

Risk Profiling Questionnaire

This questionnaire is designed to help you consider your Risk Tolerance. It asks questions that provide some Tolerance for a typical investor displaying your personal investment characteristics. It may not match your actual attitude toward investment risk, but it indicates the profile you fit into.

Customer Details

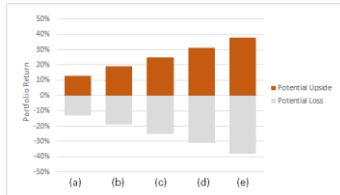
Customer Name:

Customer Number:

About You – Your Risk Tolerance

- There is a potential for loss when investing. What portion of your overall investable assets would you typically set aside for investing?
 - ☐ (a) 0%
 - ☐ (b) Between >0% and 50%
 - ☐ (c) Over 50%
- Most investments can go up and down. Generally, how much loss on your original investment would you be willing to accept in order to achieve your expected returns?
 - ☐ (a) I am not willing to accept any loss
 - ☐ (b) I am willing to accept a minimal amount of loss
 - ☐ (c) I am willing to accept a moderate amount of loss.
 - ☐ (d) I am willing to accept a high amount of loss.
- On the whole, which of the following best describes your investment objectives?
 - ☐ (a) Capital preservation
 - ☐ (b) A regular stream of stable income
 - ☐ (c) A combination of income and capital growth
 - ☐ (d) Achieve substantial long term capital growth
 - ☐ (e) High capital appreciation
- Generally, investments carrying a higher risk come with the potential of achieving upside and also a possibility of a downside. Which of the following portfolios best describes the potential upside and downside over a short time horizon (i.e. 1 year) that you would be most comfortable investing in?

- ☐ (a) I am willing to accept a potential loss of 13% for 13% potential upside.
 - ☐ (b) I am willing to accept a potential loss of 19% for 19% potential upside.
 - ☐ (c) I am willing to accept a potential loss of 25% for 25% potential upside.
 - ☐ (d) I am willing to accept a potential loss of 31% for 31% potential upside.
 - ☐ (e) I am willing to accept a potential loss of 38% for 38% potential upside.



Option	Potential Loss (%)	Potential Upside (%)
(a)	-13%	13%
(b)	-19%	19%
(c)	-25%	25%
(d)	-31%	31%
(e)	-38%	38%
- What will you do with your investments if the value drops over a period of time due to market fluctuations?
 - ☐ (a) I do not wish to hold on to any investments at a loss and will sell the investments immediately even if the drop in value is small.
 - ☐ (b) I will sell the investments if the drop in value is large.
 - ☐ (c) I will sell some of the investments if the drop in value is large, and wait for the remaining investments to recover in value.
 - ☐ (d) I will not sell the investments, regardless of the drop in value, as I would like to wait for the investment to recover in value.
 - ☐ (e) I will not sell the investments, regardless of the drop in value, and will buy more to capitalize on the cheaper price.
- What level of fluctuations on your investment would you feel comfortable with over the long term (e.g. 10yrs)?
 - ☐ (a) Between -4% and 4%
 - ☐ (b) Between -7% and 7%
 - ☐ (c) Between -10% and 10%
 - ☐ (d) Between -13% and 13%
 - ☐ (e) More than -13% and more than +13%

Your Score: Q1 Q2 Q3 Q4 Q5 Q6 Total Score:

SCORE	RISK TOLERANCE	DEFINITION
Knock-out	SECURE	<ul style="list-style-type: none"> You generally do not want to take any investment risk, since you can accept no investment loss. Financial products with an investment element are not suitable for you. Products that are potentially suitable for you are likely to produce returns that are based on prevailing interest rates which may or may not keep pace with inflation.
0 – 40	VERY CAUTIOUS	<ul style="list-style-type: none"> You are generally comfortable with achieving a minimum level of return potential on your investment coupled with minimal risks. Capital values of products that are potentially suitable for you can fluctuate and may fall below your original investment. In normal market conditions fluctuation is expected to be minimal (although this is not guaranteed), and you are comfortable with this level of fluctuation. Investment products with risk rating 1 are likely to be suitable for you.
41 – 45	CAUTIOUS	<ul style="list-style-type: none"> You are generally comfortable with achieving a low level of return potential on your investment coupled with a low level of risk. Capital values of products that are potentially suitable for you can fluctuate and may fall below your original investment. In normal market conditions fluctuation is expected to be low (although this is not guaranteed), and you are comfortable with this level of fluctuation. Investment products with risk rating 2 or below are likely to be suitable for you.
46 – 54	BALANCED	<ul style="list-style-type: none"> You are generally comfortable with achieving a moderate level of return potential on your investment coupled with a moderate level of risk. Capital values can fluctuate and may fall below your original investment. Fluctuation is expected to be higher than products that are suitable for investors in lower risk tolerance categories, but not as much as for higher risk tolerance categories. Investment products with risk rating 3 or below are likely to be suitable for you.
55 – 65	ADVENTUROUS	<ul style="list-style-type: none"> You are generally comfortable with achieving a high level of return potential on your investment coupled with high level of risk. Capital values can fluctuate significantly and may fall quite substantially below your original investment. You understand the risk/reward equation, and are comfortable with this level of fluctuation. Investment products with risk rating 4 or below are likely to be suitable for you.
>= 66	SPECULATIVE	<ul style="list-style-type: none"> You are generally comfortable with maximizing your return potential on investment coupled with maximized risk. Capital values can fluctuate widely and may fall substantially below your original investment. You understand the risk/reward equation, and are comfortable with this level of fluctuation. Investment products with risk rating 5 or below are likely to be suitable for you.

Based on the answers you have provided, your score is:

Using the above definition, your Risk Tolerance is likely to be:

If you disagree with this conclusion, please indicate your Risk Tolerance that you believe is more accurate (please tick the appropriate one). This can only be **LOWER** than the Risk Tolerance calculated above, and will be the Risk Tolerance captured in the Bank's record.

☐ SECURE ☐ VERY CAUTIOUS ☐ CAUTIOUS ☐ BALANCED ☐ ADVENTUROUS

FINAL RISK TOLERANCE:

Customer Confirmation:

I confirm that my Risk Tolerance is correctly stated above and that the information I have supplied is correct. I confirm that I was reminded and aware that I should have adequate liquid funds to meet unforeseen events. I also confirm that a copy of this document has been provided to me.



Date signed:

Customer signature over printed name

FOR BANK USE ONLY

Consistent Answers: _____

Result Override? _____

Below section to be completed only if recorded line was used

Customer phone/mobile number called: _____

Date & time of call: _____

HSBC Phone Number used: _____

Signature over printed name of RM

Signature over printed name of Premier TL/RBH

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 HSBC Philippines is regulated by Bangko Sentral ng Pilipinas. To contact HSBC for inquiries or complaints, call (02) 8858-0000 from Metro Manila, 1-800-888-0000 PLDT domestic toll-free, +63(2) 7976-8000 from overseas, email hsbc@hsbc.com.ph, or visit [hsbc.com.ph/feedback](https://www.hsbc.com.ph/feedback). Contact Bangko Sentral ng Pilipinas at consumeraffairs@bsp.gov.ph. Note: Do not provide your account or credit card numbers or disclose any other confidential information or banking instructions through email.