



Habib Bank AG Zurich

Date
day month year

_____ Branch,
United Arab Emirates.

CUSTOMER REFERENCE

PDD account number

- - - - -

22 digits

Account title _____

Application for New Investment | Top up Investment

RISK PROFILE

Filling this Personal Investment Risk Profile Form leads to the establishment of an investment risk profile valid for all investment accounts opened under the account number above. The risk profile established using this form will be placed on record for a period of three years or till such time that another risk profile is created which replaces this risk profile. The information provided by you will be the basis on which investment promotions will be made. Any inaccurate or incomplete information provided by you may affect the suitability of investment promotions and will affect our ability to offer you investment products.

The series of questions below may help you appraise your risk attitudes, financial means, and investment objectives prior to your selection of appropriate investment/treasury product(s). If you do not wish to provide any particular information, please indicate so against the relevant question. If you feel that none of the suggested responses to a question apply to you, please write down what your response is. Any promotion will be solely based on the information you provide (or choose not to provide) hereunder.

It is thus particularly important that you provide accurate and complete information (using additional sheets if necessary) as it may affect the appropriateness of our recommendation. You are aware, acknowledge and agree that if you provide inaccurate and/or incomplete information, and/or choose not to disclose certain information, such action will adversely affect the results of this profiling, for which we take no responsibility.

For Joint Accounts: the Bank shall recognize only one Risk Profile ("RP") duly completed for any Joint Account based on the information provided in this risk profile. Such RP will apply irrespective of the signing mandate stipulated by the Joint Account holders. As Joint Account holders, you are required to confirm which individual's investment objectives and risk tolerance should be reflected in the RP and thereby assigned to the Joint Account. This individual will be deemed to be the "Key Account Decision Maker". The questions for the RP should be answered from the perspective of the Key Account Decision Maker(s).

The Bank's suitability assessment and promotions for transactions in your Joint Account will be made in accordance with the Key Account Decision Maker's investment objectives and risk tolerance, and any investment advice given to any one joint account holder shall be deemed to have been given to all joint account holders. The Bank reserves the right to refuse to accept investment instructions from a Joint Account holder (other than the Key Account Decision Maker), if such account holder does not provide the relevant information regarding his or her knowledge and experience. The Key Account Decision Maker's investment objectives, risk tolerance and knowledge and experience may differ from other joint account holders and this may impact the types of products and services that the Joint Account will have access to. You may change the individual that is nominated as per the Key Account Decision Maker by contacting your Relationship Manager and in such case the Personal IRP Form will need to be completed again with the new Key Account Decision Maker details. You understand that you may contact your Relationship Manager to discuss this in more detail where you so require.

FOR OFFICE USE

SV

authorized signatory(s)

Date
day month year

day month year

day month year

signature

Verified by _____

NOTE:

- All fields are mandatory to be filled.
- In the case of multiple signatories, authorized signatories must sign as per the account mandate.

PERSONAL PROFILING

Please tick boxes as appropriate.

1) Which best describes your current life stage?

- | | |
|---|---|
| a) Single, few financial commitments <input type="checkbox"/> | b) Couple without children <input type="checkbox"/> |
| c) Couple with children/single with commitment <input type="checkbox"/> | d) Mature family <input type="checkbox"/> |
| e) Preparing for retirement <input type="checkbox"/> | f) Retired <input type="checkbox"/> |

2) In which age group do you fit?

- | | |
|--|---|
| a) Under 25 <input type="checkbox"/> | b) 25-30 <input type="checkbox"/> |
| c) 31-40 <input type="checkbox"/> | d) 41-50 <input type="checkbox"/> |
| e) 51+ <input type="checkbox"/> | |

3) What is your current monthly income range? *(Equivalent in USD per month)*

- | | |
|---|---|
| a) <\$15,000 <input type="checkbox"/> | b) \$15,000 - \$20,000 <input type="checkbox"/> |
| c) \$20,001 - \$30,000 <input type="checkbox"/> | d) \$30,001 - \$50,000 <input type="checkbox"/> |
| e) \$50,001 + <input type="checkbox"/> | |

4) What are your key financial goals over the next 5 - 10 years?

- | | |
|--|--|
| a) Regular Income <input type="checkbox"/> | b) Capital Preservation <input type="checkbox"/> |
|--|--|

5) What is the highest degree or level of education you have completed?

- | | |
|---|---|
| a) High School <input type="checkbox"/> | b) Master's Degree or higher <input type="checkbox"/> |
|---|---|

6) What is your profession ?

Former _____
 Current _____

7) How much capital do you wish to consider for investments in USD equivalent?

- | | |
|--|---|
| a) < US\$25,000 <input type="checkbox"/> | b) \$25,000 - \$50,000 <input type="checkbox"/> |
| c) \$50,000 - \$250,000 <input type="checkbox"/> | d) \$250,000 - \$500,000 <input type="checkbox"/> |
| e) \$500,000 - \$1m <input type="checkbox"/> | f) \$1m + <input type="checkbox"/> |

8) What percentage is this amount of your total current investments?

- | | |
|---|---|
| a) < 10% <input type="checkbox"/> | a) 10% - 20% <input type="checkbox"/> |
| b) 20% - 30% <input type="checkbox"/> | c) 30% - 40% <input type="checkbox"/> |
| d) > 40% <input type="checkbox"/> | |

9) What is your networth in USD Equivalent, including Cash, Savings & Investments - Loans? *(excluding real estate and/or value of business)*

Cash	<input type="text"/>
Savings	<input type="text"/>
Investments	<input type="text"/>
Others	<input type="text"/>
Total	<input type="text"/>

authorized signatory's initial

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INVESTMENT KNOWLEDGE, EXPERIENCE & EXPERTISE

Please specify your knowledge, level of experience and expertise for each of the asset classes and product types/strategies listed below:

Asset Classes / Product Types	Sufficient Knowledge to understand product features & risk involved		Experience & Expertise <i>(Please provide information if you have done transactions in the relevant category in the past 3 years)</i>	
	YES	NO	VOLUMES	VALUE (\$)
Cash or Cash Equivalents <i>(e.g. Money Market Funds, Term Deposits, T-Bills, Commercial Deposits, FX Spot)</i>				
Equities <i>(e.g. Exchange Traded Shares, Warrants)</i>				
Fixed Income <i>(e.g. Investment Grade, High Yield Credit¹)</i>				
Commodities <i>(e.g. Precious Metals, Other Commodities)</i>				
Mutual Funds <i>(e.g. ETF, Equity/Credit Funds)</i>				
Alternatives Investments <i>(e.g. Hedge Funds, Private Equity and Real Estate Funds)</i>				
Vanilla Derivatives <i>(e.g. Listed Derivatives ², Vanilla OTCs³, Vanilla Structured Notes ⁴)</i>				

NOTE:

- (1) Bonds or notes rated below BBB- by Standard & Poor's and Fitch or Baa3 by Moody's.
- (2) Exchange traded futures and options.
- (3) Vanilla over-the-counter (OTC) products include simple call options, put options or swaps traded directly with a financial institution and not traded on an exchange.
- (4) Vanilla structured notes are debt obligations with an embedded derivative component where the return tracks that of the underlying investments such as indices, equities, currencies, commodities, mutual funds, and baskets of funds and equities.

authorized signatory's initial

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RISK PROFILE - RISK APPETITE & TOLERANCE (SCORING)

Client: Please complete this assessment by ticking one of the boxes in every question:

	POINTS	SCORE
R1 What proportion of your total net worth is available for investment in general? (i.e. not needed to cover defined liabilities or specific plans)		<input type="checkbox"/>
<input type="checkbox"/> Less than 20%	0	
<input type="checkbox"/> Between 20% and 40%	1	
<input type="checkbox"/> Between 40% and 60%	2	
<input type="checkbox"/> Between 60% and 80%	3	
<input type="checkbox"/> More than 80%	4	
R2 For how many years have you invested in investment products other than bank savings/deposit accounts?		<input type="checkbox"/>
<input type="checkbox"/> Never, new to investing	0	
<input type="checkbox"/> Last one year only	1	
<input type="checkbox"/> 2-5 years	2	
<input type="checkbox"/> 5+ years	3	
<input type="checkbox"/> 10+ years	4	
R3 How do you consider your investment knowledge level ?		<input type="checkbox"/>
<input type="checkbox"/> Low: I have/had previous and current experience with bank deposit and savings accounts, fixed term deposits	0	
<input type="checkbox"/> Limited: I have/had previous experience in Sovereign Bond Funds, Capital Guaranteed Funds (Fixed Income & Equity based) etc	1	
<input type="checkbox"/> Moderate: I have/had previous experience in Mutual Funds, Property Funds, Investment Trusts, Direct Property Investment etc	2	
<input type="checkbox"/> Moderately High: I have/had previous experience in Corporate Bonds, Libor Linked Notes/Structured Notes	3	
<input type="checkbox"/> Experienced: I have/had previous experience in Derivatives, Swaps, Futures & Options, Emerging Market Equities, Direct Equities etc	4	
R4 What do you consider to be the average length of your investment time horizon ?		<input type="checkbox"/>
<input type="checkbox"/> < 1 Year	0	
<input type="checkbox"/> 1 - 3 years	1	
<input type="checkbox"/> 3 - 6 Years	2	
<input type="checkbox"/> 6 - 10 Years	3	
<input type="checkbox"/> 10+ Years	4	
R5 Which of the following investment portfolios best describes your preferences of risk and return ?		<input type="checkbox"/>
<input type="checkbox"/> Portfolio A: Capital Preservation - A preference for preservation / relative safety of invested capital with returns in line with short-term money market rates	0	
<input type="checkbox"/> Portfolio B: Defensive - A preference for preservation of capital and the generation of regular income slightly above short-term money market rates	1	
<input type="checkbox"/> Portfolio C: Income Oriented - A preference for investments primarily intended to generate income rather than achieve appreciation of capital	2	
<input type="checkbox"/> Portfolio D: Growth Oriented - A preference for investments or investment strategies that typically aim to provide mostly capital appreciation with less emphasis on regular income returns	3	
<input type="checkbox"/> Portfolio E: High Growth &/or Market Speculation - A preference for investments or trading strategies that seek exclusively to provide aggressive capital appreciation through exploiting short-term pricing anomalies among financial assets. (Up to IR6)	4	
R6 Which of the following investor profiles best describes the level of price fluctuations that you would be most comfortable to invest in?		<input type="checkbox"/>
<input type="checkbox"/> Safety Oriented: Investors who hope to experience minimal fluctuations in portfolio value over a rolling one year period and are generally only willing to buy investments that are priced frequently and have a high certainty of being able to sell quickly (less than a week) at a price close to the recently observed market value	0	
<input type="checkbox"/> Conservative: Investors who hope to experience no more than small portfolio losses over a rolling one-year period and are generally only willing to buy investments that are priced frequently and have a high certainty of being able to sell quickly (less than a week) although the investor may at times buy individual investments that entail greater risk	1	
<input type="checkbox"/> Moderate: Investors who hope to experience no more than moderate portfolio losses over a rolling one year period in attempting to enhance longer-term performance and are generally willing to buy investments that are priced frequently & have a high certainty of being able to sell quickly (less than a week) in stable markets although the investor may at times buy individual investments that entail greater risk and are less liquid	2	
<input type="checkbox"/> Aggressive: Investors who are prepared to accept greater portfolio losses over a rolling one year period while attempting to enhance longer-term performance and are willing to buy investments or enter into contracts that may be difficult to sell or close within a short time-frame or have an uncertain realizable value at any given time	3	
<input type="checkbox"/> Most Aggressive: Investors who are prepared to put their entire portfolio at risk over a one year period, and may even be required to provide additional capital to make up for portfolio losses beyond the amount initially invested, are generally willing to buy investments or enter into contracts that may be difficult to sell or close for an extended period or have an uncertain realizable value at any given time. (Up to IR6)	4	
R7 How would you rank your willingness to use leverage to further enhance returns on investment?(excluding residential mortgage)		<input type="checkbox"/>
<input type="checkbox"/> High	4	
<input type="checkbox"/> Moderate	3	
<input type="checkbox"/> Low	2	
<input type="checkbox"/> None	0	
TOTAL SCORE FOR RISK PROFILE		<input type="text"/>

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LIQUIDITY PROFILE - LIQUIDITY REQUIREMENT (SCORING)

Client: Please complete this assessment by ticking one of the boxes in every question:

	POINTS	SCORE
L1 How would you anticipate your income changing over the next few years?		<input type="checkbox"/>
<input type="checkbox"/> Steadily grow	0	
<input type="checkbox"/> Fairly level and consistent	1	
<input type="checkbox"/> Widely fluctuate	2	
<input type="checkbox"/> Downwards trend	3	
<input type="checkbox"/> May cease altogether	4	
L2 Of your current income, what percentage is used to cover your cash obligations such as loans, mortgages, advances and living expenses?		<input type="checkbox"/>
<input type="checkbox"/> Less than 25%	0	
<input type="checkbox"/> From 25% to 50%	2	
<input type="checkbox"/> From 50% to 75%	3	
<input type="checkbox"/> More than 75%	4	
L3 How much regular income, do you require during the investment period from your investments, If any ?		<input type="checkbox"/>
<input type="checkbox"/> None, I will wait till the end as it grows	0	
<input type="checkbox"/> I'll prefer to take it as it is generated	2	
<input type="checkbox"/> A moderate amount, approx 20%	3	
<input type="checkbox"/> All of the gains, maximum possible	4	
L4 In case of emergency need, how much financial space you have available ?		<input type="checkbox"/>
<input type="checkbox"/> High, plenty of cash in readily accessible assets - savings accounts/money market funds	0	
<input type="checkbox"/> Moderate, reasonable amount available to cover emergency funds	2	
<input type="checkbox"/> Low, I may need to dip into my investments in an emergency	3	
<input type="checkbox"/> Insufficient	4	
TOTAL SCORE FOR LIQUIDITY PROFILE		<input type="text"/>

SELF ASSESSMENT (NO SCORING)

Client: Please complete this assessment by ticking one of the boxes in every question:

Which one of the following statements best describes your investment objective and comfort level with fluctuations in the value of your investments?

- Conservative:** I am willing and able to take low risks, while generating minimal returns and maintaining low investment risk.
- Moderate:** I am willing and able to accept low to moderate level of risk and have preference to income.
- Balanced:** I want a combination of modest income and capital appreciation and willing to accept moderate to high level of risk.
- Aggressive:** I am willing to actively participate in speculative investments in order to seek enhanced returns. I am willing to accept very high level of risk.

RISK PROFILING TOTAL

	TOTAL SCORE	FINAL PROFILE	FINAL POINTS
Final Risk Profile (detailed in section 2)	<input type="text"/>	<input type="text"/>	<input type="text"/>
Final Liquidity Profile (detailed in section 3)	<input type="text"/>	<input type="text"/>	<input type="text"/>
Final Self Assessment (detailed in section 4)	<input type="text"/>	<input type="text"/>	<input type="text"/>

Use to the below grid to fill the information in **FINAL RISK & LIQUIDITY PROFILE**

RISK PROFILE (SECTION 2) POINTS TABLE			LIQUIDITY PROFILE (SECTION 3) POINTS TABLE			LIQUIDITY PROFILE (SECTION 4) POINTS TABLE	
SCORE	PROFILE	FINAL RISK POINTS	SCORE	PROFILE	FINAL RISK POINTS	CONDITIONS	PROFILE
0 - 9	Conservative	1	0 - 7	Highly Liquid	1	Low risk & minimum returns	Conservative
10 - 15	Moderate	2	7 - 10	Moderately Liquid	2	Low to moderate risk & preference to return	Moderate
16 - 20	Balanced	3	10 - 13	Marginally Liquid	3	Moderate to high risk & modest return	Balanced
21 - 28	Aggressive	4	13 - 16	Illiquid	4	High risk & enhanced returns	Aggressive

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DECLARATION BY CUSTOMER

The information I/we have provided is true and accurate. I/We understand this information is important to allow Habib Bank AG Zurich to offer me/us appropriate products based on my/our information disclosed. I/We understand that it is my/our responsibility to seek legal and/or tax advice regarding the legal and tax consequences of my/our investment transactions. If I/we change residence, citizenship, nationality, or place of work, it is my/our responsibility to understand how my/our investment transactions are affected by such change and comply with all applicable laws and regulations as and when such becomes applicable, I/we understand you do not provide legal and/or tax advice and are not responsible for advising me/us on the laws pertaining to my/our transaction.

Please ensure that all the relevant details in the form, with the exception of the fields that are designated "For Bank Use Only", are duly completed (or struck out, if not applicable) prior to affixing your signature to this form. I/We also declare that:

- ▶ I/We understood all the questions contained in the Personal Investment Risk Profile form and I/we confirm that the information I/we provided in response to those questions is accurate, complete, and up to date.
- ▶ I/We will inform my/our Relationship Manager immediately if there is a change in my/our personal or financial circumstances that would affect the accuracy of my/our responses.
- ▶ I/We understand that if I/we provide inaccurate or incomplete information, or fail to inform the Relationship Manager of any change in my/our personal or financial circumstances, that I/we may be exposed to risks outside my/our risk tolerance and/or financial profile.
- ▶ I/We was informed that the information provided in this document will be treated with confidentiality and that I/we can refer to the Terms and Conditions of my/our account or contact my/our Relationship Manager for further details on this subject.
- ▶ I/We acknowledge that based on this Standard Client Assessment Form the Bank will establish my/our Risk Profile and I/we will have the opportunity to discuss and acknowledge the Risk Profile with my/our Relationship Manager.
- ▶ I/We acknowledge and agree that the term "Portfolio(s)" referred to in this Risk Profile Form are merely references to illustrations of asset allocations in general and such "Portfolio(s)" are not personalised to my/our specific investment needs.
- ▶ I/We further acknowledge and agree that my/our individual investment holding(s) will not be actively monitored by Habib Bank AG Zurich and Habib Bank AG Zurich Limited does not undertake to, and is not obliged to, undertake a review, manage or monitor my/our investment holding(s) or to track my/our investment holding(s).

Signatory 1:

Signature _____
 Name _____
 Place _____
 Date
day month year

Signatory 2:

Signature _____
 Name _____
 Place _____
 Date
day month year

Signatory 3:

Signature _____
 Name _____
 Place _____
 Date
day month year

FOR INTERNAL USE ONLY



Comments _____

Relationship Manager's Name _____

Branch _____ Contact Number +
country code / area code

Date
day month year

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