

## Customer Investment Profile

At ANZ, your Customer Investment Profile (CIP) belongs to one of five categories: C1 to C5. DBS has a different customer risk profiling methodology, which categorises each customer into one of three profiles – Low, Medium or High.

Based on DBS' product risk rating methodology, products are risk rated under a 5-point risk scale starting from 1 (representing the lowest risk) and gradually increasing to 5 (presenting the highest risk).

As a general guide only and to assist customers with their investment decisions, the table below sets out a description of the DBS risk profile and the product risk ratings of products which are considered to be in line with such risk profile.

ANZ CIP Framework	DBS Risk Profile	Description of DBS Risk Profile	DBS Product Risk Rating
Nil	N.A	<ul style="list-style-type: none"> <li>Not applicable - only deposits are available to you.</li> </ul>	N.A.
C1			
C2	Low	<ul style="list-style-type: none"> <li>You are comfortable with only a small degree of risk</li> <li>You would prefer to achieve conservative returns higher than short-term deposit rates by investing low risk-rated products which have simple structure or those products where the probability of the principal to be repaid upon maturity is high</li> </ul>	1-2
C3			
C4	Medium	<ul style="list-style-type: none"> <li>You are comfortable with moderate levels of investment risk</li> <li>You are willing to achieve potential growth by investing in products where the principal may or may not be repaid upon maturity</li> <li>You may also gear up your investment by utilising various financial instruments including loan and margin trading</li> <li>You are prepared to invest in a limited amount of certain high-risk-rated products in order to achieve your investment goal</li> </ul>	1-4
C5			
<i>No equivalent risk profile in ANZ</i>	High	<ul style="list-style-type: none"> <li>You are willing to take significant levels of investment risk to maximize your investment returns</li> <li>To maximize your returns, you are willing to invest in more volatile financial instruments</li> <li>You are not averse to adopting sophisticated investment strategies including high gearing and are willing to put your principal at risk in order to achieve this</li> </ul>	1-5