

FMDG       Wealth Management

**IMPORTANT: PLEASE READ CAREFULLY BEFORE COMPLETING THIS FORM.**

Please answer all the questions and needed information below truthfully and accurately. Your answers will be kept confidential and internal to EastWest and will only be shared to other related parties with your consent. In the event of two (2) or more co-accountholders, the response will be considered as a collective response for the investment transaction.

<b>Broker-Dealer Name Reg. Status with SEC</b>	<b>EAST WEST BANKING CORPORATION (EWBC)</b> , a universal banking corporation organized and existing by virtue of Philippine laws, with principal place of business at The Beaufort, 5th Avenue corner 23rd Street, Fort Bonifacio Global City, Taguig City, Metro Manila, 1634 Philippines.
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**ACCOUNT DETAILS**

Investment Account Name				
Nominated Settlement Account Name				
Nominated Settlement Account Number		<input type="checkbox"/> PHP	<input type="checkbox"/> USD	<input type="checkbox"/> Other _____

**TO BE FILLED OUT BY CLIENT**

**PART I: GENERAL INFORMATION AND SOPHISTICATION PROFILE**

<b>Principal Accountholder</b>	Last Name, First Name, Middle Name		
	Date of Birth (MM-DD-YY)	Place of Birth	Civil Status
	Occupation	Source of Income	Nationality
	Permanent Address		
	Mailing Address		
	Telephone Number	Mobile Number	Email Address
	TIN	IDs Type/ ID Number	
	Business/ Employer Name		Nature of Business/ Employment
	Business/ Employer Address		Business/ Office Phone
	Name of Spouse		Spouse's Occupation

<b>Accountholder 2</b>	Last Name, First Name, Middle Name		
	Date of Birth (MM-DD-YY)	Place of Birth	Civil Status
	Occupation	Source of Income	Nationality
	Permanent Address		
	Mailing Address		
	Telephone Number	Mobile Number	Email Address
	TIN	IDs Type/ ID Number	
	Business/ Employer Name		Nature of Business/ Employment
	Nature of Business/ Employment		

## PART I: GENERAL INFORMATION AND SOPHISTICATION PROFILE

<b>Accountholder 2</b>	Business/ Employer Address		Business/ Office Phone
	Name of Spouse		Spouse's Occupation
<b>Accountholder 3</b>	Last Name, First Name, Middle Name		
	Date of Birth (MM-DD-YY)	Place of Birth	Civil Status
	Occupation	Source of Income	Nationality
	Permanent Address		
	Mailing Address		
	Telephone Number	Mobile Number	Email Address
	TIN	IDs Type/ ID Number	
	Business/ Employer Name		Nature of Business/ Employment
	Business/ Employer Address		Business/ Office Phone
	Name of Spouse		Spouse's Occupation

- |   |                          |                          |
|---|--------------------------|--------------------------|
|   | YES                      | NO                       |
| 1. Are there any Accountholders employed by or otherwise associated with another Broker Dealer (e.g: officer, director, salesman, shareholder)? | <input type="checkbox"/> | <input type="checkbox"/> |
| 2. Are any of the accountholders an officer or director of a company listed with the PSE?   | <input type="checkbox"/> | <input type="checkbox"/> |

### FINANCIAL INFORMATION

- |  |  |
|--|--|
| <p>1. What is your average Net Worth per year for the past two (2) years? (Net Worth = Total Assets Less liabilities)</p> <p><input type="checkbox"/> Less than Php 3 million</p> <p><input type="checkbox"/> Php 3 million to less than Php 10 million</p> <p><input type="checkbox"/> Php 10 million to Php 50 million</p> <p><input type="checkbox"/> Over Php 50 million</p> | <p>2. How much is your approximate Annual Gross Income?</p> <p><input type="checkbox"/> Under Php 1 million</p> <p><input type="checkbox"/> Php 1 million to less than Php 3 million</p> <p><input type="checkbox"/> Php 3 million to Php 5 million</p> <p><input type="checkbox"/> Over Php 5 million</p> |
|--|--|

### SOPHISTICATION PROFILE

As we attempt to measure your current investment knowledge and experience, please check and answer the questions:

I have knowledge and/or experience on the following product type based on my past investment experience/ education/ actual bookings/ other external source of knowledge	YES	Number of years of experience in investing	NO
Money Market and Certificate of Deposits			
Mutual Funds/UITF			
Fixed Income Bonds, Bills and Notes (Perpetual Bonds)			
Equities (Preferred Shares)			
Simple Derivatives (FX Spot, Regular FX Forwards, FX Swaps or any combination thereof)			
<b>Complex Products</b>			
Structure Products (Structured Notes, Structured Deposits)			
Complex Derivatives (Forward Rate Agreements, Futures, Options, Non-Deliverable Forwards (NDFs), Interest Rate Swaps, Cross-Currency Swaps) or any combination thereof)			

**FOR BANK USE ONLY:** Assessed by EastWest as  **Financially Sophisticated**  **Less Financially Sophisticated**

## PART II: TERMS AND CONDITIONS

### By signing this Agreement, the CLIENT understands and agrees on the following:

1. **Instructions.** EWBC shall act as the broker-dealer in this trade for fixed income securities and/or FX to carry out instructions of the CLIENT hereby known as the investor/undersigned who decides ultimately and independently on the suitable investment product.
2. **Agent.** EWBC shall act as the agent of the CLIENT in relation to the trading of the Fixed Income securities, LTNCD, Tier 2, Structured Notes, Derivatives specific to FX Spot, FX Forwards, FX Swaps under this Agreement but not limited to the products offered hereto.
3. **Fees.** EWBC shall charge the CLIENT for fees based on the Schedule of Fees (for fixed income fees) stated and as set forth in the Bond Order Form (BOF). Applicable interests, fees, charges and penalties (if applicable) may be subject to change with or without prior notice depending on the market, issuer and regulatory changes.
4. **Bank Account and BSA.** As mandated by BSP Circular 885, a separate cash account and margin account of the CLIENT called the Broker Settlement Account (BSA) shall be opened and maintained exclusively for the settlement of the investment account. The CLIENT shall maintain sufficient funds in the BSA to cover all obligations in connection with the investment purchase from which all payments and broker fees or in connection with securities brokering transactions shall be taken and into which cash proceeds from or in relation to the investments shall be deposited to the BSA. While the Regular Deposit Account of the CLIENT shall be the facility to debit/credit other investment proceeds and external fees for entities but not limited to coupon/call/maturity.
5. **Funding.** All checks/other instruments accepted by EWBC are subject to clearing and final payment to the Broker Settlement Account (BSA). If any check/payment instrument is dishonored/return unpaid, the corresponding confirmation advice/any document confirming payment/investment shall be of no force and effect from the beginning.
6. **Segregation of Transactions.** In all instances allowable under Section 34 of the Securities Regulations Code (SRC), where EWBC effects a transaction on an Exchange for its own account or the account of an associated person or an account with respect to which it exercises investment discretion, EWBC shall, at or before the completion of the transaction, disclose to the CLIENT that it is acting for its own account. Provided, further, That this fact shall be reflected in the order ticket and the confirmation slip.
7. **Research.** The CLIENT has conducted his own research, assessment, due diligence and study of the risks of trading in fixed income securities and Derivatives/FX.
8. **Verification.** CLIENT is responsible for the correctness, genuineness, and validity of all signatories or endorsements appearing on checks or other items invested.
9. **Insurance.** All gains/losses from holding this security shall be for the CLIENT's account. The issuer of the security guarantees the payment of the principal and interest. This security is not a deposit, hence, it is not insured/covered by Philippine Depository Insurance Corporation (PDIC).
10. **Transaction Authorization.** EWBC shall effect a transaction on behalf of the CLIENT, open and trade with the Bureau of Treasury Registry (BTr) via the Registry of Scripless Securities (RoSS), open a custodian account on CLIENT's behalf, through a Special Power of Attorney specifically authorizing the transaction in writing. Should the CLIENT want EWBC to transact without specific and express authorization for each and all transactions, the account shall be considered as discretionary account. In the event the CLIENT intends to sell the security/ies prior to maturity, EWBC will not repurchase the same but will instead endeavor to sell the same in behalf of the CLIENT at prevailing market rates. In case EWBC does not find buyers for the CLIENT's securities, the CLIENT shall hold ownership to the security/ies until such time that EWBC can find a buyer with costs for the account of the CLIENT.

## PART II: TERMS AND CONDITIONS

11. **Custodian/Registry.** The securities will be held by the BTr, or PDTC (Philippine Depository and Trust Corp), or CLIENT's designated third party custodian (TPC) accredited by the BSP (Bangko Sentral ng Pilipinas) or SEC (Securities Exchange Commission).
12. CLIENT represents and warrants that (a) CLIENT has the legal equity and/or authority to enter into this transaction, (b) all information provided herein are true and should there be changes in CLIENT's personal and financial situation that would change his/her risk profile, CLIENT shall formally notify EWBC, (c) CLIENT shall ensure compliance with all of his obligations under applicable laws, rules and regulations and the provisions of this Agreement, and (d) CLIENT has read and fully understood the Terms and Conditions and the Risk Disclosure Statement explained by the Sales Officer.
13. **Risk/Sophistication Profile.** CLIENT shall answer truthfully the Investor Risk Profiling Questionnaire (IRPQ). (a) The IRPQ is used as a guide for the Sales Officer to present investment alternatives and does not provide guarantee against losses; (b) EWBC will present products for CLIENT's independent evaluation based on the information given; (c) CLIENT hereby acknowledges and confirms that he/she has reviewed the IRPQ before answering the same and that the results of his/her IRPQ was fully explained to him/her by the Sales Officer; (d) CLIENT agrees with the investment risk level and financial sophistication profile and have ultimately decided on the investment outlet suitable to meet CLIENT's needs and objectives.
14. **Recording of Calls.** CLIENT is aware and agrees that at one point the conversation may be recorded as he/she will be advised on the onset of the recorded conversation. The CLIENT gives consent to the use of any taping device that will record/preserve the conversation.
15. **SMS/Email Communications.** CLIENT agrees to receive electronic communication (email/SMS) based on the submitted email address and contact number/s provided to EWBC.
16. **Performance.** CLIENT acknowledges that EWBC will not be responsible for any failure in performance of the investment instrument.
17. EWBC, its stockholders, directors, officers, employees, agents, and representatives are hereby held free and harmless from any and all liabilities, claims, damages, suits, or causes of action and other expenses arising out of or in connection with the implementation of these terms and conditions, unless resulting from the fraud, gross negligence or evident bad faith on the part of EWBC.
18. This Agreement does not operate to remove/exclude/restrict any rights of the CLIENT or obligations of a broker-dealer under the SRC.
19. The personal data obtained from this form is entered and stored within the Bank's authorized information system and will only be accessed by the Bank's duly authorized personnel. The Bank shall institute appropriate security measures to ensure protection of the client's personal data.
20. Having read, understood and relied upon the provisions of the terms and conditions of the purchased security, the CLIENT unconditionally and irrevocably accepts the terms and conditions.

### PART III: INVESTOR RISK PROFILING QUESTIONNAIRE (IRPQ)

PLEASE CAREFULLY READ EACH QUESTION AND MARK THE BOX WITH YOUR ANSWERS.

This questionnaire will help you appraise your risk attitude and investment needs prior to selecting a suitable investment product. Your answers will help in identifying your investment profile on which the Sales Officer will be able to discuss with you the appropriate financial product/s for your consideration. All answers will be validated against supporting documents submitted and CLIENT interviews.

THIS ASSESSMENT IS REVIEWED EVERY THREE (3) YEARS OR EARLIER AS YOUR RISK PROFILE AND FINANCIAL SOPHISTICATION CHANGES.

#### RISK CAPABILITY

1. What is your age?

- A - I am above 80 years old
- B - I am 71 to 80 years old
- C - I am 60 to 70 years old
- D - I am below 60 years old

2. What is your anticipated horizon for your investment?

- A - Less than 1 year
- B - 1 year to less than 3 years
- C - 3 years to 5 years
- D - More than 5 years

3. Up to what extent are you relying on the liquidity/ cash demands of your Investment?

- A - I expect regular income from my investments
- B - I do not expect regular income from my investments and will less likely use the principal
- C - I have other sources of liquidity/cash and no real need of the funds for the next 5 to 10 years
- D - I have other sources of liquidity/cash and no real need of the funds for longer than 10 years

### PART III: INVESTOR RISK PROFILING QUESTIONNAIRE (IRPQ)

4. What is your estimated total investible funds?

- A - Below Php 5MM
- B - Php 5MM to less than 20MM
- C - Php 20MM to 50MM
- D - Over Php 50MM

#### RISK OUTLOOK

5. What is your primary objective for investing your money?

- A - Protection of my capital and expect interest income in line with short term money market rates
- B - Maintain value of my portfolio over the medium term with regular stream of income returns
- C - Balance of regular income returns and capital appreciation
- D - Capital growth/appreciation over time and some regular income returns as secondary objective

6. What is your risk tolerance during financial market fluctuations?

- A - Very averse to risk and not able tolerate financial risk
- B - Slightly averse to risk and only able tolerate little financial risks
- C - Not averse to risk and able to tolerate moderate financial risks
- D - Open to risk and able to tolerate high financial risks

## KNOWLEDGE and EXPERIENCE

7. How well do you understand investments other than time deposit or special savings accounts?

- A - Minimal My knowledge is limited
- B - Modest My knowledge about investments is basically the same as what most people know
- C - Good My knowledge of investments are quite substantial across different classification of investment product features, risks and returns in the market
- D - Very Good My knowledge of investments are very substantial and sufficient across different classification of investment product features, risks and return in the market

## RISK LEVEL DESCRIPTION

Risk levels are assessed based on the CLIENT responses and disclosed information which will be used as a basis to offer only the corresponding suitable product best assessed to meet the CLIENT's investment objectives and horizon.

### CLIENT RISK PROFILE

**FOR BANK  
USE ONLY**

Conservative

Able to follow investment instruments with limited negative price movements. Able to tolerate minimal risk on security or principal protected product with a substantial level of knowledge and experience for sophisticated instruments.

Balanced

Able to follow investment instruments with moderate negative price movements. Able to tolerate some risk for potential higher returns over time with a substantial level of knowledge and experience for sophisticated instruments.

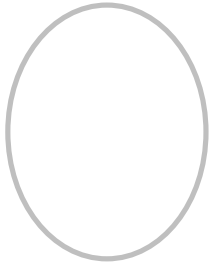
Moderately Aggressive

Able to follow investment instruments with substantial negative price movement. Able to tolerate risks for potential higher returns over time with a highly substantial level of knowledge and experience for sophisticated instruments.

Highly Aggressive

Able to follow investment instruments and enter into financial contracts with substantial negative price movements that has a significant risk of losing the entire value. Able to tolerate and accept risks for potential higher returns over time with a highly substantial level of knowledge and experience for sophisticated instruments.

**TOTAL SCORE**



## PART IV A: CLIENT ACKNOWLEDGMENT and CONSENT

By affixing my/our signature below and/or signing this document, I/we declare and understand the following:

1. By affixing my/our signature below and/or signing this document, I/we declare that I/we have voluntarily participated in the responses to the questionnaires/assessment of this document and hereby acknowledge the accuracy of the information stated herein and all are true, correct and updated.
2. I/We are not U.S. citizens nor U.S. residents for purposes of FATCA (Foreign Account Tax Compliance Act) and neither am/are I/we investing/acting on behalf of a U.S. Person and I/we shall inform you of any change in my/our tax status. I/We will inform EWBC no more than thirty (30) days otherwise I/we are agreeing to bear the cost of tax reporting/penalties, if any.
3. I/We deemed to have agreed to and accepted the Terms and Conditions contained in all other pages of this form and that I/we have completely read and understood the Risk Disclosure Statement as provided to us by the Store Sales Officer, Store Manager, FMDG Sales Officer and/or Wealth Management Relationship Manager.
4. I/We fully understand that the Client Suitability Assessment shall be used as a guide for EWBC FMDG/WM/Stores to determine my/our Risk and Financial Sophistication Profile for my/our matched and chosen investment instrument. I/We fully understand that this assessment is not extensive nor conclusive of my/our entirety of investment profile as well as for future dates.
5. I/We fully agree with the results of the assessment as it applies to all of my/our accounts within EWBC whether held singly/jointly. For joint accounts, I/we fully agree that the results of the Primary Accountholder Risk Profile shall apply to the whole account name.
6. I/We fully agree that the Risk Profiling herewith is subject to re-assessment every three (3) years (or) shorter period in cases there are material changes in my/our investment profile, goals, financial situation (or) as there is a need to comply to a regulatory circular that impacts Risk Profiling. Should there be changes before the next due re-assessment date, I/we will voluntarily submit myself/ourselves for a re-profiling with an EWBC Sales personnel.
7. I/We acknowledge receipt of a copy of the Client Suitability Assessment Form (CSAF) with the Investment Risk Profiling Questionnaire (IRPQ), Terms and Conditions and Client Acknowledgement and Consent together with the Risk Disclosure Statement (RDS).
8. I/We are fully aware that investment products does not provide guaranteed returns nor guarantee against losses.
9. I/We allow/authorize the transfer, disclosure and communication of any of my/our personal information relating to my/our investment transaction, including this form with utmost confidentiality with third parties selected or external institutions accredited by the Bangko Sentral ng Pilipinas (BSP) and Securities and Exchange Commission (SEC) such as PDTC, BTr, Government Offices/Agencies for lawful use, reportorial requirements of the FATCA/US IRS Regulations, and such other foreign acts and regulations that may hereafter be enacted and of which my/our account be a subject, accredited counterparties, Issuer, Selling Agent, Market Maker, Depository, Custodian, Fund Company/Fund Manager, broker and other related Transaction on my/our investments. I/We further understand that EWBC may be compelled to disclose any information regarding my/our transactions upon orders of courts or competent government offices.
10. By signing below, I/we acknowledge that I/we have fully read and understood the privacy policy published in the EWBC website: [https://www.eastwestbanker.com/info/ew\\_privacy.asp](https://www.eastwestbanker.com/info/ew_privacy.asp). My/Our signature/s also affirms my/our consent to EWBC to process both my/our personal information and sensitive personal information for the purpose/s described in the privacy policy.



**PART IV A: CLIENT ACKNOWLEDGMENT and CONSENT**

11. I/We confirm that I/we have carefully reviewed the information provided herewith and will contact EWBC if I/we have questions, have noted any inaccuracy on the details and/or if my/our circumstance have changed.



\_\_\_\_\_  
Signature over Printed Name of Authorized Signor/ Date



\_\_\_\_\_  
Signature over Printed Name of Authorized Signor/ Date



\_\_\_\_\_  
Signature over Printed Name of Authorized Signor/ Date

**PART IV B: CLIENT CONFORMITY ON THE INFORMATION SHARING**

I/We consent to the use and/or disclosure of my/our personal information excluding banking transactions relating to my/our transactions by EWBC, to any of its subsidiaries and affiliates, agents members of the Filinvest Group of companies, its third-party service providers, other banks, financial institutions, banking, for use in connection with EWBC's exercise of its functions or for any business purposes (including but not limited to sales and marketing, information technology systems, data processing and storage and statistical and risk analyses purposes). I/We agree that such disclosure or exchange of information shall not be the basis of any claim against EWBC or parties to whom EWBC makes disclosure.



\_\_\_\_\_  
Signature over Printed Name of Authorized Signor/ Date



\_\_\_\_\_  
Signature over Printed Name of Authorized Signor/ Date



\_\_\_\_\_  
Signature over Printed Name of Authorized Signor/ Date

**For inquiries and feedback, you may call the following EWBC contact numbers:**

- **For Metro Manila Clients, EastWest's FMDG Hotline No. (+632) 8575-3888 locals 8684 and 3770 or email #FMDG-MetroManilaSales@eastwestbanker.com**
- **For Regional Clients, EastWest's FMDG Group Hotline No. (+632) 8575-3022 or email #FMDG-RegionalSales@eastwestbanker.com**
- **For Priority Clients, EastWest's Priority Hotline No. (+632) 8888-1788, Monday to Friday from 8:00AM to 8:00PM**

**EastWest is regulated by the Bangko Sentral ng Pilipinas.**

<https://www.bsp.gov.ph>



**FOR BANK USE ONLY**

This is to confirm that I have:

1. advised the CLIENT to read and answer truthfully the Investor Risk Profiling Questionnaire (IRPQ).
2. advised the CLIENT to read and understand the Terms and Conditions, Client Acknowledgement and Consent, and the Risk Disclosure Statement.
3. fully explained the Terms and Conditions, the Risk Disclosure Statement, the Client Acknowledgement and Consent, and the Client Conformity on the Information Sharing including the IRPQ to the CLIENT.
4. encouraged the CLIENT to ask questions on matters contained in this Client Suitability and Assessment Form.

**\*Notes Portion: (Please indicate additional information to validate client's responses.)**

Scored and Assessed by:

Reviewed and Approved by:

\_\_\_\_\_  
Signature over Printed Name of  
Store Sales Officer/ Store Manager/FMDG Sales Officer  
WM Relationship Manager

\_\_\_\_\_  
Signature over Printed Name of  
FMDG Sales Officer/ FMDG Sales Head/ FMDG Head/  
WM Priority Banking Center Head

Date Assessed: \_\_\_\_\_

AMLA Risk Rating:  NDD  EDD

**SDA SETTLEMENT ACCOUNT IN T24**

RIM Number		EWBC Store Name	
Broker Settlement Account Name		Store Code	
Broker Settlement Account Number		<input type="checkbox"/> PHP <input type="checkbox"/> USD <input type="checkbox"/> Other	