

CLIENT SUITABILITY ASSESSMENT – INDIVIDUALS	For RM / Treasury Sales Use Only <input type="checkbox"/> New CSA <input type="checkbox"/> Updating CSA dated _____
	<p>This Client Suitability Assessment (CSA) is being conducted to help the Relationship Manager / Treasury Sales Personnel determine the client's understanding of the risks related to investing or hedging, when applicable. The proper accomplishment of this questionnaire will help the Bank know its clients and thus be able to recommend financial products, services, and/or arrangements that will best suit the client's financial objective/s, risk tolerance, preferences and experience.</p> <p>Please ensure that you answer all questions as accurately as possible. Your Relationship Manager/Treasury Sales Personnel is available to assist you in going through the questions below. All answers will be validated against the supporting documents submitted (i.e., financial statements, corporate information, etc.), result of client interviews, and the Bank's existing records/files. Any information you provide and make available to the Bank shall be collected, stored, used and processed in accordance with the Bank's Data Privacy Statement published at www.bpi.com.ph.</p>

Name of Primary Investor :
 Mailing Address :
 Contact Number :
 Birth Date :

A. Financial Sophistication

- (Financial Capacity) What is your average Net Worth (Assets less Liabilities) for the past 2 years?
 - Less than Php 5.0 Mn
 - Php 5.0 Mn to less than Php25.0 Mn
 - Php 25.0 Mn to less than Php50.0Mn
 - Php 50.0 Mn and above
- (Financial Capacity) How much was your income in the past year?
 - Less than Php 2.5 Mn
 - Php 2.5 Mn to less than Php5.0Mn
 - Php 5.0 Mn to less than Php 10.0 Mn
 - Php 10.0 Mn and above
- (Financial Objective) What would you want to achieve from your investments?
 - To protect principal amount of investments and earn a steady stream of interest income.
 - To preserve capital or real value of investments.
 - To achieve growth through a balance between interest income and capital gain over a medium-term period.
 - To achieve significant growth or capital appreciation over the medium to long term period.
- (Knowledge in Financial Products) How do you rate your level of knowledge and experience on the following financial products?
 - I/We have knowledge on Bank deposits, T-bills and Money Market products/instruments.
 - I/We have knowledge on long-term fixed income instruments like LTNCDs and Bonds.
 - I/We have knowledge on investing in Mutual Funds, UITFs, Foreign Currencies, and Stocks.
 - I/We have knowledge on investing in complex financial products like Derivatives, Structured Products, and Private Equity funds.
- (Investment/Hedging Experience) Which of the following financial products have you undertaken? (Choose all applicable financial products. ***If none, kindly proceed to Part B on Risk Tolerance.***)

a. Savings or Time Deposits	b. Corporate Bonds or Notes	c. FX Options	d. Mutual Funds or UITFs
a. Government Securities or Republic of Philippines (ROP) Bonds or Foreign Currency Bonds	b. LTNCDs	c. Credit Default Swaps	d. Equities or Stocks
	b. FX Spot	c. Interest Rate Swaps	d. Asset Swaps
	b. Deliverable Forwards	c. Cross Currency Swaps	d. Structured Products
	b. FX Swaps	c. Non-deliverable Swaps	d. Others (please specify: _____)
		c. Non-deliverable Forwards	e. None
- (Investment/Hedging Experience) How many years of experience do you have in relation to undertaking financial products indicated in the previous question?
 - Less than 1 year.
 - 1 year to less than 5 years
 - 5 years to less than 10 years
 - 10 years or longer

B. Risk Tolerance

1. (Financial Objective) Which statement best describes you as an investor?
- a. I/We want to achieve steady and minimal returns without any fluctuation in the principal amount of my/our investments/trading positions.
 - b. I/We want to achieve minimal fluctuations in the principal amounts of my/our investments/trading positions for commensurate returns.
 - c. I/We want to achieve a fair amount of fluctuation in the principal amount of my/our investments/trading positions to achieve above average returns and capital growth over the medium term.
 - d. I/We want to achieve a high degree of volatility and possibly losses for certain periods in the principal amount of my/our investments/trading positions to achieve high returns or capital growth over a period of 5 years or more
2. (Risk Appetite) How much of your total portfolio investment/principal investment are you willing to lose before beginning to cut losses or unwind positions?
- a. No investment losses
 - b. Up to 10%
 - c. More than 10% up to 20%
 - d. More than 20%
3. (Investment Horizon/Liquidity Needs) Considering your liquidity needs, what is your investment horizon?
- a. Less than 1 year
 - b. 1 year to less than 2 years
 - c. 2 years to less than 5 years
 - d. 5 years or longer
4. (Type of Hedging Instruments) To minimize the risks in its portfolio, what type of foreign exchange and/or interest rate hedging instruments would you consider?
- ☐ a. Instruments that would cover open or unhedged positions for the full tenor of the underlying instruments.
 - ☐ b. Instruments that would cover open or unhedged positions for less than 100% up to 50% of the tenor of the underlying instruments.
 - ☐ c. Instruments that would cover open or unhedged positions for less than 50% up to 20% of the tenor of the underlying instruments.
 - ☐ d. Instruments that would cover open or unhedged positions for less than 20% of the tenor of the underlying instruments.
5. (Unhedged Investments) How much of your assets/liabilities/investments would you like to hedge?
- a. I/We would like to hedge not less than 90% of our assets/liabilities/investments.
 - b. I/We would like to hedge not less than 70% up to 90% of our assets/liabilities/investments
 - c. I/We would like to hedge not less than 50% up to 70% of our assets/liabilities/investments.
 - d. I/We would like to hedge not more than 50% of our assets/liabilities/investments.

Client Acknowledgement

By signing below, I/we confirm that we have voluntarily provided the responses in this document and hereby acknowledge the accuracy and completeness of all the information stated above and that a BPI representative has explained the purpose of this suitability exercise. I/we understand that this Client Suitability Assessment shall be used as a guide for authorized BPI assessors to determine my/our Risk Profile and to recommend commensurate investment/hedging solutions. I/we are fully aware that should BPI be unable to obtain sufficient information, it shall refrain from offering/recommending any financial product.

I/we acknowledge that I/we are subject to re-assessment periodically or such shorter period, in cases where material changes in my/our financial situation or goals, in accordance with and in the light of applicable BSP rules and regulations, are noted. Should there be changes in my/our Risk Profile before the re-assessment period is due, I/we agree to give formal notice to BPI and to accomplish without delay a new Client Suitability Assessment Form.

I/We hereby likewise agree with the results of this Client Suitability Assessment which shall apply to all of my/our accounts maintained with members of the BPI Group of Companies.

As and when applicable, I/we agree to be serviced by service providers and entities engaged by BPI to facilitate the conduct of Client Suitability Assessment and expressly consent to the processing, access, transfer, and sharing of all information relative thereto.

Primary Investor*:

Signature over Printed Name

Date

Co-Account Holders: (Optional)

Signature over Printed Name

Date

Signature over Printed Name

Date

* PRIMARY INVESTOR: In case of 2 or more individual accountholders, the risk profile of the Primary Investor shall be followed. The Client Suitability Assessment form signed solely by the Primary Investor shall be binding on all other accountholders.