

Important Notes

- 1. Financial Needs Analysis (FNA):** The information that you provide will form the basis for DBS Bank (Hong Kong) Limited (the "Bank") to assess your investment risk profile.
- 2. If you are 65 years old or above** or your education level is **Primary or below**, you are advised to come to our branch and be accompanied by a family member, a close relative or a friend (each hereinafter called a "Companion") to conduct this FNA. If you complete this FNA by yourself and return it to us, we will deem that you DO NOT require to be accompanied by any Companion for conducting this FNA.
- 3. Regular Reviews:** The Bank suggests you review your financial objectives and situation on a regular basis or when significant changes in your economic situation and/or personal circumstances warrant it, by conducting this FNA.
- 4. Preferred Language:** This FNA is available in English and Traditional Chinese. Please complete this FNA in your preferred language.

Disclaimer

This FNA is provided by DBS Bank (Hong Kong) Limited (the "Bank") in consultation with The Hong Kong University of Science and Technology R and D Corporation Limited ("RDC"), a wholly-owned subsidiary of The Hong Kong University of Science and Technology ("HKUST"). The information that you provide will form the basis for the Bank to assess your investment risk profile. The risk profile assessment result only serves as a reference for your consideration before you make your investment decisions. The Bank, HKUST and RDC accept no responsibility or liability in respect of the risk profile assessment result. The information obtained in this FNA will be used and kept confidential in accordance with the Bank's Data Policy.

Part I: PARTICULARS (ALL FIELDS ARE MANDATORY)	
<p>Important Notes: For your convenience, if you have completed FNA before, the information under Particulars in Part I may be automatically filled in according to the Bank's record depending on the situation. Please contact us if you need to update any information.</p> <p>When answering questions about your financial or investment information, such as the amount of investable assets, or securities transactions, please refer to ALL your holdings and transactions in our Bank as well as those in other banks, securities firms and financial institutions, and not solely those in our Bank.</p>	
Name	
HKID / Passport Number	
Language(s) Able to Read and Understand	<ul style="list-style-type: none"> • A. English • B. Traditional Chinese • C. Both of the above
Highest Education Level	<ul style="list-style-type: none"> <input type="checkbox"/> A. Primary school or below <input type="checkbox"/> B. Secondary <input type="checkbox"/> C. University Degree <input type="checkbox"/> D. Master's Degree <input type="checkbox"/> E. Doctorate
Employment status	<ul style="list-style-type: none"> <input type="checkbox"/> A. Self-employed <input type="checkbox"/> B. Permanent Employment–Full Time <input type="checkbox"/> C. Permanent Employment–Part Time <input type="checkbox"/> D. Retired <input type="checkbox"/> E. Contract–Full Time <input type="checkbox"/> F. Contract–Part Time <input type="checkbox"/> G. Not Currently Employed. <input type="checkbox"/> H. Housewife <input type="checkbox"/> I. Student
Annual Income from all sources (HK\$)	<ul style="list-style-type: none"> <input type="checkbox"/> A. 250,000 or less <input type="checkbox"/> B. 250,001 – 500,000 <input type="checkbox"/> C. 500,001 – 1,000,000 <input type="checkbox"/> D. 1,000,001 – 1,500,000 <input type="checkbox"/> E. 1,500,001 or above
<p>The total value of your investable assets (The sum of your investment portfolio and cash (excluding the value of properties) net of personal loans and credit card balances) is:</p> <ul style="list-style-type: none"> • A. > HK\$8,000,000 • B. HK\$5,000,001 – HK\$8,000,000 • C. HK\$3,000,001 – HK\$5,000,000 • D. HK\$1,000,001 – HK\$3,000,000 • E. HK\$100,001 – HK\$1,000,000 • F. <=HK\$100,000 	

Do you have any knowledge and/or trading experience for the following investment products? (Please provide your answer for each of the investment products. Investment experience generally refers to that in the past 3 years.)

Product Category (Remark with * are derivative products.)	Have Knowledge and / or Have Experience
Bonds Non-complex Products (e.g. iBond, Government Bond, Corporate Bond) *Complex Products (e.g. Perpetual Bonds, Convertible Bonds, Exchangeable Bonds)	. .
Foreign Exchange Non-complex Products (e.g. FX Spot) Complex Products (e.g. FX Forward Contract, Non-Deliverable Forward)	. .
Commodities Non-complex Products: Gold and other precious metals (e.g. silver, platinum)	.
Funds Non-complex Products (e.g. Traditional Unit Trust, Mutual Fund) *Complex Products (e.g. Funds that invest mainly in derivatives or exotic assets, employ non long-only strategies) *Complex Products (e.g. Hedge Funds, Private Equity Funds)	. . .
Equities Non-complex Products (e.g. products traded on The Stock Exchange of Hong Kong Limited ("SEHK") – Shares, Securities and Futures Commission ("SFC") authorized non-derivative Exchange-Traded Funds ("ETFs"), Real Estate Investment Trusts ("REITs")) *Complex Products (e.g. Futures contracts traded on the Hong Kong Futures Exchange Limited ("HKFE"), equity derivatives traded on the SEHK (e.g. Derivative warrants, Callable Bull/Bear Contracts and listed share options), synthetic ETFs and futures-based ETFs authorized by the SFC, Leveraged & Inverse products authorized by the SFC)	. .
Structured Investment Products *Non-complex Products (e.g. Currency Linked Product) *Complex Products (e.g. Equity Linked Product)	. .

Do you have any general knowledge about derivative products?

Yes, I have general knowledge about the nature and risks of derivative products because I have (choose at least one/ more than one of the following reasons):

- traded any of the following derivative products 5 times or more in the past 3 years:
 - Equities/ Funds with derivative product features (e.g. warrants, futures, Options, CBBCs, synthetic ETFs)
 - Structured Investment Products (e.g. Currency Linked Product, Equity Linked Product)
- taken course/ training (e.g. training video, seminar, online training) on derivative products offered by:

<input type="checkbox"/> Financial institution (e.g. bank)	<input type="checkbox"/> Professional organization
<input type="checkbox"/> Educational institution	<input type="checkbox"/> Others
- relevant job experience related to derivative products from following job nature:

<input type="checkbox"/> Investment Product Development / Trainer	<input type="checkbox"/> Compliance & Legal
<input type="checkbox"/> Investment Product Sales & Marketing	<input type="checkbox"/> Others
- relevant professional financial qualifications:

<input type="checkbox"/> CFA	<input type="checkbox"/> PRM
<input type="checkbox"/> CFP	<input type="checkbox"/> Others
<input type="checkbox"/> FRM	

No, I do not have any general knowledge about the nature and risks of derivative products.

Part II: RISK PROFILING QUESTIONNAIRE**Important Notes:**

Your investment risk profile is based on your overall responses to all the questions respectively in Part I and Part II of this FNA, rather than focusing on the answer to any individual question. Please answer the following questions with reference to your general attitude towards making investments, and NOT with reference to your attitude towards investing in any particular investment product.

All investments involve risk. If you are not willing or comfortable to take any risk, you should not proceed to complete this FNA.

1. What is/are the financial goal(s) of your investments? (You may choose more than one answer)

- A. Wealth accumulation
- B. Capital preservation
- C. Regular income

2. Considering your expected income or planned financial commitments, to what timing do you expect to liquidate your non-cash investments to fund these commitments?

- A. Within 6 months
- B. Within 1 year
- C. Within 3 years
- D. Within 5 years
- E. Within 7 years
- F. More than 7 years

3. Which one of the following statements comes closest to the amount of financial risk that you are willing to take when you make investments in a downturn year?

- A. Take minimal risk (e.g. potential capital loss of 4% or below) to earn a very small potential return.
- B. Take low risk (e.g. potential capital loss of 10% or below) to earn a small potential return.
- C. Take moderate risk (e.g. potential capital loss of 16% or below) to earn a moderate potential return.
- D. Take high risk (e.g. potential capital loss of 36% or below) to earn a large potential return.
- E. Take extremely high risk (e.g. potential capital loss of more than 36%) to earn a substantial potential return.

4. Which investment portfolio associated potential return is the most preferable to you?

- A. Invest in an extremely high risk portfolio so that the portfolio may deliver a substantial return in an average year.
- B. Invest in a high risk portfolio so that the portfolio may deliver a large return in an average year.
- C. Invest in a moderate risk portfolio so that the portfolio may deliver a moderate return in an average year.
- D. Invest in a low risk portfolio so that the portfolio may deliver a small return in an average year.
- E. Invest in a minimal risk portfolio so that the portfolio may deliver a very small return in an average year.

Part III: CUSTOMER RISK PROFILING RESULT

1. Your risk profile class is determined as []

A typical investor in each risk profile is described as below:

Risk Profile Class	Definition
C1	Security of capital is important to you. You are only prepared to accept minimal risk of capital loss. Therefore, you are willing to accept minimal or very low returns.
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.
C3	You are investing for potentially moderate income and/or growth of capital over the 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 a moderate average return over your investment horizon.
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 a high average return over your investment horizon.
C5	You want to accumulate a significant amount of wealth. You aim to maximize capital appreciation over a long term. Minimizing risks is not your primary concern. You can tolerate the risk of significant fluctuation in your capital in order to pursue a substantially high average return over your investment horizon.

The FNA is an objective assessment of your risk profile based on your willingness and capabilities to accept investment risk as well as your return objective and the associated level of risk required to achieve the return. The indicated risk profile will form the basis for selection of the appropriate investment products for you but you can choose a more prudent risk profile class.

2. (Optional) Customer's Self-Declared Risk Profile Class

You choose the following risk profile and agree that this risk profile class can better reflect your actual personal situation, and you understand and agree that the Bank will rely on your Self-Declared Risk Profile (instead of the result obtained in Part III of this FNA) to select the appropriate investment products for you.

Risk Profile Class
C1
C2
C3
C4

Note: The "Risk Profile Class" refers to the same definitions as specified above.

Part IV: CUSTOMER DECLARATION

I declare that I have read and understood this FNA and confirm that all the answers to the questions in this FNA were provided by me and are true, accurate and complete to the best of my knowledge.

Applicable to accountholders of a joint account which can only be operated by ALL accountholders:
 I acknowledge that (1) each of all the other account holders and I myself need to complete a FNA before we can invest through our joint account, and (2) the Bank shall use the most stringent or conservative response provided to the following questions: **date of birth, highest education level, investable assets and the overall score** in the FNA for the joint account in the FNAs conducted most recently respectively by each of the joint account holders and myself.

Applicable to accountholders of a joint account which can be operated by ANY ONE of the accountholders:
 I acknowledge that (1) each of all the other account holders and I myself need to complete a FNA before we can invest through our joint account; (2) the Bank shall use the most stringent or conservative **overall score** in the FNA for the joint account in the FNAs conducted most recently by each of the joint account holders and myself; (3) any ONE of the joint account holders can operate the account, and conduct any investment transaction through the joint account according to the prevailing product sales process pertaining to that investment transaction; and (4) all instructions, orders, directions and investment transactions and the product sales process pertaining thereto made/conducted by that one joint accountholder for the joint account shall be binding on all the other joint account holders.

I hereby agree that the Data Policy Notice in force from time to time together with any other notices and communications concerning my data issued by the Bank from time to time ("Data Policy") shall apply to all information related to me that I have provided to the Bank in this FNA ("Data"). I have read and understood the Data Policy and agree that my Data may be used for such purposes and disclosed to such persons (whether in or outside Hong Kong) in accordance with the Data Policy.

I understand that, if I am an existing customer of the Bank, the Bank may use my Data in direct marketing. The data collected in this FNA will be used according to my present choice of whether or not to receive direct marketing contact or information according to the Bank's Data Policy. I understand that, if I wish to change my existing choice, I may do so at any time and without charge by completing an opt-out form and returning it to the Bank.

Customer Signature :	Date: (DD/MM/YYYY)

<p><input type="checkbox"/> No Witness: I (the Customer) DO NOT require any family member, close relative or friend to accompany me while conducting this FNA.</p> <p>_____</p> <p>Customer Signature:</p>	<p><input type="checkbox"/> Witness: I (Witness of the Customer) acknowledge that (1) I accompanied the Customer in conducting this FNA and (2) the Customer read and fully understood this FNA and completed this FNA with answers voluntarily provided by the Customer.</p> <p>_____</p> <p>Customer's Witness Signature: Name: Date:</p> <p>_____</p> <p>Bank Staff Signature:</p>
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For Bank Use Only	
Handling Staff Information	
Handling Staff Name	
Staff No.	
Branch Name	
Branch Code	
Signature	
Date	
Action(s) Taken if Different from the Handling Staff	
Name	
Signature	(S.V.)
Date	
FNA Completion	
Completion Type	In Person / By Phone
Date / Time	
Phone Recording Ext. No.	
Date copy sent to customer (for FNA by phone)	
Sent by (Staff Name)	
Checking by	
Officer's Name	
Signature	
Date	