingency Language (e.g. Contingent Convertibles (“CoCos”), Senior Subordinated Bonds)		
Funds	Mutual Funds		
	Hedge Funds / Fund of Hedge Funds, Alternative Mutual Funds		
	Private Equity Funds		
Equities	Shares / Exchange Traded Funds (“ETFs”)		
	Complex ETFs (e.g. Inverse)		
	Commodity / Leveraged / Proprietary Indices / REIT / Credit ETFs)		



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.
Commodities – Spot	Precious Metals (e.g. Gold, Silver, Platinum, Palladium)		
	Base Metals (e.g. Copper, Aluminium)		
	Oil (e.g. Crude – WTI, Brent)		
	Other Commodities		
Structured Products	Vanilla structured products (e.g. Premium Deposit / Premium Currency Investment)		
	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)		
	Complex structured products (e.g. Credit-Linked Notes (“CLNs”), Total Return CLNs)		



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.
Over-the-Counter Products	Forwards		
	Swaps and Contract-Based Derivatives (e.g. FX or Equity Accumulators or Decumulators / Bond options)		
Investment-Linked Insurance	Investment-Linked Insurance Policy (“ILP”)		



2. Financial Situation

2.1. What is the maximum percentage (%) of your investments with us that you can afford to lose in the next 12 months? Affordability refers to the % you could lose without impacting your current standard of living (e.g. being unable to fulfil your monthly living expenses or being unable to settle your 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 you need to be able to access the cash value of your investments with us?

Please pick the one that applies.

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



3. Investment Objective

3.1. Investments can be held for varying periods of time. Some investments can be held for fixed, potentially long-dated periods of time. Some may even have lock in periods (i.e. periods of time during which the investment cannot be sold or redeemed).

What is the longest period of time you would hold an investment for 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
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3.2. What is your investment objective and risk attitude?

Please pick the one that applies.

My investment objective and risk attitude is...	Examples
A. Protect the value of my capital; I am not comfortable taking any investment risk.	Time deposits might meet this objective.
B. Achieve investment returns above deposit rates, whilst only taking low levels of investment risk (of around 1-10% of my investment).	Government bonds are one example of products that might meet this investment objective.
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).	Investment grade corporate bonds are one example of products that might meet this investment objective.
D. Achieve moderate to high income generation and / or capital growth on my investments by taking levels of investment risk (of around 15-20% of my investment).	Equity mutual funds are one example of products that might meet this investment objective.
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).	Equities are one example of products that might meet this investment objective.
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 (potentially involving leverage), and may result in losing more than the original investment.	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

Assessment

Use the [CIP Scoring Combination table](#) on page 15 to match your answers to questions [2.1](#), [2.2](#) and [3.2](#) and determine your Client Investment Profile:

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

Client Confirmation

If you disagree with your CIP rating, you may elect to have a less aggressive CIP rating.
Please confirm the final CIP rating that we can use:

I / We agree with the assessment of the CIP rating
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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	



Client Agreement

Account Holder 1	
Name:	Signature:
Date:	

Account Holder 2	
Name:	Signature:
Date:	

Account Holder 3	
Name:	Signature:
Date:	

Account Holder 4	
Name:	Signature:
Date:	

Relationship Manager	
Name:	Signature:
Date:	



CIP Scoring Combination

Use the table below to match your combination and determine your Client Investment Profile

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
14	A	D	C	1
15	A	E	C	1
16	A	A	D	1
17	A	B	D	1
18	A	C	D	1
19	A	D	D	1
20	A	E	D	1
21	A	A	E	1
22	A	B	E	1
23	A	C	E	1
24	A	D	E	1
25	A	E	E	1
26	A	A	F	1
27	A	B	F	1
28	A	C	F	1
29	A	D	F	1
30	A	E	F	1
31	B	A	A	1
32	B	B	A	1
33	B	C	A	1
34	B	D	A	1
35	B	E	A	1
36	B	A	B	2
37	B	B	B	2
38	B	C	B	2
39	B	D	B	2
40	B	E	B	2
41	B	A	C	2
42	B	B	C	2
43	B	C	C	2
44	B	D	C	2
45	B	E	C	2

Ref. No	Question			CIP Profile
	2.1	2.2	3.2	
46	B	A	D	2
47	B	B	D	2
48	B	C	D	2
49	B	D	D	2
50	B	E	D	2
51	B	A	E	2
52	B	B	E	2
53	B	C	E	2
54	B	D	E	2
55	B	E	E	2
56	B	A	F	2
57	B	B	F	2
58	B	C	F	2
59	B	D	F	2
60	B	E	F	2
61	C	A	A	1
62	C	B	A	1
63	C	C	A	1
64	C	D	A	1
65	C	E	A	1
66	C	A	B	2
67	C	B	B	2
68	C	C	B	2
69	C	D	B	2
70	C	E	B	2
71	C	A	C	2
72	C	B	C	3
73	C	C	C	3
74	C	D	C	3
75	C	E	C	3
76	C	A	D	2
77	C	B	D	3
78	C	C	D	3
79	C	D	D	3
80	C	E	D	3
81	C	A	E	2
82	C	B	E	3
83	C	C	E	3
84	C	D	E	3
85	C	E	E	3
86	C	A	F	2
87	C	B	F	3
88	C	C	F	3
89	C	D	F	3
90	C	E	F	3

Ref. No	Question			CIP Profile
	2.1	2.2	3.2	
91	D	A	A	1
92	D	B	A	1
93	D	C	A	1
94	D	D	A	1
95	D	E	A	1
96	D	A	B	2
97	D	B	B	2
98	D	C	B	2
99	D	D	B	2
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117	D	B	F	3
118	D	C	F	4
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120	D	E	F	4
121	E	A	A	1
122	E	B	A	1
123	E	C	A	1
124	E	D	A	1
125	E	E	A	1
126	E	A	B	2
127	E	B	B	2
128	E	C	B	2
129	E	D	B	2
130	E	E	B	2
131	E	A	C	2
132	E	B	C	3
133	E	C	C	3
134	E	D	C	3
135	E	E	C	3

Ref. No	Question			CIP Profile
	2.1	2.2	3.2	
136	E	A	D	2
137	E	B	D	3
138	E	C	D	4
139	E	D	D	4
140	E	E	D	4
141	E	A	E	2
142	E	B	E	3
143	E	C	E	4
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145	E	E	E	5
146	E	A	F	2
147	E	B	F	3
148	E	C	F	4
149	E	D	F	5
150	E	E	F	5
151	F	A	A	1
152	F	B	A	1
153	F	C	A	1
154	F	D	A	1
155	F	E	A	1
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157	F	B	B	2
158	F	C	B	2
159	F	D	B	2
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168	F	C	D	4
169	F	D	D	4
170	F	E	D	4
171	F	A	E	2
172	F	B	E	3
173	F	C	E	4
174	F	D	E	5
175	F	E	E	5
176	F	A	F	2
177	F	B	F	3
178	F	C	F	4
179	F	D	F	5
180	F	E	F	6



Disclaimers

Standard Chartered PLC, the ultimate parent company of Standard Chartered Bank, together with its other branches and subsidiaries from the Standard Chartered Group.

The Jersey Branch of Standard Chartered Bank is regulated by the Jersey Financial Services Commission. Copies of the latest audited accounts of Standard Chartered Bank are available from its principal place of business in Jersey: PO Box 80, 15 Castle Street, St Helier, Jersey JE4 8PT. The Jersey Branch of Standard Chartered Bank is also an authorised financial services provider under license number 44946 issued by the Financial Sector Conduct Authority of the Republic of South Africa.

Standard Chartered Bank is incorporated in England with limited liability by Royal Charter 1853 Reference Number ZC18. The Principal Office of the Company is situated in England at 1 Basinghall Avenue, London, EC2V 5DD. Standard Chartered Bank is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and Prudential Regulation Authority.

For Islamic transactions, we are acting under the supervision of our Shariah Supervisory Committee. You can find relevant information about our Shariah Supervisory Committee on the Standard Chartered Bank website in the Islamic banking section at: <http://www.sc.com/en/banking/islamic-banking/>

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