

**Customer Suitability Assessment Form  
INDIVIDUAL INVESTOR**

Dear Valued Client,

This questionnaire is designed to help you and the Bank, establish your customer profile in terms of current financial situation, liquidity requirements, investment objectives and attitude towards risks. This will allow the Bank to recommend appropriate investment products suitable to your needs. Any information you will provide will be treated with utmost confidentiality.

\*\*\*\*\*

Existing Client – Documents on file                       New Client             Updating                      Date accomplished: \_\_\_\_\_

PRIMARY CLIENT?                       Yes                       No (for joint accounts only)

<b>PART I : CLIENT INFORMATION</b>	
Client Name :	
Address:	
Contact Number:	Citizenship:
Email Address:	Nature of Work:
Business / Employer:	TIN / SSS:
Birthday	Birthplace:
Educational Attainment: <input type="checkbox"/> College <input type="checkbox"/> Post Graduate <input type="checkbox"/> Others _____	Status: <input type="checkbox"/> Single <input type="checkbox"/> Married <input type="checkbox"/> Others _____
Other Bank Relationship <input type="checkbox"/> BDO/BDO Private Bank <input type="checkbox"/> BPI <input type="checkbox"/> Citibank <input type="checkbox"/> HSBC <input type="checkbox"/> Metrobank <input type="checkbox"/> Security Bank <input type="checkbox"/> Others _____	

<b>PART II : FINANCIAL &amp; OTHER INFORMATION</b>																																		
Are you a Qualified Individual/Institutional Buyer (QIB) under the Philippine Securities Regulation Code (or equivalent Accreditation in other Jurisdiction?) <input type="checkbox"/> Yes <input type="checkbox"/> No																																		
Funds Available for Investments (Peso)	<input type="checkbox"/> < P5.0 MM	<input type="checkbox"/> > P5.0 MM – < P20.0MM	<input type="checkbox"/> > P20.0 MM – < P50.0MM	<input type="checkbox"/> > P50.0 MM																														
Funds Available for Investments in USD and other Foreign Currencies (in USD equivalent)	<input type="checkbox"/> < US\$ 100K <input type="checkbox"/> NONE	<input type="checkbox"/> > US\$ 100k-US\$ 500K	<input type="checkbox"/> > US\$500K – < US\$ 1.0MM	<input type="checkbox"/> > US\$ 1.0 MM																														
Products Availed with Robinsons Bank	<input type="checkbox"/> Peso CASA <input type="checkbox"/> US\$ SA	<input type="checkbox"/> Special Savings - Peso <input type="checkbox"/> Special Savings - USD	<input type="checkbox"/> Gov't Issued-Local <input type="checkbox"/> Gov't Issued-Foreign	<input type="checkbox"/> Corporate Notes-Local <input type="checkbox"/> Corporate Notes-Foreign																														
How would you describe your current financial position, considering your regular expenses and present obligations (ex: loans) and future contingencies (ex: Children's education, retirement, health expenses, emergencies)?	<input type="checkbox"/> I am relying on 75% or more of my invested capital to fund my expected spending	<input type="checkbox"/> I am relying on 50% or more of my invested capital to fund my expected spending	<input type="checkbox"/> I am relying on 25% or more of my invested capital to fund my expected spending	<input type="checkbox"/> Not at all. I expect to have adequate income generated from other sources (e.g. employment, business, etc) to cover my expected spending.																														
Do you solicit and/or use ideas, suggestions, such as market updates, research, views and other forms of information obtained from other banks or market professionals?	<input type="checkbox"/> NO	<input type="checkbox"/> Yes [ ] Semi-Annually [ ] Quarterly [ ] Monthly	<input type="checkbox"/> Yes [ ] Weekly [ ] Daily																															
Which of the following products are you currently invested in.	<table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="width: 50%;">PRODUCT</th> <th style="width: 25%;">PHILIPPINE PESO</th> <th style="width: 25%;">US DOLLAR</th> </tr> </thead> <tbody> <tr><td>Cash and Deposit</td><td style="text-align: center;"><input type="checkbox"/></td><td style="text-align: center;"><input type="checkbox"/></td></tr> <tr><td>Government Securities</td><td style="text-align: center;"><input type="checkbox"/></td><td style="text-align: center;"><input type="checkbox"/></td></tr> <tr><td>Corporate Bonds</td><td style="text-align: center;"><input type="checkbox"/></td><td style="text-align: center;"><input type="checkbox"/></td></tr> <tr><td>Private Equity</td><td style="text-align: center;"><input type="checkbox"/></td><td style="text-align: center;"><input type="checkbox"/></td></tr> <tr><td>Others (please specify) _____</td><td style="text-align: center;"><input type="checkbox"/></td><td style="text-align: center;"><input type="checkbox"/></td></tr> <tr><td>PSE-Listed Equities</td><td style="text-align: center;"><input type="checkbox"/></td><td style="text-align: center;"><input type="checkbox"/></td></tr> <tr><td>Real Estate</td><td style="text-align: center;"><input type="checkbox"/></td><td style="text-align: center;"><input type="checkbox"/></td></tr> <tr><td>Derivatives</td><td style="text-align: center;"><input type="checkbox"/></td><td style="text-align: center;"><input type="checkbox"/></td></tr> <tr><td>Trust Products / UITFs</td><td style="text-align: center;"><input type="checkbox"/></td><td style="text-align: center;"><input type="checkbox"/></td></tr> </tbody> </table>				PRODUCT	PHILIPPINE PESO	US DOLLAR	Cash and Deposit	<input type="checkbox"/>	<input type="checkbox"/>	Government Securities	<input type="checkbox"/>	<input type="checkbox"/>	Corporate Bonds	<input type="checkbox"/>	<input type="checkbox"/>	Private Equity	<input type="checkbox"/>	<input type="checkbox"/>	Others (please specify) _____	<input type="checkbox"/>	<input type="checkbox"/>	PSE-Listed Equities	<input type="checkbox"/>	<input type="checkbox"/>	Real Estate	<input type="checkbox"/>	<input type="checkbox"/>	Derivatives	<input type="checkbox"/>	<input type="checkbox"/>	Trust Products / UITFs	<input type="checkbox"/>	<input type="checkbox"/>
PRODUCT	PHILIPPINE PESO	US DOLLAR																																
Cash and Deposit	<input type="checkbox"/>	<input type="checkbox"/>																																
Government Securities	<input type="checkbox"/>	<input type="checkbox"/>																																
Corporate Bonds	<input type="checkbox"/>	<input type="checkbox"/>																																
Private Equity	<input type="checkbox"/>	<input type="checkbox"/>																																
Others (please specify) _____	<input type="checkbox"/>	<input type="checkbox"/>																																
PSE-Listed Equities	<input type="checkbox"/>	<input type="checkbox"/>																																
Real Estate	<input type="checkbox"/>	<input type="checkbox"/>																																
Derivatives	<input type="checkbox"/>	<input type="checkbox"/>																																
Trust Products / UITFs	<input type="checkbox"/>	<input type="checkbox"/>																																

**OTHER RELEVANT INFORMATION**

**PART III -A: FINANCIAL SOPHISTICATION**

**GROUP – A : Answer which best suits you**

	1. What is your average net worth?	<input type="checkbox"/> Less than P5.0 MM	<input type="checkbox"/> Above 5.0 MM to less than P30.0MM	<input type="checkbox"/> Above 30.0 MM to less than 50.0MM	<input type="checkbox"/> P50.0 MM and up
	2. Total Outstanding Size of SEC Registered Securities Portfolio	<input type="checkbox"/> None Securities Held	<input type="checkbox"/> Less than P10.0 MM	<input type="checkbox"/> Above 10.0 MM to less than 20.0MM	<input type="checkbox"/> P20.0MM and up
	3. Total Size of other investments (SSA)	<input type="checkbox"/> Less than P5.0MM	<input type="checkbox"/> Above 5.0 MM to less than P30.0MM	<input type="checkbox"/> Above 30.0 MM to less than 100.0MM	<input type="checkbox"/> P100.0MM and up

**GROUP – B : Given the different types of products enumerated below, kindly provide your level of knowledge and experience of each of the products from nos. 4 to 14**

PRODUCT	<u>NONE</u>	<u>SOME</u> (has not encountered the product in the last 5 years, but is familiar with the general concept)	<u>MODERATE</u> (encountered the product in the last 5 years with 1 to 2 years first-hand experience)	<u>GOOD</u> (encountered the product in the last 5 years with more than 2 to less than 5 years first-hand experience)	<u>EXTENSIVE</u> (encountered the product in the last 5 years with 5 or more years first-hand experience)
4. Special Savings Acct (SSA)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
5. Gov't Securities	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
6. SEC Registered Bonds	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
7. Equities	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
8. Trust Funds	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
9. Derivatives	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
10. Structured Products	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
11. Real Estate Funds	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
12. Private Equity Funds	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
13. Commodities	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
14. Other Alternative Investments	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

**GROUP – C : (Answer which best suits you)**

	15. Trading Securities (buying & selling) for at least 1 year	<input type="checkbox"/> No	<input type="checkbox"/> Yes  Year of Experience in Trading Triggers for Trading <input type="checkbox"/> > 1yr to 3 yrs <input type="checkbox"/> >3 yrs to 5 yrs <input type="checkbox"/> > 5 yrs <input type="checkbox"/> Trading Gains <input type="checkbox"/> Stop Loss <input type="checkbox"/> Others _____
	16. Have you held any Position of Responsibility in the past 2 years in a professional or business entity that requires knowledge and expertise in securities trading	<input type="checkbox"/> No	<input type="checkbox"/> Yes as:  <input type="checkbox"/> Fund Manager <input type="checkbox"/> Sales Person / Associat Person of a Broker Dealer <input type="checkbox"/> Bank Finance, Treasury or Trust Officer <input type="checkbox"/> Securities Dealer <input type="checkbox"/> Financial Advisor <input type="checkbox"/> Others (please specify): _____

**PART III-B : RISK TOLERANCE**

Question	1 point	2 points	3 points	4 points
Age Profile	<input type="checkbox"/> Above 65 years old	<input type="checkbox"/> 55 to 64 years old	<input type="checkbox"/> 36 to 54 years old	<input type="checkbox"/> 21 to 35 years old
What is your primary investment objective/goal?	<input type="checkbox"/> <b>Protect Principal</b> – amount of investment and earn steady stream of interest income	<input type="checkbox"/> <b>Capital Preservation</b> – primary goal is to prevent loss of principal at all times	<input type="checkbox"/> <b>Balanced capital preservation &amp; growth</b> - Steady cash flow for current liquidity needs but also willing to expose a portion of the funds to a certain level of risks in consideration for higher returns	<input type="checkbox"/> <b>Capital Appreciation</b> – Client intends for funds to appreciate over time and willing to accept risks involving volatile returns and even possible loss of investment in return for potentially higher longer-term results
What is your Liquidity Requirement?	<input type="checkbox"/> Anytime	<input type="checkbox"/> Requires regular withdrawal	<input type="checkbox"/> Does not require regular withdrawal; only when necessary	<input type="checkbox"/> Does not require withdrawal until investment horizon
Loss tolerance	<input type="checkbox"/> 0 %	<input type="checkbox"/> 1% to 10%	<input type="checkbox"/> 11% to 25%	<input type="checkbox"/> Above 25%
If LOSS TOLERANCE is met within a year, what will you do?	<input type="checkbox"/> Instantly convert my investment back into cash	<input type="checkbox"/> Find an alternative investment with a lower risk exposure	<input type="checkbox"/> Review my options and decide later on	<input type="checkbox"/> I will keep my investment and dismiss the short-term fluctuation
What is your Risk Tolerance?	<input type="checkbox"/> Investments with no negligible price movements, the ability to sell my investment at short notice or a promise to repay what I invested within a year	<input type="checkbox"/> I can tolerate moderate negative price movements on my investment and prefer investments that I can sell at short notice for a price that is certain and close to the recent market average	<input type="checkbox"/> I can tolerate investments that may suffer substantial negative price movements, have a small risk of losing their entire value, may be difficult to sell; or have an uncertain price at any given time, such that I may only be able to sell at a price below the recent market average	<input type="checkbox"/> I can tolerate investments or financial contracts that may suffer substantial negative price movements, have a significant risk of losing their entire value, that may be difficult to sell or have an uncertain value at any given time, or do not allow me to sell my investment over an extended period
What is your Investment Horizon?	<input type="checkbox"/> Less than 30 days	<input type="checkbox"/> 30 days to 1 year	<input type="checkbox"/> 1 year to 10 years	<input type="checkbox"/> 10 years onwards
TOTAL SCORE – RISK TOLERANCE				
REMARKS (if applicable)				

**PART III-C : ADDITIONAL INFORMATION ON DERIVATIVES INVESTMENT EXPERIENCE** [ ] APPLICABLE [ ] NOT APPLICABLE

If you choose DERIVATIVES in III-A Question #6 and #7, check the products you have dealt and indicate tenor, volume and months/years of transacting in such products. Please also indicate frequency of transactions and number of contracts per year

<input type="radio"/> <b>FX FORWARD / NDF / FX SWAPS</b> No of _____ mo/s _____ year Tenor _____ Volume _____ Frequency of Transactions per year <input type="checkbox"/> 1-5 <input type="checkbox"/> 6-10 <input type="checkbox"/> > 10 Number of Contracts: <input type="checkbox"/> 1-5 <input type="checkbox"/> 6-10 <input type="checkbox"/> > 10	<input type="radio"/> <b>CROSS CURRENCY SWAP / ASSET SWAP</b> No of _____ mo/s _____ year Tenor _____ Volume _____ Frequency of Transactions per year <input type="checkbox"/> 1-5 <input type="checkbox"/> 6-10 <input type="checkbox"/> > 10 Number of Contracts: <input type="checkbox"/> 1-5 <input type="checkbox"/> 6-10 <input type="checkbox"/> > 10	<input type="radio"/> <b>EUROPEAN VANILLA FX OPTIONS / DUAL CURRENCY DEPOSIT</b> No of _____ mo/s _____ year Tenor _____ Volume _____ Frequency of Transactions per year <input type="checkbox"/> 1-5 <input type="checkbox"/> 6-10 <input type="checkbox"/> > 10 Number of Contracts: <input type="checkbox"/> 1-5 <input type="checkbox"/> 6-10 <input type="checkbox"/> > 10
<input type="radio"/> <b>FORWARD RATE AGREEMENT INTEREST RATE SWAPS</b> No of _____ mo/s _____ year Tenor _____ Volume _____ Frequency of Transactions per year <input type="checkbox"/> 1-5 <input type="checkbox"/> 6-10 <input type="checkbox"/> > 10 Number of Contracts: <input type="checkbox"/> 1-5 <input type="checkbox"/> 6-10 <input type="checkbox"/> > 10	<input type="radio"/> <b>CAPS / FLOORS</b> No of _____ mo/s _____ year Tenor _____ Volume _____ Frequency of Transactions per year <input type="checkbox"/> 1-5 <input type="checkbox"/> 6-10 <input type="checkbox"/> > 10 Number of Contracts: <input type="checkbox"/> 1-5 <input type="checkbox"/> 6-10 <input type="checkbox"/> > 10	<input type="radio"/> <b>CREDIT DEFAULT SWAPS / CREDIT LINKED INVESTMENT (SINGLE NAME)</b> No of _____ mo/s _____ year Tenor _____ Volume _____ Frequency of Transactions per year <input type="checkbox"/> 1-5 <input type="checkbox"/> 6-10 <input type="checkbox"/> > 10 Number of Contracts: <input type="checkbox"/> 1-5 <input type="checkbox"/> 6-10 <input type="checkbox"/> > 10
<input type="radio"/> <b>OTHER FX OPTIONS</b> No of _____ mo/s _____ year Tenor _____ Volume _____ Frequency of Transactions per year <input type="checkbox"/> 1-5 <input type="checkbox"/> 6-10 <input type="checkbox"/> > 10 Number of Contracts: <input type="checkbox"/> 1-5 <input type="checkbox"/> 6-10 <input type="checkbox"/> > 10	<input type="radio"/> <b>BOND OPTION / BOND LINKED INVESTMENT</b> No of _____ mo/s _____ year Tenor _____ Volume _____ Frequency of Transactions per year <input type="checkbox"/> 1-5 <input type="checkbox"/> 6-10 <input type="checkbox"/> > 10 Number of Contracts: <input type="checkbox"/> 1-5 <input type="checkbox"/> 6-10 <input type="checkbox"/> > 10	<input type="radio"/> <b>OTHER DERIVATIVES</b> No of _____ mo/s _____ year Tenor _____ Volume _____ Frequency of Transactions per year <input type="checkbox"/> 1-5 <input type="checkbox"/> 6-10 <input type="checkbox"/> > 10 Number of Contracts: <input type="checkbox"/> 1-5 <input type="checkbox"/> 6-10 <input type="checkbox"/> > 10

What is your role in the Derivative Contract?

- Fixed Rate Player   
  Fixed Rate Receiver   
  Option Seller   
  Option Buyer   
  Others (Please Specify): \_\_\_\_\_

**UNDERTAKING**

I/We acknowledge that the answers I/ we indicated in this Customer Suitability Assessment Form (CSAF) are true, accurate, and complete and can be relied upon by the Sales/Marketing Officer. I/We understand that this CSAF shall be used as a guide for the Sales/Marketing Officer to present and/or recommend investment alternatives, and that any false and insufficient information herein may result to inappropriate and inaccurate recommendation of products/services. The CSAF does not provide any form of guarantee against possible losses as to the income or principal of my/our account(s) and/or investment(s). I/We am/are obliged to immediately notify Robinsons Bank Corporation (the "Bank") in writing of changes to my/our financial situation/circumstances as indicated hereto that would change my/our client investment profile. Furthermore, I/we acknowledge and agree that the Bank may share/discard, for the purpose of suitability assessment, the information/data in this questionnaire to its subsidiaries, affiliates, agents and other persons or entities which may reasonably select, with corresponding duty to keep such information confidential. I/we will notify the Bank in writing if I/we do not consent to the sharing of the said information with its parent bank, subsidiaries, affiliates, representative offices and agents or other persons or entities that I/we may reasonably select.

\_\_\_\_\_  
 Primary Client's Signature over Printed Name & Date

\_\_\_\_\_  
 Client's Signature over Printed Name & Date

\_\_\_\_\_  
 Client's Signature over Printed Name & Date

\_\_\_\_\_  
 Client's Signature over Printed Name & Date

CONDUCTED BY: \_\_\_\_\_  
**SEC Licensed Broker Bank Officer**  
 Signature over Printed Name

Reviewed by: \_\_\_\_\_  
**SEC Licensed Broker Supervising Officer**  
 Signature over Printed Name

**FOR BANK'S USE ONLY**

**PART IV – ASSESSMENT RESULT AND CLIENT CONFORME**

**CSA RESULTS:**

<b>Client Classification according to FINANCIAL SOPHISTICATION (Part III-A)</b>	<input type="radio"/> Sophisticated Individual	Personal Investor with level of net worth, knowledge and experience to deal in complex financial instruments <b><u>(GROUP A, B, C should be met).</u></b> <input type="checkbox"/> Group A : Net worth is at least P30.0Mn <input type="checkbox"/> Group B: at least 2 answers or items fall in the shaded area <input type="checkbox"/> Group C: at least 1 item selected falls in the shaded area <input type="checkbox"/> If “APPLICABLE” is selected or ticked-off for Part III-C
	<input type="radio"/> Non-Sophisticated Individual	If the criteria in the “sophisticated individual portion” has not been met.
<b>Client Classification according to RISK TOLERANCE (Part III-B)</b>	<input type="radio"/> Conservative	Primary goal of the investment is to prevent the loss of the principal. • Chose any of the answers in the shaded area • <b>Total of 7-12 points in III-B</b>
	<input type="radio"/> Moderate	Willing and able to expose funds to a moderate level of risk in consideration to higher returns or to meet certain objectives. • <b>Total of 13 to 20 points in III-B.</b>
	<input type="radio"/> Aggressive	Willing and able to accept higher risk involving volatility of returns and even possible loss of investment in return for potentially higher long-term results. • <b>Total of 21 to 28 points in III-B.</b>

INVESTMENT PROFILE	Recommended Products	General Description of Recommended Product
<input type="checkbox"/> <b>Non-Sophisticated Individual – Conservative</b>	<ul style="list-style-type: none"> <li>Special Savings Account (Peso &amp; USD)</li> <li>Peso Government Securities</li> <li>ROPs or any Foreign Currency denominated Government Securities issued by the Philippines</li> </ul>	Includes generally accessible products that provide higher returns than money market instruments. Client is exposed to sovereign and currency risk and with possibility of capital gains/loss if not held until maturity.
<input type="checkbox"/> <b>Non-Sophisticated Individual – Moderate</b>	<ul style="list-style-type: none"> <li>Special Savings Account (Peso &amp; USD)</li> <li>Peso Government Securities</li> <li>ROPs or any Foreign Currency denominated Government Securities issued by the Philippines</li> <li>Highly liquid domestic corporate bonds and commercial papers rates at least “Aaa” rated or its equivalent by a reputable credit rating agency</li> <li>Highly liquid sovereign, corporate bonds and commercial papers issued offshore rated at least “AA-” or its equivalent by a reputable credit rating agency</li> </ul>	Includes generally accessible products that provide higher returns than government securities / money market instruments. Client is exposed to credit risk of issuer, and to capital gains/losses if not held until maturity
<input type="checkbox"/> <b>Non-Sophisticated Individual – Aggressive</b>	<ul style="list-style-type: none"> <li>Special Savings Account (Peso &amp; USD)</li> <li>Peso Government Securities</li> <li>ROPs or any Foreign Currency denominated Government Securities issued by the Philippines</li> <li>Domestic issued corporate bonds and commercial papers (SEC-Registered or Exempt)</li> <li>Sovereign, corporate bonds and commercial papers issued offshore</li> <li>SEC-registered common or preferred shares</li> </ul>	Includes generally accessible products that provide higher returns and maximum capital growth. Client is exposed to higher degree of risk involving volatility returns even possible loss of principal arising from credit, market and regulatory risk.
<input type="checkbox"/> <b>Sophisticated Individual – Conservative</b>	<ul style="list-style-type: none"> <li>Special Savings Account (Peso &amp; USD)</li> <li>Peso Government Securities</li> <li>ROPs or any Foreign Currency denominated Government Securities issued by the Philippines</li> <li>Highly liquid domestic corporate bonds and commercial papers rates at least “Aaa” rated or its equivalent by a reputable credit rating agency</li> <li>Highly liquid sovereign, corporate bonds and commercial papers issued offshore rated at least “AA-” or its equivalent by a reputable credit rating agency</li> </ul>	Includes products that provide higher returns than money market instruments, with possibility of capital gains/losses if not held until maturity. With higher level of financial sophistication, client may be exposed to the credit risk of highly rated corporate in addition to government securities and shall have access to vanilla foreign exchange/hedges.
<input type="checkbox"/> <b>Sophisticated Individual – Moderate</b>	<ul style="list-style-type: none"> <li>Special Savings Account (Peso &amp; USD)</li> <li>Peso Government Securities</li> <li>ROPs or any Foreign Currency denominated Government Securities issued by the Philippines</li> <li>Domestic issued corporate bonds and commercial papers (SEC-Registered or Exempt)</li> <li>Sovereign, corporate bonds and commercial papers issued offshore (investment grade only)</li> <li>SEC-registered common or preferred shares</li> </ul>	Includes products that provide higher returns than government securities/ money market instruments. Client is exposed to the credit risk of the issuer, and to capital gains/losses if not held until maturity. Foreign exchange and/or interest rate exposure from such products may be hedged using Derivatives.
<input type="checkbox"/> <b>Sophisticated Individual – Aggressive</b>	<ul style="list-style-type: none"> <li>Special Savings Account (Peso &amp; USD)</li> <li>Peso Government Securities</li> <li>ROPs or any Foreign Currency denominated Government Securities issued by the Philippines</li> <li>Domestic issued corporate bonds and commercial papers (SEC-Registered or Exempt)</li> <li>Sovereign, corporate bonds and commercial papers issued offshore</li> <li>Derivative Instruments</li> </ul>	Includes products that provide highest returns and maximum capital growth. Client is exposed to higher degree of risk involving volatility of returns and even possible loss of principal arising from credit, market and regulatory risks.

## CLIENT'S CONFORME

I/We understand and agree on the explanation of the Customer Suitability Assessment results by the Marketing Officer and the bank product or investment products suitable to our needs. I/We also understand that in case of joint accounts with varying investment profiles per co-investor, the investment profile of the primary client shall prevail, and that in case of changes to the primary client, the new primary client shall be requested to undergo a separate Customer Suitability Assessment or the completion of a new and separate CSAF. We are also aware that investment products are not bank deposits or other obligations of or guaranteed or insured by the Bank or insured by the Philippine Deposit Insurance Corporation (PDIC). Based on the results of our suitability assessment or the suitability assessment of the primary client in case of joint accounts, the bank or investment products most suitable for us are those indicated under our resulting client investment profile;

### **(PLEASE CHOOSE ONLY ONE ANSWER)**

- I/We agree to the Resulting Customer Investment Profile and the recommended investment products.
- I/We do not agree to the Resulting Customer Investment Profile (CIP) and/or the recommended investment products.

➤ Please proceed in answering the "Waiver of Client Suitability Assessment" found in page 6.

I/We Agree to be bound by the general terms and conditions and policies of the bank applicable and governing our account/s and/or investment/s which appear in separate brochure/manual/handout/document as well as separate documents relative to the said account/s and/or investment/s. We acknowledge that any informed decision to invest or participate in a specified product shall only be made after we have read and understood the general features of such product including risk disclosures, if any, in a separate manual/brochure/handouts provided by the Bank's Marketing Officer.

I/We also acknowledge and agree that the Bank may share/disclose, for the purpose of suitability assessment, the information/data in this questionnaire to its subsidiaries, affiliates, agents and other persons or entities which the Bank may reasonably select, with corresponding duty to keep such information confidential. We will notify the Bank in writing if we do not consent to the sharing of the said information with its subsidiaries, affiliates, representative offices and agents or other persons or entities that it may reasonably select.

I/We also acknowledge that for joint accounts, the Resulting Customer Investment Profile (CIP) of the Principal Account holder will supersede the resulting CIP of the other account holders.

\_\_\_\_\_  
Primary Client's Signature over Printed Name & Date



\_\_\_\_\_  
Client's Signature over Printed Name & Date



\_\_\_\_\_  
Client's Signature over Printed Name & Date



\_\_\_\_\_  
Client's Signature over Printed Name & Date



## ROBINSONS BANK ACKNOWLEDGMENT

We have explained to you in detail and discussed with you the:

1. Results of the Customer Suitability Assessment;
2. Basis of our recommendation, and;
3. Terms and Conditions of the recommended investment product/portfolio/strategy

ASSESSED BY: \_\_\_\_\_

**SEC Licensed Broker Bank Officer**  
Signature over Printed Name

Reviewed by: \_\_\_\_\_

**SEC Licensed Broker Supervising Officer**  
Signature over Printed Name

Date: \_\_\_\_\_

Name:  
Address:

Dear Client:

In compliance with BSP Circular No. 891, series of 2015, dated November 9, 2015, you confirm that the Bank has conducted the required suitability assessment on you.

Based on the information and/or responses you personally supplied to the Bank's Client Suitability Assessment Form including those found in publicly disclosed information and/or relevant documents you provided to us, the Bank's general assessment of your risk appetite is \_\_\_\_\_ thereby qualifying you to invest only in \_\_\_\_\_ **(enumerated in the Client Suitability Form)** as fully explained to you by your Account Officer.

Your intention to invest in \_\_\_\_\_ is classified under \_\_\_\_\_  
*(Identify the Product Name)* *(Indicate: Moderate or Aggressive)*

Risk. Conformably with the requirements of the above-mentioned BSP Circular, you confirm the following:

- *Your Account Officer has explained and provided you sufficient, accurate, and comprehensive information about the product, including the protections that you may lose as well as the inherent risks thereof, in a clear and balanced manner to enable you to make the financial decision;*
- *You fully understand the nature of the transaction and you are willing to take the risks involved and wish to proceed with the investment notwithstanding our assessment of your risk appetite; and*
- *Your investment in \_\_\_\_\_ meets your financial objective and is aligned with your risk tolerance.*  
*(Name of Treasury Product)*

To signify your conformity, please affix your signature in the space provided below.

Thank you.

Very truly yours,



**Ma. Regina N. Lumain**  
Executive Vice President & Treasurer

CONFORME':

\_\_\_\_\_  
*Client's Signature over Printed Name*

Date: \_\_\_\_\_