

## Customer Investment Profile

At ANZ, your Customer Investment Profile (CIP) belongs to one of five categories: C1 to C5. DBS Treasures customers are categorised into five profiles from C1 to C5. To ensure continuity in your banking experience, your mapped investment risk profile will be valid until it expires as per your CIP at ANZ or 31 December 2017, whichever comes earlier. Please note that your profiles at ANZ and DBS may not be the same. You are therefore advised to read this Appendix carefully. Prior to this expiry, you are advised to undergo a Financial Needs Analysis (FNA) with DBS, so that DBS can update and understand your risk profile.

If you have a valid FNA with DBS, your ANZ CIP will not be carried forward to DBS.

A mapping will be carried out between your current ANZ investment profile and DBS risk profiles as shown below:

ANZ CIP Framework	DBS Risk Profile	Definition of DBS Risk Class	DBS Product Risk Rating
Nil	N.A	N.A	Cash Only
C1	C1	Security of capital is important to you. You are only prepared to accept minimal risk of capital loss. So you are willing to accept minimal and very low returns.	1
C2	C2	Your priority is to protect your accumulated wealth. You can accept the risk of a small capital loss and tolerate small fluctuations in capital in order to increase your potential income and returns.	1-2
C3	C3	You are investing for potentially moderate income and/or growth of capital over a medium term. There may be moderate capital loss at some points of time during your planned investment horizon, but you can tolerate moderate fluctuations of capital in order to achieve the potential for an average moderate return over your investment horizon	1 – 3
C4	C4	You are investing for high capital growth over the medium to long term. There may be high capital loss at some points of time during your planned investment horizon, but you can tolerate large fluctuations of capital in order to pursue an average high return over your investment horizon.	1 – 4
C5	C4		
N.A.	C5	You want to accumulate a significant amount of wealth. You aim at maximizing capital appreciation over the long term. Minimizing risks is not your primary concern. You can tolerate the risk of amplified fluctuation in your capital resulting from leverage, and even a loss exceeding your capital, in order to pursue the potential for very high returns over your investment horizon.	1 – 5

Please note that at DBS, products are rated under a 5-point risk scale from 1 (representing the lowest risk) to 5 (representing the highest risk).

Please note that the above risk profile mapping is provided as a general guide. There may be cases where a lower risk profile will be resulted upon mapping. For details, please refer to below. If in doubt, you are advised to contact your DBS Relationship Manager to discuss products suitable for you after the Transfer.

Exceptional Handling for the mapping between ANZ investment profile and DBS risk profiles

A lower risk profile will be mapped based on customer's selected options in Part 1 - question 3 and 5 in ANZ Customer Investment Profile ("CIP"). Please refer to below for the mapping:

**Part 1 - Question 3 in ANZ CIP**

ANZ Investment Risk Profile	Selected option in Part 1 - Question 3	DBS Risk Profile after mapping
C1 - C5	A	Customer will NOT be mapped to any DBS risk profile
C2 - C5	B	C1
C3 - C5	C	C2
C4 - C5	D	C3

**Part 2 - Question 5 in ANZ CIP**

ANZ Investment Risk Profile	Selected option in Part 1 - Question 5	DBS Risk Profile after mapping
C2 - C5	A	C1
C3 - C5	B	C2
C4 - C5	C	C3

Note: If you have 2 different risk profiles after applying the above additional rules, the lower one will be mapped.