

PART I – CLIENT INFORMATION				
Client Name (Last Name, First Name, Middle Name if individual)			RM No.	Date
Is the client a registered Qualified Individual/Institutional Buyer (QIB) under Philippine Securities Regulation Code (or equivalent status in other jurisdictions)? <input type="checkbox"/> Yes <input type="checkbox"/> No		If not registered, does the client meet the qualifications of a Qualified Individual/Institutional Buyer (QIB) under Rule 10.1(l) of the Philippine Securities Regulation Code? <input type="checkbox"/> Yes <input type="checkbox"/> No		
PART II – CLIENT SUITABILITY ASSESSMENT (CSA)				
Instructions: For each row, read the question on the first box and put a check on the circle corresponding to the answer that best suits you.				
QUESTIONS	A	B	C	D
1. What is your INVESTMENT OBJECTIVE ?	<input type="radio"/> Emergency Fund/Operational Fund**	<input type="radio"/> Sustenance fund	<input type="radio"/> Saving for future expenditure (e.g. car, vacation, second home) or to provide funds with current income	<input type="radio"/> Wealth enhancement or to achieve capital growth
2. What is your LIQUIDITY REQUIREMENT ?	<input type="radio"/> Might require withdrawal anytime **	<input type="radio"/> Might require withdrawal within 1 year***	<input type="radio"/> Might require withdrawal within 1-5 years.	<input type="radio"/> Might require withdrawal after 5 years
3. What is your RISK TOLERANCE ?	<input type="radio"/> Principal to be safe and insured *	<input type="radio"/> Can tolerate the possibility of minimal loss on my principal in exchange for modest returns higher than traditional deposit products	<input type="radio"/> Can tolerate the possibility of moderate loss on my principal in exchange for moderate returns higher than money market placement	<input type="radio"/> Can tolerate the possibility of substantial loss on my principal in exchange for higher return and long term capital growth
4. What is your INVESTMENT HORIZON ?	<input type="radio"/> Less than 30 days**	<input type="radio"/> 30 days to less than 1 year***	<input type="radio"/> 1 year to less than 5 years	<input type="radio"/> 5 years and above
5. What is the level of your INVESTMENT KNOWLEDGE ?	<input type="radio"/> Savings	<input type="radio"/> Savings, Time Deposits/SDA, Government Securities and Money Market Funds	<input type="radio"/> Savings, Time Deposits/SDA, Government Securities, Money Market Funds, Corporate Bonds/Notes and Bond Funds	<input type="radio"/> Savings, Time Deposits/SDA, Government Securities, Money Market Funds, Corporate Bonds/Notes, Bond Funds, Tier 2 Capital, Equities/Stocks, Balanced/Equity Funds, Buy/Sell Real Estate, Derivatives
6. What is the extent of your INVESTMENT EXPERIENCE ?	<input type="radio"/> Savings	<input type="radio"/> Savings, Time Deposits/SDA, Government Securities and Money Market Funds	<input type="radio"/> Savings, Time Deposits/SDA, Government Securities, Money Market Funds, Corporate Bonds/Notes and Bond Funds	<input type="radio"/> Savings, Time Deposits/SDA, Government Securities, Money Market Funds, Corporate Bonds/Notes, Bond Funds, Tier 2 Capital, Equities/Stocks, Balanced/Equity Funds, Buy/Sell Real Estate, Derivatives
7. What type of investment are you INTERESTED in?	<input type="radio"/> Savings	<input type="radio"/> Savings, Time Deposits/SDA, Government Securities and Money Market Funds	<input type="radio"/> Savings, Time Deposits/SDA, Government Securities, Money Market Funds, Corporate Bonds/Notes and Bond Funds	<input type="radio"/> Savings, Time Deposits/SDA, Government Securities, Money Market Funds, Corporate Bonds/Notes, Bond Funds, Tier 2 Capital, Equities/Stocks, Balanced/Equity Funds, Buy/Sell Real Estate, Derivatives
SAF Score: _____ SAF Profile: <input type="checkbox"/> Risk Averse <input type="checkbox"/> Conservative <input type="checkbox"/> Moderate <input type="checkbox"/> Moderately Aggressive				
Would you like to have an exposure of more than 50% in equities? Yes <input type="checkbox"/> No <input type="checkbox"/>				
Final Resulting Profile: <input type="checkbox"/> Risk Averse <input type="checkbox"/> Conservative <input type="checkbox"/> Moderate <input type="checkbox"/> Moderately Aggressive <input type="checkbox"/> Aggressive				
PART III – DISCLOSURES				
At any time, clients may give instruction for TBG to invest in any one or more of the investment /trust products below the resulting personal investment risk profile. In complying with the instruction, the client agrees to indemnify and hold TBG free and harmless from liability. All investments made shall be understood and implemented based on the client's personal investment preference and/or direction.				
The client acknowledges that Suitability Assessment is done individually or on a per client basis and shall be reviewed every three (3) years unless there is a change in the personal / financial circumstance or preference within the 3-year period.				

PART IV – ACKNOWLEDGEMENT

I attest to the truth and correctness of my given personal/business information.

I was advised that BSP Circular 593 requires that the client suitability assessment form be updated at least once every three years or whenever my characteristics, preferences or circumstances changes, provided that if I do not notify MBTC-TBG of such change, I am deemed to have waived my right for a new client suitability assessment for the prescribed period.

 Client's Signature over
 Printed Name

 Date

Conducted by:

Reviewed by:

 Account Manager's
 Signature over Printed Name

 Date

 Supervising Officer's
 Signature over Printed Name

 Date

REFERRER INFORMATION

<input type="checkbox"/> TBG	Referrer:	<input type="checkbox"/> Client	Referrer:
<input type="checkbox"/> Branch	Referrer:	Branch Code	Branch Name:
<input type="checkbox"/> Other Bank Units	Referrer:	Group/Division:	
<input type="checkbox"/> Subsidiaries/Affiliates	Referrer:	Company Name:	

This page serves as guide and need not be printed and submitted to MBTC-TBG.

INSTRUCTIONS IN ACCOMPLISHING THE SUITABILITY ASSESSMENT FORM (SAF)

Contents & Description	Procedure																						
Part I - Client Information	To be filled out by client																						
Important: The required fields indicate the information of the client accomplishing the SAF.	Step 1. Ensure that the client fills out all the required fields.																						
Part II - Client Suitability Assessment (CSA)	To be filled out by client																						
This section is designed to determine the investment profile of the client. Client Suitability Questionnaire Matrix 1. Organized according to rows. 2. Each row has a set of questions and possible answers based on the minimum information requirement for CSA prescribed by the BSP Circular 618 (Basic Standards): a. Investment Objective b. Liquidity Requirement c. Investment Experience d. Investment Knowledge e. Investment Horizon f. Risk Tolerance g. Type of Investment Interested In h. Exposure to Equities	FILLING OUT THE MATRIX Step 2. For each row, ask the client to read the question in the first box from the left and the possible answers in the succeeding boxes to the right. Step 3. Request the client to check the circle corresponding to the answer that best applies to him/her/the fund (for companies).																						
Part III and IV - Disclosures and Acknowledgement																							
Disclosures, Acknowledgement, and Signature Portion	Step 4. Request client to read the disclosures and acknowledgment portion and to affix his/her signature on the space provided for 'Client's Signature'. Have the signature verified by the designated IDD/Branch/PSD-DMD Signature Verifier. Step 5. Sign on the space provided for the Certified Marketing Personnel/Account Manager who conducted the client suitability assessment. Step 6. Request Supervising Officer to review the SAF and to affix his/her signature on the space provided for 'Supervising Officer's Signature'.																						
For Bank's Use Only																							
SAF Score and Profile	CSA Score shall be computed manually or via Excel CSA Calculator based on the answers of client under Part III-CSA. Step 7. Assign the following scores to each column: <table border="1" data-bbox="690 1308 1096 1365"> <tr> <td>Column</td> <td>A</td> <td>B</td> <td>C</td> <td>D</td> </tr> <tr> <td>Score</td> <td>1</td> <td>2</td> <td>3</td> <td>4</td> </tr> </table> Step 8. Add up the scores corresponding to client's answers per question. All questions should only have one matching score. The Certified Marketing Personnel/Account Manager who conducted the assessment shall add all the scores for columns with check marks. Note that for each row the maximum score is <u>4</u> . Step 9. Determine SAF profile of the client based on the following guidelines: a. Investment Profile per Score Range <table border="1" data-bbox="738 1607 1360 1794"> <thead> <tr> <th>Score Range</th> <th>Client Investment Profile</th> </tr> </thead> <tbody> <tr> <td>7</td> <td>Risk Averse</td> </tr> <tr> <td>8 to 14</td> <td>Conservative</td> </tr> <tr> <td>15 to 21</td> <td>Moderate</td> </tr> <tr> <td>22 to 28</td> <td>Moderately Aggressive</td> </tr> <tr> <td>22 to 28 with more than 50% equity exposure</td> <td>Aggressive</td> </tr> </tbody> </table> b. Automatic Classification - Regardless of the score and client's resulting profile, if he/she chooses a box in the SAF-Personal Investor or SAF-Corporate Investor with: 1. One asterisk (*) - he/she is automatically classified as Risk Averse/ Other End-User 2. Two asterisks (**) - he/she is automatically classified as Conservative/ Other End-User 3. Three asterisks (***) - he/she is automatically classified as Conservative/ Other End-User IF desired product (or suggested product) is a UITF The reason behind this is that despite client's resulting investment profile, client may have liquidity requirements or want to prevent loss of principal at all times which may not necessarily be consistent with the recommended investment horizon or objective of a product. Step 10. Indicate the initial SAF Score and Profile (or automatic classification as provided in Step 9.b above) based on the score for the 7 questions. Step 11. Indicate the Final Resulting Profile upon consideration of the client's answer on question no. 8. Note that the answer on question no. 8 will only have an impact if the client's initial SAF score is 22 to 28.	Column	A	B	C	D	Score	1	2	3	4	Score Range	Client Investment Profile	7	Risk Averse	8 to 14	Conservative	15 to 21	Moderate	22 to 28	Moderately Aggressive	22 to 28 with more than 50% equity exposure	Aggressive
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Referrer Information	Step 12. Fill out information about the referrer of the client or account.																						