

I. CUSTOMER INFORMATION

Primary Account Holder				Date of Birth (mm/dd/yyyy)
Last Name	First Name	Middle Name	Suffix	
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/> / <input type="text"/> / <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>

Insurance

Joint Account Holders (Nominate Joint Account Holders that are not existing BDO Customers must fill up Form A1-AZ)				Date of Birth (mm/dd/yyyy)
Last Name	First Name	Middle Name	Suffix	
				/ /
				/ /
				/ /

By Account

II. INVESTMENT / HEDGING INFORMATION

- **PHP 200m and above**

- **PHP 150m and above**

- **Foreign Exchange and / or Derivatives**

- Life Insurance Services

III. CONTACT PREFERENCES

☐ Yes ☐ No

Mailing Address (provide below)

Subdivision / Village / Barangay

Zip Code

IV. SETTLEMENT ACCOUNT INFORMATION

Other BDO / BDO PB Foreign Currency Account Name

✓ Settlement Joint-Account Holders not party to Investment Account
(Signature over Printed Name)

Accomplishing this section on Client Suitability Assessment ("CSA") will help us assess your financial situation, investment objectives, and risk attitudes to help identify your investment risk profile. We will use this as a basis to discuss the appropriate financial products suitable to your profile. While your responses are stated in the first person singular, in the event that there are two or more who are joint account holders, BDO Unibank, Inc. and its Wealth Management Units which includes but is not limited to BDO Unibank branches (onshore and offshore), BDO Trust and Investments Group, BDO Treasury, its affiliates/subsidiaries such as BDO Private Bank, BDO Capital and Investment Corporation, and BDO Securities Corporation ("BDO Wealth Management Units") will consider the responses as a collective response for the joint account whose account name appears in the Customer Information section.

✓ **Part I - Individual Risk Assessment** ☐ New ☐ Update

PART I - INDIVIDUAL RISK ASSESSMENT

1. Which of the following statements best describes your financial situation?

- ☐ a. I/We earn enough income but do not have any excess funds after expenses.
- ☐ b. I/We earn enough income with an excess funds of up to 10% of income after expenses
- ☐ c. I/We earn enough income with an excess of funds up to 25% of income after expenses.
- ☐ d. I/We earn enough income with an excess of funds up to 50% of income after expenses.
- ☐ e. I/We do not need income to cover my expenses

2. Which investment/hedging product(s) are you KNOWLEDGEABLE in? Knowledge is defined as understanding of the asset class as well as their inherent return profiles and risks

- ☐ a. I/We are knowledgeable on regular bank deposit products (i.e. Current/Savings (CASA) and Time Deposit)
- ☐ b. I/We have LITTLE knowledge in the following investment / hedging products: (Tick all that are applicable)
- | | | |
|---|---|--|
| <input type="checkbox"/> Government/sovereign bills and bonds | <input type="checkbox"/> Corporate commercial papers, bonds, and notes | <input type="checkbox"/> Stocks, REITs and Exchange Traded Funds (ETF) listed in the PSE |
| <input type="checkbox"/> Bank bonds and notes | <input type="checkbox"/> Unit Investment Trust Funds (UITF), and mutual funds | <input type="checkbox"/> Foreign exchange, FX forwards and FX swaps |
- ☐ c. I/We have ADEQUATE knowledge in the following investment / hedging products: (Tick all that are applicable)
- | | | |
|--|--|--|
| <input type="checkbox"/> Government/sovereign bills and bonds | <input type="checkbox"/> Corporate commercial papers, bonds, and notes | <input type="checkbox"/> Stocks, REITs and Exchange Traded Funds (ETF) listed in the PSE |
| <input type="checkbox"/> Bank bonds and notes | <input type="checkbox"/> Unit Investment Trust Funds (UITF), and mutual funds | <input type="checkbox"/> Foreign exchange, FX forwards and FX swaps |
| <input type="checkbox"/> Stocks, REITs and ETF listed in other major exchanges | <input type="checkbox"/> Convertible/perpetual bonds and preferred shares | <input type="checkbox"/> Commodities (precious metals, etc.) |
| <input type="checkbox"/> Subordinated bonds, bank tier 2 and capital notes | <input type="checkbox"/> Interest rate swaps, cross-currency swaps and asset swaps | <input type="checkbox"/> Options and Swaptions |
| <input type="checkbox"/> Structured products linked to derivatives | <input type="checkbox"/> Securitization structures such as Asset Backed Securities (ABS) and Collateralized Debt Obligations (CDO), etc. | |

3. Which investment/hedging product(s) are you EXPERIENCED in? Experience is defined as a trade dealt on your own undertaking (not based on professional advice) for any below specified products either in BDO Group and/or another financial institution

- ☐ a. I/We have NO experience in investments / hedging. I/We only place my/our funds in regular bank deposit products (i.e. Current/Savings (CASA) and Time Deposit)
- ☐ b. I/We have less than three (3) years experience in the following investment / hedging products: (Tick all that are applicable) No. of transactions in the past 1 year

<input type="checkbox"/> Philippine government securities (T-bills, FXTN's and RTB's), and AAA to BBB rated foreign sovereign bonds	
<input type="checkbox"/> Philippine bank deposits, bonds and notes (LTNCD), and AAA to BBB rated foreign bank issues	
<input type="checkbox"/> Philippine corporate bonds and notes, and AAA to BBB rated foreign bonds	
<input type="checkbox"/> Stocks, REITs and Exchange Traded Funds (ETF) listed in the PSE	
<input type="checkbox"/> Locally managed UITFs, global feeder funds/fund of funds, and SEC registered mutual funds	
<input type="checkbox"/> Foreign Exchange (FX) spot, forward (deliverable and non-deliverable) and swaps	

- ☐ c. I/We have three (3) years or MORE experience in the following investment / hedging products: (Tick all that are applicable) No. of transactions in the past 1 year

<input type="checkbox"/> Philippine government securities (T-bills, FXTN's and RTB's), and AAA to BBB rated foreign sovereign bonds	
<input type="checkbox"/> Philippine bank deposits, bonds and notes (LTNCD), and AAA to BBB rated foreign bank issues	
<input type="checkbox"/> Philippine corporate bonds and notes, and AAA to BBB rated foreign bonds	
<input type="checkbox"/> Stocks, REITs and Exchange Traded Funds (ETF) listed in the PSE	
<input type="checkbox"/> Locally managed UITFs, global feeder funds/fund of funds, and SEC registered mutual funds	
<input type="checkbox"/> Foreign Exchange (FX) spot, forward (deliverable and non-deliverable) and swaps	
<input type="checkbox"/> Non-investment grade foreign, sovereign, bank and corporate bonds	
<input type="checkbox"/> Offshore stocks, REITs and ETFs listed in major exchanges	
<input type="checkbox"/> Locally issued/listed subordinated bonds, perpetual preferred shares, tier 2, and capital notes	
<input type="checkbox"/> Commodities (precious metals, etc.)	
<input type="checkbox"/> Offshore managed UITFs, and mutual funds	
<input type="checkbox"/> Interest rate swaps, cross-currency swaps and asset swaps	
<input type="checkbox"/> Options and Swaptions	
<input type="checkbox"/> Structured products linked to foreign exchange, interest rates, credit, commodity and equity derivatives	
<input type="checkbox"/> Securitization structures such as Asset Backed Securities (ABS) and Collateralized Debt Obligations (CDO)	

4. Which of the following statements best describe your financial objective?

- ☐ a. Capital Preservation: To preserve my/our principal investment in line with money market or bank time deposit rates.
- ☐ b. Income: To have a stable source of income and some form of capital appreciation that is above money market rates that can sustain my/our cost of living and/or protect existing exposures.
- ☐ c. Growth & Income: To provide a larger degree of capital appreciation and income growth over the medium term through active participation in bonds, equities, funds (vanilla products), and minor participation in non-vanilla products.
- ☐ d. Growth: To generate enhanced capital and income growth over the long term through minor participation in non-vanilla products
- ☐ e. Capital Appreciation: To generate significant capital and income growth through active trading or significant participation in non-vanilla products

5. In general, how long do you want your funds to remain invested/hedged?

- ☐ a. Short-Term (up to 3 years) ☐ c. Medium-Term (up to 7 years) ☐ e. Long-Term (more than 10 years) / Frequent Trader
☐ b. Medium-Term (up to 5 years) ☐ d. Medium-Term (up to 10 years)

6. How important is liquidity (ease of converting your investment to cash) of an investment/hedging instrument to you?

- ☐ a. Very important. I/We may have sudden withdrawals beyond my/our current financial resources. I/We have 100% of my/our investments in liquid financial assets.
☐ b. Very important. I/We may have sudden withdrawals beyond my/our current financial resources. I/We have 70% of my/our investments in liquid financial assets.
☐ c. Important but I/we have other sources of liquidity. I/We have 50% of my/our investments in liquid financial assets.
☐ d. Moderately important but I/we have other sources of liquidity; I/We have less than 50% of my/our investments in liquid financial assets.
☐ e. Not important.

7. Which of the following statements best describes the risk you are willing to tolerate to achieve your investment objective?

- ☐ a. I/We only want principal protection. I/We cannot accept price fluctuations on my/our investments.
☐ b. I/We want returns higher than bank deposit rates, and I am/we are willing to take $\pm 10\%$ price fluctuation, but not more than 5% possible loss to my/our total portfolio.
☐ c. I/We want my/our funds to grow over the medium term, and I am/we are willing to take $\pm 20\%$ price fluctuation, but not more than 10% possible loss to my/our total portfolio.
☐ d. I/We want my/our funds to grow over the long term, and I am/we are willing to take $\pm 30\%$ price fluctuation, but not more than 20% possible loss to my/our total portfolio.
☐ e. I/We want potentially higher returns over the long term, and I am/we are willing to take substantial risks $> \pm 30\%$ price fluctuation, and possible losses exceeding 20% to my/our total portfolio.

Individual Risk Profile

(To be filled in and discussed by BDO)

Do you want to apply your Individual Risk Profile to your Account Risk Profile?

If 'Yes', you may skip to 'Part II' and proceed to 'Part III - Risk Profile Classification'

☐ Yes ☐ No

☒ Part II - Account Risk Assessment ☐ New ☐ Update

PART II - ACCOUNT RISK ASSESSMENT

1. Which of the following statements best describe your financial objective?

- ☐ a. Capital Preservation: To preserve my/our principal investment in line with money market or bank time deposit rates.
☐ b. Income: To have a stable source of income and some form of capital appreciation that is above money market rates that can sustain my/our cost of living and/or protect existing exposures.
☐ c. Growth & Income: To provide a larger degree of capital appreciation and income growth over the medium term through active participation in bonds, equities, funds (vanilla products), and minor participation in non-vanilla products.
☐ d. Growth: To generate enhanced capital and income growth over the long term through minor participation in non-vanilla products.
☐ e. Capital Appreciation: To generate significant capital and income growth through active trading or significant participation in non-vanilla products.

2. In general, how long do you want your funds to remain invested/hedged?

- ☐ a. Short-Term (up to 3 years) ☐ c. Medium-Term (up to 7 years) ☐ e. Long-Term (more than 10 years) / Frequent Trader
☐ b. Medium-Term (up to 5 years) ☐ d. Medium-Term (up to 10 years)

3. How important is liquidity (ease of converting your investment to cash) of an investment/hedging instrument to you?

- ☐ a. Very important. I/We may have sudden withdrawals beyond my/our current financial resources. I/We have 100% of my/our investments in liquid financial assets.
☐ b. Very important. I/We may have sudden withdrawals beyond my/our current financial resources. I/We have 70% of my/our investments in liquid financial assets.
☐ c. Important but I/we have other sources of liquidity. I/We have 50% of my/our investments in liquid financial assets.
☐ d. Moderately important but I/we have other sources of liquidity; I/We have less than 50% of my/our investments in liquid financial assets.
☐ e. Not important.

4. Which of the following statements best describes the risk you are willing to tolerate to achieve your investment objective?

- ☐ a. I/We only want principal protection. I/We cannot accept price fluctuations on my/our investments.
☐ b. I/We want returns higher than bank deposit rates, and I am/we are willing to take $\pm 10\%$ price fluctuation, but not more than 5% possible loss to my/our total portfolio.
☐ c. I/We want my/our funds to grow over the medium term, and I am/we are willing to take $\pm 20\%$ price fluctuation, but not more than 10% possible loss to my/our total portfolio.
☐ d. I/We want my/our funds to grow over the long term, and I am/we are willing to take $\pm 30\%$ price fluctuation, but not more than 20% possible loss to my/our total portfolio.
☐ e. I/We want potentially higher returns over the long term, and I am/we are willing to take substantial risks $> \pm 30\%$ price fluctuation and possible losses exceeding 20% to my/our total portfolio.

Account Risk Profile

(To be filled in and discussed by BDO)

PART III - RISK PROFILE CLASSIFICATION

DEFINITION

Conservative	Capital preservation is your primary objective. You hope to experience minimal risks to your principal and limited fluctuations on your portfolio. Capital appreciation is secondary therefore income expectation is not high.
Moderate	Capital preservation continues to be important, but you are willing to take some level of risk by investing a small portion of your total portfolio in non-fixed income assets in exchange for modest income stream, and some degree of capital appreciation.
Balanced	Your investment objective is to have a balance of income generating and capital appreciating assets. A larger portion of your portfolio is invested in assets that will provide a higher degree of capital appreciation, while maintaining assets that provide constant growth of income in the medium-term. As a result, you are willing to accept medium level of volatility with higher degree of risk to principal and liquidity. You may potentially experience greater portfolio losses as a result of increasing assets that are more sensitive to market volatility.
Moderately Aggressive / Growth	You are a sophisticated investor and have extensive knowledge and experience in investing/hedging. You invest in assets that potentially provide aggressive capital appreciation over a long period of time. Because of this expectation, you are also prepared to accept relatively significant losses in your trading and investment portfolio when the market goes against you. To mitigate these risks, you continue to maintain a highly diversified portfolio.
Aggressive	As a highly experienced investor or trader, your objective is to seek out superior returns mainly from 1.) short-term high-frequency trading activities on traditional securities; and/or, 2.) investments in non-traditional, illiquid, complex/alternative structures. You are aware of the risks associated with these activities, and yet you maintain a significant portion of your portfolio in these assets with expectations of above average returns. You are prepared to put your entire portfolio at risk, and in case of losses, you are willing to consider putting in additional capital into your portfolio to make up for these losses.

