



Bangko Sentral ng Pilipinas (BSP) and the Philippine Securities & Exchange Commission (SEC) require banks to ensure suitability and appropriateness of investment products offered to clients based on their financial condition, risk tolerance, and understanding.

To ensure compliance with this policy, PNB conducts a client suitability assessment process on investment transactions prior to any dealings with a client. The Client Suitability Assessment Form (CSAF) is designed to aid PNB in determining the various investment vehicles / portfolio most suitable to your financial situation, investment objectives, risk appetite, investment preferences, and experience as an investor. The information you will provide will form the basis of our recommendations.

The CSAF may be subsequently revised at any time given changes in your circumstances and preference. In case of revision, please request your marketing officer for a new profiling process so that appropriate changes may be made immediately, as applicable.

Please fill out all the necessary information and answer the questions accurately so that appropriate recommendations may be discussed. All the information provided herein shall be treated with utmost confidentiality.

CLIENT INFORMATION

Account Name (Last Name, First Name, M.I.)		Date of Birth
Mailing Address		
Telephone Number	Facsimile Number	E-mail Address
Occupation / Nature of Business (if self-employed)		
Name of Employer / Business Name (if self-employed)		
Employer's Address / Business Address		
Telephone Number	Facsimile Number	E-mail Address

PERSONAL PROFILE AND FINANCIAL SITUATION

A. What is your age?

<input type="checkbox"/> Above 55 yrs. old	<input type="checkbox"/> Between 36-45 yrs. old
<input type="checkbox"/> Between 46-55 yrs. old	<input type="checkbox"/> Between 20-35 yrs. old

Source of Funds	<input type="checkbox"/> Salary	<input type="checkbox"/> Inheritance	<input type="checkbox"/> Investments
	<input type="checkbox"/> Business	<input type="checkbox"/> Personal Savings	<input type="checkbox"/> Others (Please specify) _____

Other Banks	Please specify _____
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Estimated Total Investible Funds				
<input type="checkbox"/> Under P500T	<input type="checkbox"/> P500T to 3MM	<input type="checkbox"/> Over P3MM to P10MM	<input type="checkbox"/> Over P10MM to P20MM	<input type="checkbox"/> Over P20MM

Estimated Net Worth (Assets Less Liabilities)				
<input type="checkbox"/> Under P500T	<input type="checkbox"/> P500T to 3MM	<input type="checkbox"/> Over P3MM to P10MM	<input type="checkbox"/> Over P10MM to P20MM	<input type="checkbox"/> Over P20MM

Estimated Total Amount of Existing Investments with PNB and/or Other Banks.				
<input type="checkbox"/> Under P500T	<input type="checkbox"/> P500T to 3MM	<input type="checkbox"/> Over P3MM to P10MM	<input type="checkbox"/> Over P10MM to P20MM	<input type="checkbox"/> Over P20MM

KNOWLEDGE AND UNDERSTANDING OF INVESTMENT

A. How much do you know about investing?

- ☐ I have very little understanding of investments other than deposit products.
- ☐ I have an adequate understanding of deposits, money market placements and other fixed income instruments.
- ☐ I am familiar with the bond and stock markets, and understand the concept of risk-return trade-off, portfolio diversification and asset allocation.
- ☐ I am quite knowledgeable with the varying income and growth trends of different financial markets, and understand that riding the price fluctuations in the market exposes my investments to greater risk, but, at the same time maximizes their income and growth potential.

B. How long have you been investing?

- ☐ Never invested before
- With experience in investment
- ☐ Less than 1 year ☐ Between 1-5 years ☐ More than 5 years

C. What are the types of Investments that you currently or used to have?

- | | | | |
|--|---|---|---|
| <input type="checkbox"/> CA/SA | <input type="checkbox"/> Peso-denominated Government Securities | <input type="checkbox"/> Foreign Securities | <input type="checkbox"/> Off-shore Investments |
| <input type="checkbox"/> Time Deposit | <input type="checkbox"/> Foreign currency-denominated Government Securities | <input type="checkbox"/> Sovereign Bonds | <input type="checkbox"/> Preferred Shares |
| <input type="checkbox"/> LTNCD /LT2 | <input type="checkbox"/> SEC-registered Corporate Bonds/Notes | <input type="checkbox"/> Mutual Funds / Unit Investment Trust Funds | <input type="checkbox"/> Common Shares |
| <input type="checkbox"/> Bank Issued Bonds / Notes | <input type="checkbox"/> Non-SEC registered Corporate Bonds/Notes | <input type="checkbox"/> Equities | <input type="checkbox"/> Perpetual Preferred Shares |
| | | | <input type="checkbox"/> Derivatives |

INVESTMENT OBJECTIVE

A. What is your primary investment goal?

- ☐ To preserve our capital
- ☐ To generate a steady stream of income
- ☐ To achieve a balance between income and capital growth
- ☐ To maximize capital appreciation over the long term

B. How long do you plan to keep your investment?

- ☐ Less than 1 year
- ☐ 1 to 3 years
- ☐ More than 3 to 5 years
- ☐ More than 5 years

C. What would be your preferred portfolio mix?

- ☐ 100% deposits ☐ Mixed portfolio or fixed income and equities
- ☐ 100% fixed income securities ☐ 100% stocks/equities

RISK PROFILE

A. Which of the following would best describe your tolerance for risk?

- ☐ I do not intend to take any risk, and would settle for lower returns as long as security of my capital is ensured.
- ☐ I am willing to tolerate minimal risk and earn relatively stable returns on our investment.
- ☐ I am willing to expose my funds to a fair amount of fluctuation and experience some losses in order to achieve a higher rate of return and capital growth.
- ☐ I am are prepared to experience a high degree of market volatility, and face the possibility of significant losses in the value of my investments, in order to achieve the highest potential rate of return on my capital.

B. How much of your investible asset is currently invested?

- ☐ <25% ☐ 25% - 50% ☐ 51% - 75% ☐ >75%

C. Which relates the most to your present financial condition?

- ☐ My finances are unstable to some extent.
- ☐ Any profit/gain from my investments increases my income.
- ☐ I currently do not need this investment, but maybe in the near future.
- ☐ I have long term plans for this investment but I am keeping my options open in case the need arises.
- ☐ My finances are stable/steady. I have adequate cash flow to meet my requirements.
- ☐ I am financially secure with provisions for emergency requirements without withdrawing any funds.

D. Which is the most acceptable percentage drop in your investment/portfolio?

- ☐ 0% ☐ 1% to 5% ☐ 6% to 10% ☐ 11% to 15% ☐ Above 15%

E. What is your perception/insight towards risk?

- ☐ I won't accept any losses on my investment.
- ☐ I can endure minimal or occasional losses provided capital preservation is maintained.
- ☐ I can accept a small degree of volatility in return for higher returns; emphasis remains on relatively safe investments.
- ☐ I am amenable to some degree of volatility for prospects of financial gains but cautious of losses.
- ☐ I am prepared to accept above average volatility in order to achieve greater returns; such may result in negative returns spanning a year or more.
- ☐ I am willing to accept high degree of volatility in order to achieve financial gain; may result in substantial losses during adverse market conditions.
- ☐ I am willing to accept a very high degree of volatility in order to achieve maximum returns; may result in very high losses during adverse market condition; including the possibility of a write off of my principal or conversion to common equity.

CLIENT'S CONFORME

I certify that the responses indicated on this questionnaire have been made directly and represented the best information about me. I understand that the Treasury Sales Trader will rely on the results of my replies to identify and recommend products that are suitable to my risk profile.

However, I understand that this does not provide guarantees against possible losses. I will also conduct my own independent evaluation of the product's risk and benefits to determine which products to invest or enter into.

Client's Signature / Authorized Signatory

Signature Over Printed Name

Date

FOR CLIENT'S SIGNATURE

Instruction: After Treasury Sales Trader and/or licensed Broker-Salesperson has profiled the client, this page should be signed by the client-investor.

This is to confirm that I have been:

1. Advised to read and truthfully answer the Client Suitability Assessment Form (CSAF).
2. Encouraged to ask questions on matters contained in the Client Suitability Assessment Form (CSAF).
3. Profiled based on my Net Worth, Knowledge, and Experience.
4. Guided on which investment products to take based on the results / scores obtained from the Client Suitability Assessment Form (CSAF).

Client's Signature / Authorized Signatory

Signature Over Printed Name

Date