

GENERAL INFORMATION			
NAME (Last Name, First Name, Middle Name)		BIRTHDATE	SSS / GSIS NO.
ADDRESS			ZIP CODE
HOME PHONE NO.	MOBILE NO.	EMAIL ADDRESS	
BUSINESS / PROFESSION	TITLE	COMPANY NAME	EMPLOYED SINCE
BUSINESS ADDRESS			ZIP CODE
BUSINESS PHONE NO.	BUSINESS FAX NO.	BUSINESS MOBILE PHONE NO.	BUSINESS EMAIL ADDRESS
ESTIMATED TOTAL INVESTIBLE FUNDS <input type="checkbox"/> <PHP 1MM <input type="checkbox"/> PHP 1MM to <PHP 5MM <input type="checkbox"/> PHP 5MM up	ESTIMATED NET WORTH	SOURCE OF WEALTH (Check all that apply) <input type="checkbox"/> Business <input type="checkbox"/> Inheritance <input type="checkbox"/> Employment <input type="checkbox"/> Others: <input type="checkbox"/> Savings / Investment	

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
What is your key investment objective?	<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.
What portion of your investment can be placed in medium or long term investments? i.e. >3 years	<input type="checkbox"/> <10% to 30%	<input type="checkbox"/> >30% to 60%	<input type="checkbox"/> >60% to 80%	<input type="checkbox"/> >80% to 100%
Do you have regular liquidity requirements?	<input type="checkbox"/> I need to draw regular income from my investments and may use a portion of the principal in the short term	<input type="checkbox"/> I do not need to draw regular income from my investments nor use any portion of the principal in the short term	<input type="checkbox"/> I have other sources of liquidity and do not see a real need to use funds in the next 5-10 years	<input type="checkbox"/> I have other sources of liquidity and do not see a real need to use funds in the next 10 years
Which among the following instruments have you previously invested or are currently investing in? (Choose all applicable)	<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
How many years of experience have you had investing in securities either directly or through a fund manager?	<input type="checkbox"/> 1 year or less	<input type="checkbox"/> More than 1 year up to 5 years	<input type="checkbox"/> More than 5 years up to 10 years	<input type="checkbox"/> More than 10 years
What is your tolerance for risk?	<input type="checkbox"/> I accept steady and minimal returns without any fluctuation in the principal amount of my investments	<input type="checkbox"/> I accept minimal fluctuations in the principal amounts of my investments for commensurate returns	<input type="checkbox"/> I accept a fair amount of fluctuation in the principal amount of my investments in order to achieve above average returns and capital growth	<input type="checkbox"/> I am prepared for a high degree of volatility and possibly losses in the principal amount of my investment in order to achieve high returns/capital growth over 5 years or more
If the value of your investment decreased by 30% in one year, how would you react?	<input type="checkbox"/> I will be very concerned and will immediately put our investment back to cash	<input type="checkbox"/> I will be very concerned and will find safer investment outlets, not necessarily cash	<input type="checkbox"/> I will be concerned and will review the aggressiveness of my portfolio.	<input type="checkbox"/> I will not be concerned about the short-term fluctuation of certain investments in my portfolio
What is your average net worth in the last 2 years?	<input type="checkbox"/> PHP 5MM and below	<input type="checkbox"/> Over PHP 5MM up to PHP 30MM	<input type="checkbox"/> Over PHP 30MM up to PHP 60MM	<input type="checkbox"/> Over PHP 60MM

RESULTING INVESTMENT PROFILE AND RECOMMENDED PORTFOLIO (To be accomplished by Account Officer)			
SCORE	INVESTOR PROFILE	DESCRIPTION	RECOMMENDED PRODUCT / PORTFOLIO
1 to 8 pts	<input type="checkbox"/> Risk Averse	Client wants to ensure capital is preserved and income is guaranteed by the Bank.	Savings / Time Deposits
9 to 16 pts	<input type="checkbox"/> Conservative	Client wants to ensure capital preservation while taking on minimal risks, prefers investment grade and highly liquid assets such as deposits and investment grade ("IG") sovereign bonds.	Fixed Income - Deposits (including LTNCDs) & IG Sovereign Bonds
17 to 27 pts	<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 Philippine corporate bonds.	Fixed Income - Deposits, IG Sovereign & Corporate Bonds and Top Tier Philippine Corporate Bond
28 pts and up	<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.	Fixed Income (i.e. Deposits, IG and High Yield Sovereign Bonds & 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 Investment 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