

E. OTHER RELEVANT INFORMATION

- 1<sup>st</sup>

2<sup>nd</sup> Account Holder
- ☐

☐
- No other information is relevant to determining the suitability of any specific advice or recommendation to be made to me.
- ☐

☐
- In addition to the above answers, you will need to take note of the following information as set out in the separate attachment to this Client Investment Profile and marked as Appendix 1 in determining the suitability of any specific advice or recommendation to be provided to me.

Declaration and Acknowledgement by Client

I confirm that the information furnished above is materially correct and may be relied upon by you and any and all of your representatives and officers in making any specific investment recommendation. If I fail to answer all of the questions above or to provide you with all the information requested by you above or by way of supplementary questions and requests by you, you and each of your representatives and officers are relieved of your respective obligation to consider such information in its determination of the suitability of any advice or recommendation for me and that I acknowledge that any advice or recommendation provided in respect to my account with you by any of you, your duly authorized representatives or officers shall be treated as at best only as general advice or recommendation and I acknowledge and agree that such advice does not take into account and may not be suitable for my investment objectives, financial situation and particular needs .

I also agree to notify UOB Kay Hian Pte Ltd of any material change in my personal situation and/or investment profile. I acknowledge and understand that any statements of financial goals or objectives by me does not make or imply any undertaking, agreement or guarantee by you as to the attainment or the feasibility of attainment of such goals or objectives.

<div>Signature of 1<sup>st</sup> Account Holder</div>		<div>Signature of 2<sup>nd</sup> Account Holder</div>	
<div>Name : </div>		<div>Name : </div>	
<div>NRIC/Passport No: </div>		<div>NRIC/Passport No: </div>	
<div>Date : </div>		<div>Date : </div>	

(Note: Both applicants/account holders are required to individually fill out the Client Investment Profile Questionnaire as if each applicant/ account holder were an individual applicant/account holder.

Where only one applicant/account holder completes and returns the Client Investment Profile Questionnaire, it shall be deemed that the other applicant/account holder is representing that any issue as to suitability determination wholly by reference only to the answers provided by the applicant/account holder who completed and returned the Client Investment Profile Questionnaire.

Where both applicants/account holders complete and return the Client Investment Profile Questionnaire, it shall be deemed that both are representing that any issue as to suitability determination may be determined wholly by reference by either set of answers or information provided or (where relevant) an aggregate or consolidation of such answers and information. In the event of ambiguity or apparent conflict in or as between the answers and information from each of the applicants/account holders, such ambiguity or conflict will be resolved against the applicants/account holders. For example if the answers from one of the applicants/account holders indicate a higher risk tolerance, both will be deemed to have communicated to us the highest of such risk tolerance as their joint preferred risk tolerance for us to assume our suitability determination where relevant.

Answers and information provided by either applicant/account holder shall be deemed to be provided for both and binding and applicable equally to both.)

Declaration and Acknowledgement by Trading Representative

I, \_\_\_\_\_ [Name of TR], confirm being fully aware of the terms and conditions governing the account of the above-named client. I therefore accept and acknowledge that I am primarily responsible for taking and executing the instructions of the above-named client and as such am the person who is directly responsible for ensuring that any and all execution related advice that I may provide are, where relevant, suitable for such client taking into account the information in the client's Client Investment Profile (as updated from time to time). Notwithstanding the foregoing, I acknowledge and accept that the relationship between UOB Kay Hian Pte Ltd and the client is one of execution only and that I am not generally authorised to give any advice/recommendation to the said client on behalf of UOB Kay Hian Pte Ltd. I therefore also accept that unless I secure the express authority and consent to give advice or recommendation to the said client on UOB Kay Hian Pte Ltd's behalf that I do so without their authority and purely on my own behalf and at risk of disciplinary and other actions by UOB Kay Hian Pte Ltd against me.

I also undertake to ensure that any other trading representative who I allow or request to service the above-named client is aware of my acknowledgement above and will be bound by the same acknowledgement as if he had given the same to UOB Kay Hian Pte Ltd with respects his dealings with the client.

I will indemnify and keep UOB Kay Hian Pte Ltd harmless against any and all breach of my acknowledgement and undertaking above

<div>Name of Trading Representative</div>		<div>TR Code</div>		<div>Signature of Trading Representative</div>		<div>Date:</div>	
<div>For Office Use</div>							
<div>Date Received</div>		<div>Checked By/Date</div>		<div>Date Sent</div>		<div>Input By/Date</div>	
<div>Approved By/Date</div>							

CLIENT INVESTMENT PROFILE (JOINT ACCOUNT)

Name of Joint-Account : \_\_\_\_\_

Trading Account No : \_\_\_\_\_ / \_\_\_\_\_

- We are required to ensure but only in the event that :
- (i)

you are a not a person in relation to whom we have no duty to ensure suitability pursuant to either Section 27 of the Financial Advisers Act or Section 121 of the Securities and Futures Act 2001<sup>1</sup>; and
- (ii)

we provide you with specific and not general advice or recommendation.
- the suitability of such specific advice or recommendation has been determined based on your investment objectives, financial situation and your particular needs as formally and properly notified to us.

The completion (and where relevant, amplification) and updating of this client investment profile is the only way by which we will accept the communication of your investment objectives, financial situation and particular needs. Any other method is administratively and operationally unmanageable and not workable and will not be accepted by us. Our acceptance of you as a client of ours and allowing you to open or continue to maintain an account with us is conditioned on your accepting the preceding.

Please also note that you will need to complete the client investment profile in full **and return the same to us**. Where a question is not applicable, you must expressly state this to be the case. This is because while every answer is relevant, no single answer can be or will be determinative of your investment profile. Full answers to all the questions are necessary for a proper and holistic determination of your investment profile. Where you believe that the specific questions asked and information requested may not in any particular case provide us with sufficient or appropriate information for us to know your investment objectives, financial situation and particular needs, we expect you on your own initiative to provide us with the relevant and necessary information for such determination by filling in as appropriate Part E of this Client Information Profile.

Please take care in answering the questions asked and in providing the information requested. Please take particular care to ensure that your answers and the information provided are complete and accurate. Where the answers and/or information are ambiguous or contradict, you acknowledge and accept that the ambiguity will be resolved against you. For example if your answers indicate differing levels of risk tolerance, you will be deemed to have communicated to us the highest of such risk tolerance as your preferred risk tolerance for us to assume in making our suitability determination.

You are also reminded (as is provided for in the terms and conditions for your account with us) that should you fail or refuse to provide us with any information or answers as requested then you will also be taken as having acknowledged (and we will be regarding and materially relying on you having acknowledged) that:

- we cannot identify with any certainty your investment objectives, financial circumstances and particular needs
- you agree that any advice or recommendation provided in respect to your account with us by any of ourselves, our duly authorised representatives or officers shall be treated at best as only general advice or recommendation
- any recommendation made to you does not take into account your investment objectives, financial situation and particular needs and you are aware and accept that the suitability of such advice and/or recommendation has not been determined by us.

Without prejudice to any of the preceding, please also specifically note that until and unless you return to us the client investment profile completed in full together with all other requested information and supporting documents that we are in no position to properly make any suitability determination and thus any recommendation made to you in the interim will not and does not take into account your investment objectives, financial situation and particular needs and you are aware and accept that the suitability of such advice and/or recommendation has not been determined by us.

A. JOINT ACCOUNT INFORMATION

– Name of 1<sup>st</sup> Account Holder

<div>Mr/Mrs/Ms/Dr: _____</div>		<div>NRIC/Passport No. _____</div>	
<div>Residential Address: _____</div>		<div>Postal Code _____</div>	
<div>Telephone: No. (H) _____</div>		<div>(O) _____ (Mobile) _____</div>	
<div>Fax: _____</div>		<div>Email: _____</div>	
<div>Occupation: _____</div>		<div>Years of Service _____ (If retired, state last position held: _____)</div>	
<div>Name of Employer: _____</div>			
<div>Employer Address : _____</div>		<div>Postal Code : _____</div>	

– Name of 2<sup>nd</sup> Account Holder

<div>Mr/Mrs/Ms/Dr: _____</div>		<div>NRIC/Passport No. _____</div>	
<div>Residential Address: _____</div>		<div>Postal Code _____</div>	
<div>Telephone: No. (H) _____</div>		<div>(O) _____ (Mobile) _____</div>	
<div>Fax: _____</div>		<div>Email: _____</div>	
<div>Occupation: _____</div>		<div>Years of Service _____ (If retired, state last position held: _____)</div>	
<div>Name of Employer: _____</div>			
<div>Employer Address : _____</div>		<div>Postal Code : _____</div>	

<sup>1</sup> Presently this will mean that you are not an accredited investor within the meaning of either legislation. In turn, an “accredited investor” is defined as an individual whose net personal assets exceed S\$5 million.

B. FINANCIAL SITUATION

1. Are you an accredited investor or otherwise a person to whom we owe no duty under Section 27 of the Financial Advisers Act or Section 121 of the Securities and Futures Act 2001 (collectively ‘Professional Investor’)?

1<sup>st</sup> 2<sup>nd</sup> Account Holder :

☐ ☐ Yes - Please note that if your answer is yes or you are in fact a Professional Investor or forthwith on your becoming a Professional Investor that we will have no duty and will accept no duty to determine the suitability of any recommendation or advice provided to you. Professional Investors should be able to and we are assuming will make their own respective determination on the suitability for themselves of any and all investment advice or recommendation.

Therefore if you are a Professional Investor, you need only to answer ‘Yes’ and need not complete any of the following questions below. Please sign and return this form.

1<sup>st</sup> 2<sup>nd</sup> Account Holder :

☐ ☐ No - If you are not a Professional Investor now but do become one subsequently, you are obliged to let us know forthwith and thereafter and so long as you remain a Professional Investor you need not provide us any update of the information you have provided us through this Client Investment Profile. For as long as you are a Professional Investor or until we are formally notified otherwise together with a duly completed Client Investment Profile, you will be solely responsible for determining the suitability of any advice or recommendation provided to you. We do not and will not accept the responsibility for such determination.

2. Income Tax Returns

If you are not a Professional Investor (including an accredited investor), please provide us with a copy of your latest income tax returns together with completion of the following:

What percentage of your income do you put aside for savings a year?

1<sup>st</sup> Account Holder 2<sup>nd</sup> Account Holder  
☐ \_\_\_\_\_% ☐ \_\_\_\_\_%  
☐ None ☐ None

3. Percentage of Investable / Liquid Assets

What percentage of your investable/liquid assets will be invested using our services as securities dealer?

1<sup>st</sup> 2<sup>nd</sup> Account Holder  
☐ ☐ Less than 25%  
☐ ☐ 25% to 49%  
☐ ☐ 50% to 75%  
☐ ☐ Greater than 75%

Note: The percentage should represent only your risk capital. In this regard risk capital means funds and assets which if lost would not change your lifestyle or your family’s lifestyle.

4. Are you dependent on the assets/cash that you will be using for investments or trading with or through us to meet any current or anticipated payment requirements?

1<sup>st</sup> 2<sup>nd</sup> Account Holder

☐ ☐ Yes If your answer is yes, then our services are probably not suitable for you at all, and you should not even proceed with submitting your application for an account with us. Where you already have an account with us you should take steps to close the account.

☐ ☐ No

C. YOUR INVESTMENT EXPERIENCE

1. Investment History

Have you ever invested in the following?

	Experienced		No Experience	
	1 <sup>st</sup>	2 <sup>nd</sup> Account Holder	1 <sup>st</sup>	2 <sup>nd</sup> Account Holder
- Shares	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
- Bonds	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
- Unit Trusts	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
- Equity Derivatives	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
- Futures, options, commodities etc	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
- Leveraged foreign exchange	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
- Borrowed money or used margin for the purpose of or to take advantage of an investment opportunity	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
- Real Estate	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
- Precious Metals/Collectibles	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
- Others	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

2. How long have you been trading in the stock market?

1<sup>st</sup> 2<sup>nd</sup> Account Holder  
☐ ☐ Less than 1 year  
☐ ☐ 1-3 years  
☐ ☐ More than 3 years

3. How often do you trade in securities?

1<sup>st</sup> 2<sup>nd</sup> Account Holder  
☐ ☐ Infrequent (1 or less transaction a year)  
☐ ☐ Moderate (2 to 12 transactions a year)  
☐ ☐ Frequent (more than 12 transactions a year)

4. Have you ever:

1<sup>st</sup> Account Holder 2<sup>nd</sup> Account Holder  
Applied for IPO shares? ☐ Yes ☐ No ☐ No but would like to Applied for IPO shares? ☐ Yes ☐ No ☐ No but would like to  
Applied for placement issues? ☐ Yes ☐ No ☐ No but would like to Applied for placement issues? ☐ Yes ☐ No ☐ No but would like to  
Engaged in contra trades? ☐ Yes ☐ No ☐ No but would like to Engaged in contra trades? ☐ Yes ☐ No ☐ No but would like to

5. How would you describe your settlement history? (Please tick one box which most accurately describes your settlement history)

1<sup>st</sup> 2<sup>nd</sup> Account Holder  
☐ ☐ I always pay for my purchases as I am a long-term investor.  
☐ ☐ I seldom pay for my purchases as my trades are mainly contra trades.  
☐ ☐ I will pay for my purchases unless opportunity arises for me to make a quick contra profit.

6. What does your current investment portfolio comprise? \*(Please tick one box only)

1<sup>st</sup> 2<sup>nd</sup> Account Holder  
☐ ☐ Mainly cash/time deposits/savings and low-risk debt securities.  
☐ ☐ Mainly low to moderate risk investments (such as blue chip stocks, ETFs, and principal protected products).  
☐ ☐ Mostly speculative or high risk investments (e.g. stocks other than blue chips, high risk funds, options).

\*Please provide a copy of your latest monthly Account Statement from the CDP showing your securities holdings and transaction summary.

D. YOUR INVESTMENT OBJECTIVES & RISK PROFILE

1. Which of the following best describes your investment objective and risk profile?

1<sup>st</sup> 2<sup>nd</sup> Account Holder  
☐ ☐ **Conservative**  
Achieve returns of up to 2% above bank deposit rates with lower than average risk and fluctuation in value. Long-term and secure income stream.  
  
1<sup>st</sup> 2<sup>nd</sup> Account Holder  
☐ ☐ **Moderately Aggressive**  
Achieve returns of 3-10% above bank deposit rates and willingness to accept occasional periods of high volatility. Fully accepts that investment returns will vary substantially from year to year and that there is a high chance of capital loss in any one year. May engage in speculative trading from time to time.  
  
1<sup>st</sup> 2<sup>nd</sup> Account Holder  
☐ ☐ **Aggressive**  
Achieve returns of more than 10% above bank deposit rates over the short term (under 12 months) with a tolerance for a correspondingly and significantly higher degree of volatility and risk of loss. Appreciates that there is a high chance of capital loss in individual transactions. Willing to take substantial risks. Keen on contra transactions. Appetite for investing in speculative shares.

2. Risk Tolerance

Given your tolerance for risk and understanding that investments fluctuate in value, which of the following statements would best describe your reaction if the value of your portfolio were to decline by 5% to 10% over a short period of time?

1<sup>st</sup> 2<sup>nd</sup> Account Holder  
☐ ☐ **Extremely Concerned**  
I cannot accept even temporary loss of principal.  
(If you indicate no tolerance for temporary losses, our services are probably not suitable for you at all, and you should not even proceed with submitting your application for an account with us. If you already have an account you should take steps to close the account.)  
  
1<sup>st</sup> 2<sup>nd</sup> Account Holder  
☐ ☐ **Concerned**  
But I recognize that short term losses are a normal investment risk and I can and generally will tolerate at least one or two quarters of negative returns in hope of a market rebound but will provide liquidation orders to limit or cut my losses as I deem fit.  
  
1<sup>st</sup> 2<sup>nd</sup> Account Holder  
☐ ☐ **Somewhat Concerned**  
But I recognize that short term losses are a normal investment risk and can tolerate even the entire loss of my investment. While I may normally hold my positions for more than two straight quarters of losses, I am unlikely to allow the entire loss of my investment but will provide liquidation orders to limit or cut my losses as I deem fit.  
  
1<sup>st</sup> 2<sup>nd</sup> Account Holder  
☐ ☐ **Not Concerned**  
I am primarily interested in achieving my long term investment goals and recognize that short term losses are a normal investment risk and I can and will tolerate the loss as a normal event. I am in any event able and willing to tolerate the loss of my entire investment against my expectation of the long term investment value of my investments. I will of course provide liquidation orders for any investment I no longer have faith in as I deem appropriate.

Note: While the information on your risk tolerance is relevant and necessary to assist us in making suitability assessments in relation to you, providing the information (and any other information in this questionnaire) will not of itself have any effect of limiting your potential losses.