

# CLIENT SUITABILITY ASSESSMENT FORM (CORPORATE)



GENERAL INFORMATION			
COMPANY NAME		DATE OF REGISTRATION	SEC REGISTRATION NO. TAX IDENTIFICATION NO.
ADDRESS			ZIP CODE
BUSINESS ADDRESS		ZIP CODE	NO. OF EMPLOYEES
BUSINESS PHONE NO.	BUSINESS FAX NO.	BUSINESS MOBILE NO.	BUSINESS EMAIL ADDRESS
CONTACT PERSON	POSITION	DIRECT LINE	MOBILE NO.
Date of Latest AFS / Interim FS: _____ Credit Score (to be filled out by UBP) _____ Revenues _____ Total Equity _____ Net Income _____ Current Ratio _____ Total Assets _____ Debt / Equity Ratio _____ Total Debt _____			<b>BUSINESS TYPE:</b> <input type="checkbox"/> Manufacturer <input type="checkbox"/> Other <input type="checkbox"/> Retailer <input type="checkbox"/> Service Industry <input type="checkbox"/> Wholesaler  <b>LEGAL FORM:</b> <input type="checkbox"/> Corporation <input type="checkbox"/> Partnership - Limited <input type="checkbox"/> Proprietorship <input type="checkbox"/> Partnership - General

**SUITABILITY ASSESSMENT**  
 This Client Suitability Assessment (CSA) is being conducted to help the Account Officer determine the client's understanding of the risks related to investing. This assessment will also aid the Account Officer to determine which investment products are suitable to the client's investment profile.

	1	2	3	4
<b>What is your company's key investment objective?</b>	<input type="checkbox"/> To prevent loss of principal of investments and generate interest income	<input type="checkbox"/> To preserve the real value of investments and generate interest income	<input type="checkbox"/> To grow investments from a combination of interest income and capital appreciation	<input type="checkbox"/> To grow investments at significant capital appreciation.
<b>How much is your company's approximate liquid funds?</b>	<input type="checkbox"/> PHP 5MM and below	<input type="checkbox"/> Over PHP 5MM up to PHP 50MM	<input type="checkbox"/> Over PHP 50MM up to PHP 100MM	<input type="checkbox"/> Over PHP 100MM
<b>What would be the company's liquidity requirements?</b>	<input type="checkbox"/> We need to draw regular income from our investments and may use a portion of the principal in the short term	<input type="checkbox"/> We do not need to draw regular income from our investments nor use any portion of the principal in the short term	<input type="checkbox"/> We have other sources of liquidity and do not see a real need to use funds in the next 5-10 years	<input type="checkbox"/> We have other sources of liquidity and do not see a real need to use funds in the next 10 years
<b>Which among the following instruments has your company previously invested or are currently investing in? (Choose all applicable)</b>	<input type="checkbox"/> Savings <input type="checkbox"/> Time Deposits <input type="checkbox"/> SDA	<input type="checkbox"/> Government Securities / ROPs <input type="checkbox"/> LTNCDs	<input type="checkbox"/> Corporate Bonds <input type="checkbox"/> Corporate Notes	<input type="checkbox"/> Equities <input type="checkbox"/> Derivatives <input type="checkbox"/> Hedged Instruments
<b>How many years of experience has your company had investing in securities either directly or through a fund manager?</b>	<input type="checkbox"/> 1 year or less	<input type="checkbox"/> More than 1 year up to 3 years	<input type="checkbox"/> More than 3 years up to 5 years	<input type="checkbox"/> More than 5 years
<b>What set of investment returns would the company be most comfortable with?</b>	<input type="checkbox"/> There are steady and minimal returns without any fluctuation in the principal amount of our investments	<input type="checkbox"/> There are minimal fluctuations in the principal amounts of our investments for commensurate returns	<input type="checkbox"/> We accept a fair amount of fluctuation in the principal amount of our investments in order to achieve above average returns and capital growth	<input type="checkbox"/> We are prepared for a high degree of volatility and possibly losses in the principal amount of our investment, for certain periods, in order to achieve high returns / capital growth over 5 years or more
<b>If the value of your company's investment decreased by 30% in one year, how would you react?</b>	<input type="checkbox"/> We will be very concerned and will immediately put our investment back to cash	<input type="checkbox"/> We will be very concerned and will find safer investment outlets, not necessarily cash	<input type="checkbox"/> We will be concerned and will review the aggressiveness of our portfolio.	<input type="checkbox"/> We will not be concerned about the short-term fluctuation of certain investments in our portfolio
<b>What is your company's average net worth in the last 2 years?</b>	<input type="checkbox"/> PHP 5MM and below	<input type="checkbox"/> Over PHP 5MM up to PHP 50MM	<input type="checkbox"/> Over PHP 50MM up to PHP 100MM	<input type="checkbox"/> Over PHP 100MM

**RESULTING INVESTMENT PROFILE AND RECOMMENDED PORTFOLIO**  
 (To be accomplished by Account Officer)

SCORE	INVESTOR PROFILE	DESCRIPTION	RECOMMENDED PRODUCT / PORTFOLIO
<b>1 to 8 pts</b>	<input type="checkbox"/> Risk Averse	Client wants to ensure capital is preserved and income is guaranteed by the Bank; no minimum credit score.	Savings / Time Deposits
<b>9 to 16 pts</b>	<input type="checkbox"/> Conservative	Client wants to ensure capital preservation while taking on minimal risks, prefers investment grade ("IG") and highly liquid assets such as deposits and sovereign bonds; no minimum credit score.	Fixed Income - Deposits (including LTNCDs) & IG Sovereign Bonds
<b>17 to 27 pts</b>	<input type="checkbox"/> Moderate	Client wants a portfolio that provides higher return than traditional deposits and will take on moderate risk. Prefers fixed income instruments such as IG sovereign & corporate bonds and top tier Phil. corporate bonds; credit score of BB and up.	Fixed Income - Deposits, IG Sovereign & Corporate Bonds and Top Tier Philippine Corporate Bonds
<b>28 pts and up</b>	<input type="checkbox"/> Aggressive	Client wants a portfolio that provides capital appreciation and is willing to accept higher risks involving volatility of returns and even loss of principal in the interim in exchange for potential higher long term returns; credit score of BBB and up.	Fixed Income (i.e. Deposits, IG and High Yield Sovereign & Corporate Bonds), and Tier 2 Notes

**CLIENT'S CONFORME**

I/We acknowledge that the answers to the questionnaire are true, accurate and complete and can be relied upon by the Relationship Manager. I/We understand that the Client Suitability Assessment Form (CSAF) is used as a guide for the Relationship Manager to present and/or recommend investment alternatives and does not provide a guarantee against possible losses to the income or principal of our account/s and or investment/s. I/We will formally notify the Relationship Manager of changes to our financial situation that would change our investor profile.

\_\_\_\_\_  
 Signature of Principal over Printed Name
 \_\_\_\_\_  
 Date

**BANK'S ACKNOWLEDEMENT**

We have explained to you the details and results of the Client Suitability Assessment, basis of our recommendation and terms and conditions of the recommended products.

ASSESSED BY:  _____ RELATIONSHIP MANAGER Signature over Printed Name	CONFIRMED BY:  _____ TREASURY TRADER Signature over Printed Name
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