



Client Investment Profile (CIP) Questionnaire

Introduction

Why do we require this Questionnaire?

Understanding your investment objectives, investment risk appetite, and investment knowledge and experience is critical to ensuring that we recommend suitable investment products to you. The information collected will help us determine the investment profile for your relationship with us.

Upon completion of this Questionnaire, you will be asked to confirm your Client Investment Profile (“CIP”) rating which will range from 1-6. The confirmed CIP rating will be used to guide our investment recommendations for you.

In addition to the questions in this document, Standard Chartered Bank (UAE) Limited (the “Bank”) may rely on information that you have provided previously to us. By completing this form you are confirming information previously provided to the Bank remains complete and accurate.

We may periodically request you to reconfirm or update your CIP. Should there be changes that may affect your investment objectives, investment risk appetite or financial situation, please let us know so that we may assist you with a reassessment of your CIP.

Please note that our ability to perform a suitability assessment will be dependent on the information you 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 your investing in a product or undertaking transactions that may not be suitable for you.

Who should complete this questionnaire?

For an individual or sole-proprietor account holder, this Questionnaire should be completed by that account holder.

For a joint account, each joint account holder who wishes to make investment decisions and deal with the Bank for that joint account should independently complete a Questionnaire. In line with the account operating mandate, any of the account holders may (a) enter investment transactions in the joint names of all account holders, and (b) transact in an investment product with a PRR rating up to his/her personal CIP rating – which may be higher than the CIP Rating of the other account holder(s).

For a private investment company (PIC)/personal investment limited vehicle (PILV) established solely to manage an individual’s assets, this Questionnaire should be completed by the primary transacting individual authorised by the PIC/PILV to make investment decisions and deal with the Bank on a regular basis. A CIP rating will be assigned to the PIC/PILV 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.

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

The Bank uses analytical processes to determine the risk levels of investment products available to our customers, rating products from levels 1-6. We will use your CIP rating, together with the Product Risk Ratings* (“PRRs”) and other relevant information, to assess if a particular investment is suitable for you.

*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.

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

Where we alert you that your investment decision will result in a concentrated position based on your assets held with us, we understand that may not be the case in the context of your wider asset pool and in those circumstances, we will ask you to formally acknowledge that you have directed us to carry out the transaction. We would recommend caution as highly concentrated portfolios may result in increased volatility and losses.

Further Information

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

Tell us about yourself

1. Name: _____

2. Date of Birth (DD/MM/YYYY):

D	D	M	M	Y	Y	Y	Y
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3. Employment Status

Salaried Self-Employed Unemployed Retired Others

My current profession is: _____

My Previous profession is: _____

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

Primary or lower Secondary Tertiary/Diploma or higher

My Qualification is: _____

I have at least 3 years of continuous professional experience in the past 10 years in the following field(s):

A: _____ B: _____

5. Client Status Declaration

I am a Retail Investor and not a “Professional Investor” as defined by the Securities and Commodities Authority “ per the criteria stated below.

I am a “Professional Investor” as defined by the Securities and Commodities Authority “ per the criteria stated below.

Securities and Commodities Authority (SCA), Professional Investor definition:

(1) The legal person fulfilling the following conditions:

- (a) The federal government and local governments, governmental institutions and authorities, or the companies fully owned by any of the aforementioned.
- (b) foreign governments, and departments and bodies and authorities related to them or the companies fully owned by any of the aforementioned.
- (c) International bodies and organisations.
- (d) The entities licensed by the Authority or any similar regulatory authority.
- (e) The legal person complying in their last Financial report with at least two of the following requirements:
 - i. Annual net revenue of AED 150 Million.
 - ii. Owns the amount or paid capital of AED 7 Million.
 - iii. Total assets of not less than AED 75 Million prior to the deduction of short-term and long-term liabilities.

- (2) The natural person certified by the Authority or any similar regulatory authority to perform any responsibilities related to Financial services or activities.
- (3) The natural person who declare that his/her net assets-excluding his/her main residential house is AED 4 Million, and who acknowledges that s/he has the sufficient experience and knowledge in the investment field and is aware of its risks or to be represented by an entity licensed by the Authority in line with the license conditions.

Investment Knowledge and Experience

6. Please indicate the level of knowledge, experience, nature and transitional volume of you have in the asset classes listed below.

Products	Sub-Categories	Knowledge and experience of products		
		No knowledge and No experience	Have knowledge with No experience	Have knowledge and experience
Debt Securities	Bills/Bonds Issued by Governments, Corporates, or Banks and Perpetuals/ Preference Shares with no contingency language			
	Convertible Bonds			
	Hybrid Securities with Contingency Language. (e.g. Contingent Convertibles (CoCos), products with Point of Non-Viability language or Explicit Write-down triggers			
Funds	Mutual Funds			
	Hedge Funds/Fund of Hedge Funds/ Alternative Mutual Funds			
Structured Products	Vanilla structured products			
Structured Products	Non-vanilla structured products 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 (CLN), Total Return CLN)			
Over the Counter Products	Forwards			
Investment-Linked Insurance	Investment-Linked Insurance Policy (ILP)			
Investing using leverage				

Based on your transactions in investment products in the last 12 months, please provide the below information; Currency: AED USD GBP EUR

Transaction Nature	Transaction Average Value	Frequency of Transactions
Purchase		
Sale		

Financial Situation

7. What are your net liquid and non-liquid assets?

Select the currency that you will use to declare your financial amounts:

AED USD GBP EUR

LIQUID ASSETS

Cash or deposits (LCY and foreign currencies)

Investments (exc. Property and Investments that cannot be liquidated at your initiative)

LESS: Outstanding loans or credit (excluding mortgage loan) ()

Estimated net liquid assets

NON - LIQUID ASSETS

Investments & Real Property

LESS: Loans (including mortgage loan) ()

Estimated net non-liquid assets

NOTE: Liquid Assets are defined as assets which may be easily turned into cash, for example, money in bank accounts and/or money market accounts, actively traded stocks, bonds and mutual funds. Examples of assets that would not be considered liquid include real estates, coin collection and artwork. Your net liquid assets are defined as the sum of all investment assets minus the total of any loans that you have.

8. What is your estimated monthly disposable income (from all sources)?

Estimated monthly disposable income (from all sources)

Estimated Monthly Income net of tax (including salary, rental income, investment income)

LESS: Estimated Monthly Costs (including rental, utilities, mortgage and/or loan payments) ()

Estimated monthly disposable income

9. Do you depend on the majority of your savings and investments with the bank for your basic living expenses?

Yes No

10. What is the maximum percentage (%) of your investments with the bank 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 fulfill your monthly financial obligations). Please pick the one that applies.

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

11. Will you require the ability to access the cash value of your 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.

Investment Objectives

12. 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. Less than 1 year
 - B. 1 – 3 years
 - C. >3 – 5 years
 - D. Over 5 years
13. 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	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.	Local currency government bonds with shorter tenors 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 high levels of investment risk of around >15-20% of my investment.	Equity investment 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, and Longer-term bonds issued by lower credit-grade issuers in a foreign currency are examples 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, some of which could involve leverage, and may result in losing more than the original investment.	Hedge funds are one example of products that might meet this investment objective.

NOTE: 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.

CIP Outcome

Our Assessment

Based on your responses to questions within this questionnaire, you have been allocated a CIP rating below. The Bank will recommend investment strategies to you based on this CIP risk profile.

1. 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	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 pursuit of your longer term investment return objectives.
3. 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	You aim for higher potential capital returns and are willing to accept higher levels of loss/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 pursuit of your longer term investment return objectives.
5. 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	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 fluctuation and are able to accommodate severe potential capital losses over your investment horizon in the pursuit of your longer term investment return objectives.

Client Confirmaton

If you disagree with the assessment of your CIP rating, you may elect to have a less aggressive CIP rating. Please confirm the final CIP rating to be utilised by Standard Chartered:

I agree with the assessment of my CIP rating

I disagree with the assessment of my CIP rating, and opt for the following less aggressive CIP rating (please pick one):

- 1) Risk Adverse
- 2) Conservative
- 3) Moderate
- 4) Moderately Aggressive
- 5) Aggressive

WARNING: You may not rely on any communication (written or oral) from the bank as advice or as a recommendation in relation to this questionnaire. The bank is not acting as an advisor and has no fiduciary duty towards you. The bank does not provide, and has not provided, any advice or recommendation to you in relation to this questionnaire. Accordingly, the bank is under no obligation to, and shall not, determine the suitability of your responses to the questions in this questionnaire. You must also satisfy yourself that you understand your CIP rating, and that you are capable of assuming, and assume, the risks associated with your CIP rating. The bank accepts no liability and will not be liable for any loss or damage arising directly or indirectly (including special, incidental or consequential loss or damage) from your CIP rating, howsoever arising and even if the bank knew of the possibility of such loss or damage, including any loss, damage or expense arising from, but not limited to, any defect, error, imperfection, fault, mistake or inaccuracy with this questionnaire, its contents or associated services, or due to any unavailability of this questionnaire or any part thereof or any contents therein.

- (1) I have read, understood and accept the above; and
- (2) I confirm that I understand SCB will rely on the accuracy and completeness of the information furnished by me in this questionnaire to assess my CIP Rating.

Client Signature: _____

Client Name: _____

Relationship No: _____

Signature Date:

D	D	M	M	Y	Y	Y	Y
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Relationship Manager Signature: _____

Relationship Manager Name & PSID: _____

Signature Date:

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



Manual Scoring Matrix (Internal Use Only)

Scoring Result

Ref. No	Q10	Q11	Q13	CIP Profile
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
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

Ref. No	Q10	Q11	Q13	CIP Profile
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
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
100	D	E	B	2
101	D	A	C	2
102	D	B	C	3
103	D	C	C	3
104	D	D	C	3
105	D	E	C	3
106	D	A	D	2
107	D	B	D	3
108	D	C	D	4
109	D	D	D	4
110	D	E	D	4
111	D	A	E	2
112	D	B	E	3
113	D	C	E	4
114	D	D	E	4
115	D	E	E	4
116	D	A	F	2
117	D	B	F	3
118	D	C	F	4
119	D	D	F	4
120	D	E	F	4

Ref. No	Q10	Q11	Q13	CIP Profile
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
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
144	E	D	E	5
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
156	F	A	B	2
157	F	B	B	2
158	F	C	B	2
159	F	D	B	2
160	F	E	B	2
161	F	A	C	2
162	F	B	C	3
163	F	C	C	3
164	F	D	C	3
165	F	E	C	3
166	F	A	D	2
167	F	B	D	3
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

Check: Customer depends on his savings
Customer depends on his savings and is above the retirement age and up to primary education

Risk rating capped at 2
Risk rating capped at 1