

Customer Investment Profile Questionnaire

How to return ?

By Post
P.O. Box 68383
Kowloon East Post Office

OR

All branches in person
**Please be prepared for the
required voice recording
procedure**

You can also complete the questionnaire through any one of the following channels:

1. Log onto our Online Banking through sc.com/hk. Complete and submit the questionnaire;
- or
2. Download Standard Chartered Mobile Banking app and complete the questionnaire through Mobile banking

Important Notes:

1. The Customer Investment Profile questionnaire is only applicable to existing customers of Standard Chartered Bank (Hong Kong) Limited (the “Bank”).
2. Please note that the Bank may not be able to process your questionnaire if
 - i) you are not an existing customer, or
 - ii) the information is incomplete or unclear, or
 - iii) the signature differs from the Bank’s record.

Customer Investment Profile Questionnaire

Please complete this investment profile questionnaire in **BLOCK LETTER** and “✓” the appropriate box.

1. Purpose of this questionnaire

The purpose of this Customer Investment Profile questionnaire is to capture your general personal circumstances and to assess your overall **GENERAL** attitude towards investment risks as an investor. Standard Chartered Bank (Hong Kong) Limited (the “**Bank**”) has identified 6 risk profiles as outlined on page 8 of this document. Answers you give to sections 3, 5, 6 and 7 help to provide some indication as to which **Risk Profile** you may fit in.

2. Are you a U.S. citizen, green cardholder or residing in U.S.?

No

3. Tell us about yourself

3.1 I am age 65 or above This question will be answered automatically according to your age (as of the day we process the questionnaire)

3.2 My highest level of education is (A) Primary (B) Secondary (C) Tertiary or above

3.3 Cash need

(A) I depend on my investments to meet my current income needs and I may need to dispose all or part of my investments periodically to supplement my income.

(B) I have adequate regular income to meet my current income needs and I do not rely on my investments to generate regular income.

4. What is your current financial position?

If you do not wish to provide us all or any information, please indicate by writing ‘0’. You may provide us your latest financial position / relevant information upon order taking. **If the answer being filled in is not solely number, we will input ‘0’ as your answer.**

Amount (HK\$)

Please fill in numbers

Estimated Monthly Disposable Income[#] (from all sources)

Estimated total Liquid Assets^{##}

Breakdown:

Cash & deposits

Investment products

LESS: Outstanding loans or credit (exclude mortgage loan)

()

Estimated net total Liquid Assets

[#] Monthly Disposable Income means monthly household income (including salary and other incomes after deducting MPF contribution) less monthly household outstanding (including rent, family living expenses, mortgage repayment, etc).

^{##} Liquid Assets are assets which may be easily turned into cash, for example, cash, money in bank accounts and/or money market accounts, actively traded stocks, bonds and mutual funds and US Treasury Bills. However, real estates, coin collection and artwork are not considered to be liquid assets.

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5. What is your investment objective and general attitude towards investment risks?

Investment involves a trade-off between risk and return. Historically, investors who have received higher average long-term returns have experienced greater fluctuations in the value of their investment portfolio and more frequent losses than investors with more conservative investments.

Your general attitude towards investment risks can be indicated by how much decline in value in your total investment holdings that you are willing to assume and how long you are willing to wait to recover the loss.

<input type="checkbox"/>	A	My objective is to get deposit returns. I am not willing to assume any financial loss on any investment at any point in time. Time Deposits are one example of products that might meet this investment objective.
<input type="checkbox"/>	B	My objective is to achieve investment returns above saving and time deposit rates. I am only comfortable in taking a very low level of investment risk (1% - 10%)* with indicative recovery period of up to 2 years**. Government Bonds are one example of products that might meet this investment objective.
<input type="checkbox"/>	C	My objective is to achieve low to moderate capital growth on my investments. I am willing to take a low to moderate level of investment risk (>10% - 15%)* with indicative recovery period of 2 - 3 years**. Investment-grade Corporate Bonds are one example of products that might meet this investment objective.
<input type="checkbox"/>	D	My objective is to achieve moderate to high capital growth on my investments. I am willing to take a moderate to high level of investment risk (>15% - 20%)* with indicative recovery period of 3 - 5 years**. Global Equity Mutual Funds are one example of products that might meet this investment objective.
<input type="checkbox"/>	E	My objective is to achieve high capital growth on my investments. I am willing to take a high level of investment risk (>20% - 30%)* with indicative recovery period of over 5 years**. Equities or Single Country Equity Mutual Funds are examples of products that might meet this investment objective.
<input type="checkbox"/>	F	My objective is to achieve exceptional capital growth on my investments. I am willing to take an extreme level of investment risk (>30%)* with indicative recovery period of over 5 years**. Equity Linked Instruments are one example of products that might meet this investment objective.

* This indicates the potential decline you are willing to accept on your total investment holdings on a yearly basis.

** This indicates the timeframe you are willing to wait for your total investment holdings to recover from a decline in value. Please note that such losses may or may not be recoverable.

Note: Historical data and past performance is no guide to future performance. The figures and ranges are used for indicative purpose only and should not be regarded as any indication, predication or representation of the Bank in relation to any financial product or service. Prices of investment products fluctuate, sometimes dramatically and may become valueless. It is as likely that losses will be incurred rather than profit made as a result of buying and selling financial products.

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6. Apart from your cash need mentioned in section 3.3, what is your future capital need?

<input type="checkbox"/>	A	To meet future capital need, I will need to sell more than 75% of my investments in the next 12 months.
<input type="checkbox"/>	B	To meet future capital need, I will need to sell more than 50% but less than 75% of my investments in the next 2 to 3 years.
<input type="checkbox"/>	C	To meet future capital need, I will need to sell more than 25% but less than 50% of my investments in the next 2 to 3 years.
<input type="checkbox"/>	D	I do not need to sell any of my investments to meet my future capital need.

7. How would a decline in the value of your investments affect you?

<input type="checkbox"/>	A	I am not willing to accept any declines at any point in time as capital preservation is my primary objective.
<input type="checkbox"/>	B	I am willing to accept some declines over the course of my investment horizon but I am not comfortable with moderate to extreme drops in the value of my investments.
<input type="checkbox"/>	C	I am willing to accept moderate declines over the course of my investment horizon but I am not comfortable with extreme drops in the value of my investments.
<input type="checkbox"/>	D	I am prepared to have large fluctuations over the course of my investment horizon and take loss in the value of my investments in order to maximize my long term potential returns.

8. What is your level of knowledge and experience with investment products?

		(A) No knowledge, no experience	(B) Have knowledge, no experience	(C) Have knowledge, with 3 years or below experience	(D) Have knowledge, with more than 3 years experience
1.	Foreign Currency (e.g. Fx Trading, Premium Deposit)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
2.	Derivatives - Structured Products with Principal Protection (e.g. Structured Investment Series, principal protected structured deposits/notes)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
3.	Derivatives - Structured Products without Principal Protection (e.g. Premium Deposit, Equity-Linked Investment, non-principal protected structured notes)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
4.	Fixed Income (e.g. Bonds)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
5.	Investment Funds	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
6.	Equities	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
7.	Derivatives (e.g. Options, futures, warrants) or Leverage Trading	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

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9. With regards to Derivatives Products*, please provide information below:

		Yes	No
1.	Have you made 5 or more investment transactions in the past 3 years in any of the following derivative products? Structured Products, Premium Deposit, Futures, Swap, Options, Warrants, Instrument with embedded derivatives	<input type="checkbox"/>	<input type="checkbox"/>
2.	Have you received any training or attended any courses related to derivatives offered by banks or financial institutions?	<input type="checkbox"/>	<input type="checkbox"/>
3.	Have you received any training or attended any courses related to derivatives offered by educational institutions or professional organizations?	<input type="checkbox"/>	<input type="checkbox"/>
4.	Do you have any work experience relating to derivative products ?	<input type="checkbox"/>	<input type="checkbox"/>
5.	Have you been a licensed / registered person as defined in the Securities and Futures Ordinance, to carry out regulated activities relating to derivative products?	<input type="checkbox"/>	<input type="checkbox"/>

* Note: Leveraged FX trading is not classified as derivatives.

10. Please provide further information in relation to the questions on Derivatives Products in the previous section:

1.	<p>If your answer to section 9.1 is "Yes", what derivatives products have you transacted in the past 3 years? You can choose more than one answer from below:</p> <p><input type="checkbox"/> Structured Products (e.g. Equity-linked Investment, Structured Notes)</p> <p><input type="checkbox"/> Premium Deposit</p> <p><input type="checkbox"/> Futures</p> <p><input type="checkbox"/> Swap</p> <p><input type="checkbox"/> Options</p> <p><input type="checkbox"/> Warrants</p> <p><input type="checkbox"/> Instruments with embedded derivatives</p>
2.	<p>If your answer to section 9.2 is "Yes", please state the training or courses provider:</p> <p><input type="checkbox"/> Banks</p> <p><input type="checkbox"/> Other financial institutions</p>

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3.	<p>If your answer to section 9.3 is "Yes", please state the training or courses provider:</p> <p><input type="checkbox"/> Educational institutions (e.g. colleges, universities, vocational institutions)</p> <p><input type="checkbox"/> Professional organizations</p> <p><input type="checkbox"/> Other institutions</p>
4.	<p>If your answer to section 9.4 is "Yes", please state the derivative products that you have work experience. You can choose more than one answer from below:</p> <p><input type="checkbox"/> Structured Products (e.g. Equity-linked Investment, Structured Notes)</p> <p><input type="checkbox"/> Premium Deposit</p> <p><input type="checkbox"/> Futures</p> <p><input type="checkbox"/> Swap</p> <p><input type="checkbox"/> Options</p> <p><input type="checkbox"/> Warrants</p> <p><input type="checkbox"/> Instruments with embedded derivatives</p>

11. What is your expected holding period for your investments? Please pick the one that applies.

<input type="checkbox"/>	A	Over 5 years
<input type="checkbox"/>	B	>3 - 5 years
<input type="checkbox"/>	C	1 - 3 years
<input type="checkbox"/>	D	Less than 1 year

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12. Important Information

1. The results of this questionnaire are derived from the information that you have provided to the Bank and on certain generally accepted assumptions and reasonable estimates. Calculations and values used in this questionnaire are used for illustration purpose only. The Bank does not charge a fee for conducting this questionnaire.
2. This questionnaire and the results only serve as a reference for your consideration, and are not an offer to sell or a solicitation for an offer to buy any financial products and services and they should not be considered as investment advice or recommendation.
3. Answers you give to the questions in this questionnaire help to provide some indication as to your attitude towards risk and which Risk Profile you may fit in.
4. Please be reminded that any failure to fully disclose all or any of your personal circumstances (e.g. financial situation), inaccurate, incomplete or outdated information may affect our assessment of your attitude towards investment risks. If there is any change in circumstances which may affect your answer(s) to any question in this questionnaire, we strongly recommend that you should complete this questionnaire again.
5. Personal data collected in this questionnaire will be kept confidential by the Bank. The data may be used by the Bank, or third party insurer or any other companies within Standard Chartered Group under a duty of confidentiality to the Bank, for designing and/ or marketing of financial products or insurance products and services.
6. In order to enhance the customer protection, for all investment subscriptions/switch-in transactions (excluding listed securities and Online Unit Trust trading), if you are
 - (i) aged 65 or above, or
 - (ii) with education level of primary or below, or
 - (iii) depending on your investments to meet your current income needs,
 you are recommended to have an additional bank staff to handle the investment transaction or/and to bring along your companion to witness the sales process who is
 - (i) aged between 18 to 64, and
 - (ii) with education level of secondary or above, and
 - (iii) proficient in the language used during the course of explanation, and
 - (iv) with knowledge and experience to assist you in making the investment decision.
7. You acknowledge and agree that: (i) the Banking Terms and Conditions are also available at our branches or website at www.sc.com/hk, as updated from time to time (the "BTC"), which have been previously made available to you by the Bank at the beginning of your client relationship with the Bank or will be made available to you at the time of signing up investment service(s) with the Bank (ii) Section II of the BTC shall apply to all transactions in relevant investment products (other than investment linked insurance products) when you enter into with or through the Bank (iii) the Bank shall open such sub-accounts as necessary for such transactions.

Customer Signature: _____

Customer Name: _____

HKID / **Passport No.:** _____ **(exclude number in brackets)**

Signature Date: Day Month Year

- Note:**
1. Please return your signed questionnaire as soon as possible. In order to ensure the validity of questionnaires, we will only process questionnaires that we receive within 30 days from their signature dates.
 2. The Bank will send your Customer Investment Profile including the result of your Risk Profile to you by Post.

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Risk Profile Classification

1.	Risk Averse	<ul style="list-style-type: none"> Your sole objective is to preserve your capital and achieve returns based on prevailing deposit rates which may or may not keep pace with the rate of inflation. You are not willing to invest in any products where your capital is at risk at any point in time.
2.	Conservative	<ul style="list-style-type: none"> You seek to achieve above deposit rate returns and protect your capital against inflation. You are willing to accept very low level of investment risk over the medium term. The value of your investment can fluctuate and may fall below your original investment amount. While volatility is expected to be low, short-term losses may be higher.
3.	Moderate	<ul style="list-style-type: none"> You seek to achieve a low to moderate level of capital growth on your investments and you are willing to accept low to moderate level of investment risk over the medium to long term. The value of your investments can fluctuate and may fall below your original investment amount. While volatility is expected to be moderate, short-term losses may be higher.
4.	Moderately Aggressive	<ul style="list-style-type: none"> You seek to achieve a moderate to high level of capital growth on your investments and you are willing to accept moderate to high level of investment risk and volatility over the short, medium and long term. The value of your investments can experience high level of fluctuation and may fall substantially below your original investment amount.
5.	Aggressive	<ul style="list-style-type: none"> You seek to achieve high capital growth on your investments and you are willing to accept very high level of investment risk and volatility over the short, medium and long term. The value of your investments can experience very high level of fluctuation and may fall substantially below your original investment amount.
6.	Very Aggressive	<ul style="list-style-type: none"> You seek to achieve exceptional capital growth on your investments and you are willing to accept extreme level of investment risk and volatility over the short, medium and long term. The value of your investments may fall substantially below your original investment amount, with the potential that you may lose the entire value of your total investment holdings.