

Investment Risk Profiling Questionnaire

Date:

The following questions will help us assess your current investment objectives, investment horizon, knowledge and experience, risk tolerance, return expectations and financial circumstances. Understanding your risk profile will help us make investment recommendations that are suitable for you.

A note for joint account holders:

If this is a joint account, then please answer these questions from the perspective of the person that you all agree to be the most relevant in the operation of this account / key decision maker.

Customer Number:

Name:

Relationship Number:

Relationship Title:

Questionnaire

Part 1 - About You

1) What is your total liquid net worth?

Liquid Net Worth (or money you can access quickly) = [Current accounts + savings + investments]* - total loans outstanding

*Within Citibank and outside Citibank, held in common by all account holders. Please do not include real estate or the value of any businesses you own.

(HKD)

Note: This information may be used by the bank in any concentration assessment conducted. If details are not provided, then concentration assessment will be done using assets held within Citibank.

2) What is your employment status?

- Self-employed or business owner
- Employee
- Retired
- Student
- Unemployed
- Home maker

3) Please select up to 6 reference currencies (including HKD and up to 5 foreign currencies) you may consider for investments in this account/relationship(s).

Reference Currencies: This refers to the currency (ies) in which an investment transaction is denominated or a portfolio is measured. Client is prepared to invest without being concerned about the risk of currency(ies) fluctuations and its impact on the value of their investments translated into another currency..

Hong Kong Dollar
 United States Dollar
 Renminbi
 Australian Dollar
 New Zealand Dollar
 Japanese Yen
 Canadian Dollar
 British Pound
 EURO
 Singapore Dollar

Note: This information may be used by the bank in determining the product risk rating for certain Investment Products which are being bought in currencies not selected above.

4) What is the age of the eldest holder in this account/relationship(s)?

- Under 65
- Between 65 and 79
- 80 or over

5) How long would you consider investing to achieve your financial goals? These goals could include children's education, retirement planning or others.

- up to 3 years
- up to 7 years
- up to 10 years
- up to 15 years
- up to 30 years

6) Percentage of your liquid net worth you'd like to invest in this account/relationship(s).

- Less than 25%
- Between 25% and 50%
- More than 50%

7) Complete this Sentence:

I am relying on _____ of the money I've invested in this account/relationship(s), including any earnings, to cover my spending this year.

- Less than 25%
- Between 25% and 50%
- More than 50%

8) Which of the following statements best describes your investment objectives for the account(s) in this relationship?

- Capital Preservation - A preference for preservation / relative safety of invested capital with returns in line with short-term money market rates.
- Defensive - A preference for preservation of capital and the generation of regular income slightly above short-term money market rates.
- Income Oriented - A preference for investments primarily intended to generate income rather than achieve appreciation of capital.
- Income & Growth - A preference for investments or investment strategies that aim to provide a balance of income and capital appreciation.
- Growth Oriented - A preference for investments or investment strategies that typically aim to provide mostly capital appreciation with less emphasis on regular income returns.
- High Growth - A preference for investments or investment strategies that seek exclusively to provide aggressive capital appreciation over time.
- 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.

9) Which of the following statements best describes the amount of risk fluctuation you will tolerate in the value of your investments?

- 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.
- 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.
- 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 and 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.
- 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.
- Very Aggressive - Investors who are prepared to accept large portfolio losses up to the value of their entire portfolio over a one year period and 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.
- 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.

10) Describe your investment knowledge and experience:

- Limited - I have little or no knowledge of investments outside of savings accounts or time deposits.
- Moderate - I have general knowledge and understanding of investments that aren't savings accounts or time deposits, and I'm aware of the general risks related to investing.
- Extensive - I have extensive knowledge and understanding of investments, and I'm experienced enough to make my own investment decisions

Your Investor Profile

Based on your answers to all the risk capacity and risk attitude questions, you have been assigned to the following Investor Rating:

- IR1** 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.
- IR2** 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.
- IR3** 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 and 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.
- IR4** 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.
- IR5** Investors who are prepared to accept large portfolio losses up to the value of their entire portfolio over a one year period and 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.
- IR6** 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.

Important to Note

Most retail products are of risk rating 1 to 4. Retail leveraged products are of risk rating 5. Other products of risk rating 5 or 6 are available to Professional Investors only.

Investments are not bank deposits. They are not obligations of, or guaranteed or insured by Citibank (Hong Kong) Limited, Citibank N.A., Citigroup Inc., or any of our linked companies or subsidiaries, or any local government or insurance agency, unless we specifically tell you that they are. Investments involve risks, and you could lose your original investment. Past performance is not an indication of future results and prices can go up or down. If you invest in products held in non-local currency, you should be aware that changes in the exchange rate may cause you to lose your original investment when the foreign currency is converted back to your home currency. Investments are not available to U.S. persons. All applications for Investment Products are subject to specific Terms and Conditions of the individual products.

The information provided in this risk profiling exercise may be used by Citibank (Hong Kong) Limited for marketing and other purposes as set forth in the Policy Statement relating to the Personal Data (Privacy) Ordinance. Details of the Policy Statement are available at any Citibank branches or our website at www.citibank.com.hk.

Customer Signature and Declaration

- I/We warrant that the information I/we provide in this Investment Risk Profiling Questionnaire is true and correct, and based on my/our independent assessment without involvement of other parties. I/we confirm that I/ we agree to your assessment of my/our investor profile. In the event of a re-assessment of the investor profile of joint accounts, we confirm that any one of the joint account holders can go through the Investment Risk Profiling Questionnaire with Citibank (Hong Kong) Limited and all account holders will agree to such re-assessment of our investor profile. I/We fully understand that this assessment is not exhaustive of all issues I/we should consider before making an investment.

(Note : If there are any discrepancies in this form, please immediately contact your Relationship Manager.)

Receipt of copy

- I/We acknowledge the receipt of a copy of the Investment Risk Profiling Questionnaire.

Profile Date:

Signature(s) of Client(s)

Concurred by (Joint Account Only)

Date

For Bank Use Only

I am comfortable with the determination and accuracy of the Investor Rating and have ensured the completion of the Client Assessment Process and the reasonableness of the results.

Sales Staff/RM (Name +Title+ Initial):

Profile Mode In Person

Branch Name:

Phone

Profiling Staff (Name):

Sales Staff/RM (Name + Title +Initial):

Document Reviewed by (Name + Title + Initial):

Remarks:

NiceLog Channel No:

FTF at Bank Premises/Remote AC Open/BBP/FTF at Offsite with location:



Investment Client Profiling Questionnaire

Date:

For Individual Customer:

The following questions will help us assess your knowledge and experience in a particular product category. This will help us assess if you have sufficient understanding of the general features and risk associated with a particular product category and make investment recommendations that are suitable for you. Product Category Knowledge may be assessed based upon your relevant past investment experience, professional education and/ or professional knowledge.

Customer Number:

Name:

Questionnaire

Please indicate which of the following products you have knowledge of and/or experienced before:

Product Category	I have Knowledge in this product based on past investment experience/ education / professional knowledge		If Yes, please indicate:	
			A) Source of Knowledge PE: Past Investment Experience ED: Professional Education PK: Professional Knowledge	B) Number of Transactions previously executed
Tier 1	Yes	No	A	B
Mutual Funds				
Exchange Traded Funds & Closed End Funds				
Alternate Mutual Funds				
Fixed Income				
Gold (Paper Gold)				
Equities				
Hybrid Securities				
^Dual Currency Accounts / Premium Account				
Investment Linked Insurance				
Tier 2				
Hedge Funds				
Private Equity				
Private Real Estate				
^Structured Credit				
^FX Derivatives				
^Structured Products				
Annuities				
Lending Secured by Investments				

^In order to comply with the requirement in relation to investor characterization as set out by the Securities and Futures Commission in Hong Kong, Citibank (Hong Kong) Limited needs to assess your knowledge of derivatives and characterize you based on your knowledge of derivatives.

IMPORTANT NOTES

Most retail products are of risk rating 1 to 4. Retail leveraged products are of risk rating 5. Other products of risk rating 5 or 6 are available to Professional Investors only.

Investment products are not bank deposits or obligations of, or guaranteed by, Citibank (Hong Kong) Limited, Citibank N.A., Citigroup Inc., or any of its affiliates or subsidiaries, or by any local government or insurance agency, unless specifically stated. Investments involve risks, including the possible loss of principal amount invested. Past performance is not indicative of future results, prices can go up or down. Investors investing in products denominated in non-local currency should be aware of the risks of exchange rate fluctuations that may cause a loss of principal when the foreign currency is converted back to the Investors' home currency. Investments are not available to U.S. persons. All applications for Investment and Treasury Products are subject to specific Terms and Conditions of the individual products.

The information provided in this risk profiling exercise may be used by Citibank (Hong Kong) Limited for marketing and other purposes as set forth in the Policy Statement relating to the Personal Data (Privacy) Ordinance. Details of the Policy Statement is available at any Citibank branches or our website at www.citibank.com.hk

ACKNOWLEDGEMENT

I warrant that the information I/we provide in this Investment Client Profiling Questionnaire is true and correct, and based on my/our independent assessment without involvement of other parties. I fully understand that this questionnaire is not exhaustive of all issues that are considered by Citibank (Hong Kong) Limited in assessing the suitability of investment products to me.

(Note: The above declaration is applicable to all accounts which you have the authority to operate in Citibank (Hong Kong) Limited. If there are any discrepancies in this form, please immediately contact your Relationship Manager.)

Signature of Client

Date (mm/dd/yy)

BANK USE ONLY

Staff Name: _____

Initial: _____

Branch: _____

Nicelog Date: _____

Time: _____

Channel No.: _____