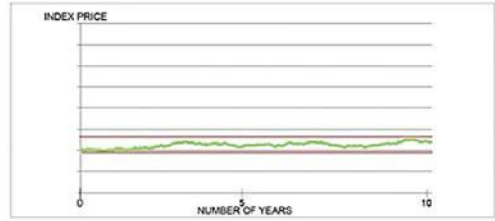
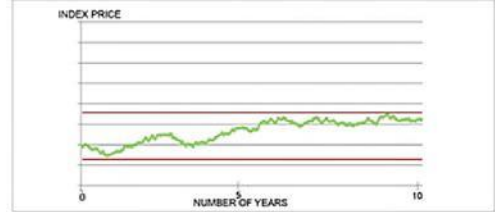


6. Generally, higher returns are coupled with higher risks and fluctuations. The following answer options describe the level of fluctuations in the value of 5 different investment portfolios over a long period of time, e.g. 10 years. Which would you be most comfortable investing in?

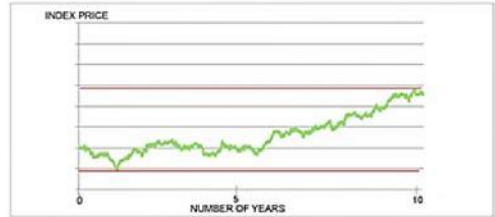
Portfolio (a) – The value may have limited fluctuation of 5% in both directions, with the potential for small gains and losses.



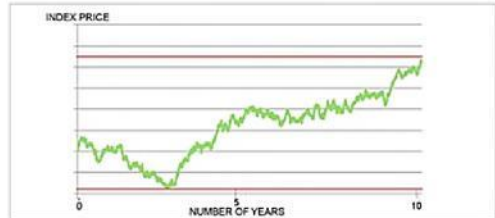
Portfolio (b) – The value may have more fluctuation of 10% in both directions, with the potential for more gains and losses.



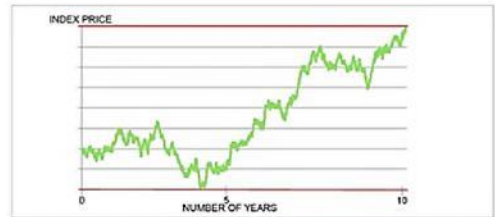
Portfolio (c) – The value may have moderate fluctuation of 15% in both directions, with the potential for moderate gains and losses.



Portfolio (d) – The value may have considerable fluctuation of 20% in both directions, with the potential for greater gains and losses.



Portfolio (e) – The value may have extensive fluctuation of over 20% in both directions, with the potential for substantial gains and losses.



Risk Tolerance Points Score

Question	1	2	3	4	5	6	Total
Score	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

Your Risk Tolerance

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.
0-6	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.
7-13	CAUTIOUS	<ul style="list-style-type: none"> Investment products with risk rating 1 are likely to be suitable for you. 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.
14-23	BALANCED	<ul style="list-style-type: none"> Investment products with risk rating 2 or below are likely to be suitable for you. 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.
24-32	ADVENTUROUS	<ul style="list-style-type: none"> Investment products with risk rating 3 or below are likely to be suitable for you. 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.
>=33	SPECULATIVE	<ul style="list-style-type: none"> Investment products with risk rating 4 or below are likely to be suitable for you. 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/We confirm that my/our Risk Tolerance is correctly stated above and that the information I/we have supplied is correct. I/We confirm that I/We were reminded and are aware that I/we should have adequate liquid funds to meet unforeseen events.

Customer Name and Signature



To be completed by the other Joint Accountholders: I/We confirm that I/we conform to the above-named co-joint accountholder's general risk attitude to represent my/our risk profile, and that the details provided are correct.

Customer Name and Signature



Customer Name and Signature



Customer Name and Signature



Customer Name and Signature



Date signed -- dd-mm-yyyy

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E2.153450 RESTRICTED once signed by client

Issued by The Hongkong and Shanghai Banking Corporation Limited

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