

Date

Name/Surname..... Account No.

➤ Please check ✓ the answer that corresponds with yourself ➤ 1 answer for 1 question (except question no.4) ➤ The score is number of answer that you choose

1. Age

- (1) Over 55 years (2) 45 -50 years (3) 35 - 44 years (4) Below 35 years

2. At present you have financial burden and expenses, for instance, mortgage, auto finance, personal expenses and family expenses

- (1) Exceeding 75% of total income (2) Between 50% to 75% of total income
(3) Between 25% to 50% of total income (4) Below 25% of total income

3. How is your current financial status?

- (1) Possesses assets lower than (2) Possesses assets equal liabilities (3) Possesses assets exceeding liabilities
(4) Confident that savings or investment are sufficient for living after the retirement

4. Your prior investment experience in any group of these assets? (May select more than 1 item below)

- (1) Bank deposits (2) Government bond or Government bond fund
(3) Debentures or Fixed income fund (4) Common shares or Equity fund or any other assets with high risks

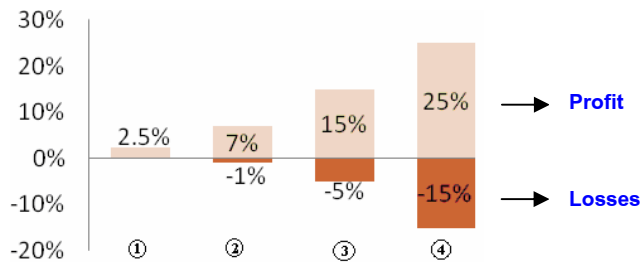
5. The period of your investment target.

- (1) Not Exceeding 1 year (2) 1 to 3 years (3) 3 to 5 years (4) Exceeding 5 years

6. Main objective of your investment

- (1) Principal must be secured and receive constant return, but may be lowered returns
(2) Focuses on opportunity to receive constant return, but may risk losing partial part of the principal
(3) Focuses on opportunity to receive higher return, but may risk losing moderate part of the principal
(4) Focuses on highest return in the long term, but may risk losing major part of the principal

7. When consider the graphic demonstrating compensation of investment groups that may take place below, which group do you prefer to invest the most?



- (1) Investment Group 1 has an opportunity to receive compensation of 2.5% without incurring any losses.
(2) Investment Group 2 has an opportunity to receive highest compensation of 7%, but may incur some losses up to 1%
(3) Investment Group 3 has an opportunity to receive highest compensation of 15%, but may incur some losses up to 5%
(4) Investment Group 4 has an opportunity to receive highest compensation of 25%, but may incur some losses up to 15%

8. If you choose to invest in assets that have the opportunity to receive high compensation, but may also incur substantial losses, How do you feel?

- (1) Worry and panic, fear of losses (2) Feel uncomfortable, but understandable
(3) Understand and accept volatility to (4) Not worry regarding high losses and hope to receive higher compensation

9. You feel worried / unacceptable when the value of your investments changes (lower) at what proportion?

- (1) 5% or lower (2) Exceeding 5% - 10% (3) Exceeding 10% - 20% (4) Higher than 20%

10. If you invested Baht 100,000 last year, and you discovered that your investment is lowered to Baht 85,000 this year, how would you feel?

- (1) Frightened and need to sell the rest of investments
(2) Worried and will make some adjustment to the investment by investing in low risk assets
(3) Be patient and wait for the investment to yield some compensation in the future
(4) confidence because it is long-term investment and will increase investment in similar pattern in order to average the cost

Use specifically for Derivatives and Structured Note Investment

11. Through successful derivatives and Structured Note investment, you will be entitled to receive high return, but if the investment had failed, you may lose all your investment and may have to reimburse parts of the capital. Can you accept this?

- (A) Not acceptable (B) Slightly acceptable (C) Acceptable

Use specifically for Foreign Investment

12. In addition to investment risks, could you accept foreign exchange risks?

- (A) Not acceptable (B) Slightly acceptable (C) Acceptable

Total Score

Assessment Result ↓

✓	Total Score	Types of Investor	Suitable Financial Instruments
	< 15 points	Low-risk investor	Debt instruments / Equity instruments(small portion) / Mutual fund with risk level 1
	15-21 points	Medium-to-low risk investor	Debt instruments / Equity instruments (partial portion) / Derivatives (small portion) / Mutual fund with risk level 1-4
	22-29 points	Medium-to-high risk investor	Debt instruments / Equity instruments (partial portion) / Derivatives (small portion) / Mutual fund with risk level 1-5
	30-36 points	High-risk investor	Debt instruments / Equity instruments (medium portion) / Derivatives (partial portion) / Mutual fund with risk level 1-7
	≥ 37 points	Very high-risk investor	Debt instruments / Equity instruments (substantial portion) / Derivatives (partial portion) / Mutual fund with risk level 1-8

- Client agrees to provide information to securities company's officer in order to prepare Suitability Test of Client and Client also acknowledges that the Client provided answers to the questionnaire for the benefit of acknowledging his/her acceptable investment risks.
- Client's investment risk level is assessed based on the information clarified by himself / herself and was given to securities company's officer. In this regard, this does not demonstrate that the securities company accepts the accuracy, completeness or credibility of the information provided by the Client as well as the results of such assessment.
- After securities company's officer completed the client's investment risk level assessment (Suitability Assessment) and informed the Client his/her assessment result (which was assessed from the Client's information given to securities company's officer), it shall be deemed that the Client has acknowledged his/her investment risk level.
- Client should carefully and thoroughly study relevant investment information (including warnings related to investments and investment risks as well as requests investment advice from investor contact (marketing officer) who is eligible to provide investment recommendations to clients.) in conjunction with a study conducted on the investment risk assessment result in order to support the decision making when investing in securities, derivatives, financial instruments or other types of investments that are suitable to Client prior to making investment decision. In this regard, information relevant to investment or other financial instruments received from securities company's representatives (if any) is considered a partial factor to assist the Client during decision making process.
- Decision making on investment depends on client's own decision which is non-binding with investment assessment result and may not be consistent with investment risk level received under this assessment form. The Client also agrees to bear (accept) risk arising from investment. In case that Client decided to invest in assets with higher risk level as compared to investment risk level attained from the assessment result, it shall be deemed that the Client agrees to accept such investment risks. The Client agrees that his/her investments may not be consistent with the assessment result and may be uncertain and is/are different from the assessment result.
- Securities company, management including employee, and company's officer shall not be liable to, obligated to or be in charge of any damages arising from the Client's investment.
- The securities company reserves the right to amend, edit or make changes to suitability test form, assessment result and other related information without prior notice.

Suitability Assessment, any related action and related information are being used for providing service to investors in Thailand only. The Client has read and understood the above warnings and related information and the Client understand and agree to abide by such warnings and related agreement.

Sign.....Securities Company's officer
()



Sign.....Client
()

In Case of contact customer by Telephone, Marketing officer please fill the customer contact information below.

Customer phone number..... Marketing officer phone number..... Date.....time.....

Sample of Recommendations Pertaining to Basic Asset Allocation

Types of Investor	Investment Proportion				
	Deposits and Short-term Debts Instruments	Government Sector Debt Instruments Having maturity Exceeding 1 Year	Private Sector Debts Instruments	Equity	Alternative Investment
Low Risk	>60%		<20%	<10%	<5%
Low to Medium Risk	<20%	<70%		<20%	<10%
Medium to High Risk	<10%	<60%		<30%	<10%
High Risk	<10%	<40%		<40%	<20%
Very High Risk	<5%	<30%		>60%	<30%

Commodities and Derivatives included

Risk Levels Table of Investments in Mutual Fund

Risk profile	Risk Levels	Types	Types of Securities Mainly Invested
Low Risk	1	Local Money Market Fund	- Having policy to invest only in local market provided that Investment in or holding of deposits or debt securities or securities or any other assets or seeking interests as prescribed by the SEC Office and must be paid back when requested or is due for payment or the term of agreement does not exceed 1 year as from the date of investment made in assets or entered into such agreement and having a portfolio duration, at any one point in time, not more than three months.
Low to Medium Risk	2	Money Market Fund	- Having policy to invest some part of investment in foreign countries but not exceeding 50 percent of the NAV provided that investment in or possession of deposits or debt instruments or securities or any other asset or seeking interests as prescribed by the SEC Office and must be paid back when requested or is due for payment or the term of agreement does not exceed 1 year as from the date of investment made in assets or entered into such agreement and having a portfolio duration, at any one point in time, not more than three months.
	3	Government Bond Fund	- Having policy to invest in government bond by averaging accounting period with not less than 80 percent of the NAV
	4	Fixed Income Fund	- Having policy to invest in general debt instruments
Medium to High Risk	5	Balanced Fund	- Having policy to invest in equity and debt instruments
High Risk	6	Equity Fund	- Having policy to invest mainly in equity by averaging accounting period with no less than 65 percent
	7	Sector Fund	- Having policy to specifically invest in certain type of equity sector by averaging accounting period with no less than 80 percent of the NAV
Very High Risk	8*	Mutual Fund that invests in alternative investment	- Having policy to invest in newly introduced alternative investment or complex structure assets which is difficult to understand such as commodity/ gold fund /oil fund/ derivatives that are not for hedging purposes which include structure notes with not protecting principal.