

Suitability Assessment for Individual/JURISTIC PERSON

Name and SurnameA/C / CIF.....

This Suitability Assessment Form will guide you in making a suitable choice that suit your investment. This information will be used for all of your accounts opened with the company and for any kind of capital market products. Please choose the statement that best describes your situation and complete every question. The questions are:

1. What is your current age? (For Juristic Person, please consider (take, select) the oldest Authorized Person who sign in the account opening form.)

(1) above 55	(2) 45 to 55	(3) 35 to 44	(4) below 35
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2. Do you intend to use the returns from your investments for daily expenses?

(1) higher than 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. What is your current financial situation?

(1) having assets less than liabilities	(2) having assets equal to liabilities
(3) having assets more than liabilities	(4) having enough savings or investment for living after retirement
4. Do you have any investment experience or knowledge in any of the following securities (can select more than 1)
 - (1) bank deposits
 - (2) bank deposits, government debentures or government mutual funds
 - (3) bank deposits, government debentures, government mutual funds debentures or debt mutual funds
 - (4) bank deposits, government debentures, government mutual funds debentures, debt mutual funds, ordinary share, equity mutual funds or other high risk assets
5. How soon do you expect to need the money you are investing?

(1) less than 1 year	(2) 1 to 3 years	(3) 3 to 5 years	(4) more than 5 years
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6. What is your main objective for investing?
 - (1) focus on capital reservation and gaining of regular return - low return is acceptable
 - (2) focus on regular return but taking some risks with partial capital loss is acceptable
 - (3) focus on higher potential return but taking more risk on capital loss is acceptable
 - (4) focus on highest return in a long term but taking risk on most of capital loss is acceptable
7. After considering the below sample rate of return from a particular investment, which group of investment are you most willing to invest in?
 - (1) Group 1: a chance to gain 2.5% of return with no loss at all
 - (2) Group 2: a chance to gain a maximum of 7% return but with potential of 1% loss
 - (3) Group 3: a chance to gain a maximum of 15% of return but with potential of 5% loss
 - (4) Group 4: a chance to gain a maximum of 25% of return but with potential of 15 % loss
8. If you choose to invest in the assets that may give you the highest possible rate of return but also give the highest loss, how do you feel?
 - (1) I feel worried and panicked about the potential loss
 - (2) I feel uncomfortable but likely understandable
 - (3) I understand and a swing at a period of time is acceptable
 - (4) I am not upset about the potential highest loss and I anticipate a positive higher return
9. You may feel worried if your investment declines-in which ratio?

(1) 5% or less	(2) more than 5% -10%	(3) more than 10% - 20%	(4) more than 20%
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10. If last year you invested the amount THB 100,000 and you found out that your investment declined to THB 85,000 this year, what would you do?
 - (1) be upset and demand to sell all remaining assets
 - (2) be worried and change some part of my investment to a lower risk asset
 - (3) I could tolerate holding out further and await recovery
 - (4) I still believe and understand that investing in the long term is required. I will invest more at the same type of investment to average the investment.

The answers from questions No. 11 and 12 below will be used as additional information for recommendation

11. If the investment in the derivatives and structured notes is successful, you will get the highest return. On the other hand, if it fails, you will lose all of your investment and you are required to pay a part of compensation. Do you accept this?

(a) No	(b) Partly	(c) Yes
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12. Apart from the investment risk, do you accept foreign exchange risk?

(a) No	(b) Partly	(c) Yes
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Signed.....Customer	Dated.....
Signed.....Investment Consultant	Dated.....
Signed.....Operation Officer	Dated.....

Total scores from questions no. (1) - (10)

After obtaining your score, please see the below table to learn about the results of your suitability assessment and basic asset allocation.

Scores	Risk profile Level	Types of investors
Less than 15	1	Low Risk Investor. You are suitable to invest in: Deposits, short-term bond funds and Government bonds (more than one year maturity period) at > 60% ,Debentures at < 20% , Equity Instruments at < 10% and Alternative Investments (includes commodities, Futures Contract) < 5%
15 - 21	2	Moderate Risk Investor. You are suitable to invest in: Deposits, short-term bond funds at < 20% , Government bonds (more than one year maturity period) and Debentures at < 70% , Equity Instruments at < 20% and Alternative Investments (includes commodities, Futures Contract) < 10%
22 - 29	3	Significant Risk Investor. You are suitable to invest in: Deposits, short-term bond funds at < 10% , Government bonds (more than one year maturity period) and Debentures at < 60% , Equity Instruments at < 30% and Alternative Investments (includes commodities, Futures Contract) < 10%
30 - 36	4	High Risk Investor. You are suitable to invest in: Deposits, short-term bond funds at < 10% , Government bonds (more than one year maturity period) and Debentures at < 40%, Equity Instruments at < 40% , Alternative Investments (includes commodities, Futures Contract) < 20%
37 or more	5	Extreme Risk Investor. You are suitable to invest in: Deposits, short-term bond funds at < 5% , Government bonds (more than one year maturity period) and Debentures at < 30% , Equity Instruments at > 60% , Alternative Investments (includes commodities, Futures Contract) < 30%

Level of investment risk in any type of fund investment

Risk profile	Risk Level	Category	Details of major security investment
Low	1	Money market fund which particularly invested domestically	Having investment policy only in Thailand by means of investing in or holding a cash deposit account or bond or security or others asset or others interest according to the office's condition, with redemption upon demand or due or with contract period not over 1 year from the date of investment or entered thereto and having the portfolio duration at any time not exceeding 3 months
Medium to low	2	Money market fund	Having investment policy partly invested in foreign countries but not exceed 50% of NAV by means of investing in or holding a cash deposit account or bond or security or others asset or others interest according to the Office's condition, with redemption upon demand or due or with contract period not over 1 year from the date of investment or entered thereto and having the portfolio duration at any time not exceeding 3 months.
	3	Government bond fund	Having investment policy focuses on investing in government bond at least 80% of NAV in average in accounting period.
	4	Fixed income fund	Having investment policy on investing in general Fixed Income Fund Having investment policy on investing in general Fixed Income Fund.
Medium to high	5	Balanced fund	Having investment policy on investing in Equity fund and Fixed income fund.
High	6	Equity fund	Having investment policy on substantially investing in Equity fund at least 65% of NAV in average in accounting period.
	7	Industrial Group Fund	Having investment policy on investing particularly in Industry Group Fund at least 80% of NAV in average in accounting period
Very high	8*	Asset alternative fund	Having investment policy on new alternative asset or complicated structure investment such as commodity/gold fund / oil fund / derivatives which is not for hedging include any instruments that have future-forward contract features in its element whom principal is not protected.

REMARK. 1. In the cases of mutual fund invested aboard without any FX protection in whole, seller must remind investor about FX risk to all cases regardless of the investor's risk profile.

2. Sale of very high risk fund, seller shall thoroughly provide advice to investors about the qualification and risk thereof in all case.

In the case of Real Estate Fund, risk rating shall take the following factors into account:

- Risk of real estate fund can be classified into level between 4 to 8.
- The type of Freehold, Leasehold Infrastructure Fund such as Leasehold Fund has higher risk than Freehold Fund in the asset value which will escalated decrease according to the remaining period of that leased right or infrastructure fund which has more complexed features and exploited conditions than the Real Estate Fund.
- Assets which is able to exploit or unable to exploit (under construction), the latter scenario has higher risk due to unpredictable event such as project delay or cost turn over.
- The classification of Unit trust (infrastructure fund), such as equity tranche has higher risk than debt-like tranche in which has ranking of legally right similarity to creditor right.
- Track record of invested real estate, in case of the real estate exploited for a certain period and had its own customers, this shall ease the potential assessment for exploitation and have lower risk in finding customer than the real estate which does not has track record.
- Main tenant, such as, fund leases out directly to multiple tenants even though it has better opportunity to earn more rental but it has higher risk from the renewal of finding new customer than leasing out to one tenant who is the old tenant leased back the asset for subletting to others.
- Criterion of exploitation, such as, to indicate fixed or varied rental fee (potential proportion to be received by the fund) which will directly impact the revenue of that fund.
- Period of lease agreement and renewal thereof, such as, the long term contract with the official registration will have lower risk in finding tenant than the short-term lease agreement (not exceed 3 years).
- Income guarantee and the capability of guarantor in compliance with the contract of suretyship, such as arrangement of bank guarantee to be issued by commercial bank covering the Period of guarantee and financial amount which cover for the period of bank guarantee (such as the period of guarantee is 3 years, the financial amount equal to the sum of income Which will be received in 3 years) shall have lower risk than the bank guarantee issued on annual basis.

Debt Instrument

Risk profile	Risk Level	TYPE OF DEBT INSTRUMENT WHICH IS ABLE TO INVEST			
Low	1	THE REMAIN PERIOD OF DEBT SECURITY			
MEDIUM TO LOW	2	TYPE OF INSTRUMENT	< 1 YEAR OR FRN	1-5 YEARS	>5 YEARS
	3	Government debt instruments	1	2	3
		Debenture with credit rating AA- or above	2	3	4
		Debenture with credit rating A+ or AA-	3	4	4
		Debenture with credit rating debenture with credit rating BBB+ /BBB / BBB-	4	4	4
	4	Derivatives debenture or debenture with security / share index or debt instrument / interest rate as the underlying widespread within domestic and has principal guarantee not less 100%			
MEDIUM TO HIGH	5	Hybrid bond			
		Debt instrument in which entitles right to the issuer to redeem before due date			
HIGH	6	Private debenture in which has credit rating below investment grade			
		Private debenture in which not has credit rating private debenture in which not has credit rating			
	7				
VERY HIGH	8	Derivatives debenture or debenture in which has principal guarantee below 100% or have others underlying which are not security / share index or debt instrument/ interest rate that widespread within domestic. or			
		Financial instrument in which be classed as additional Tier 1 * or			
		Financial instrument in which be classed as I Tier 2			

* For financial instrument type Additional Tier 1 and Tier 2, Seller must notify investor of the following: risk, feature, and difference in each type (Tier1 and Tier2) such as condition of interest payment, conversion to equity, decreasing of instrument value and Bad debt Write-off (in case of Trigger events)

In the case of debt instrument with short-term credit rating reference, seller shall refer to short-term and long-term period of credit rating as per the following table and then compare with risk level table for the analysis of outcome

Long -Term Credit Rating	Short – Term Credit Rating	
	TRIS Rating	Fitch Thailand
instrument with credit rating AA- or above	T1	F1+
instrument with credit rating A+ or AA-	T2	F1
instrument with credit rating BBB+ /BBB / BBB-	T3	F2, F3
instrument with credit rating below investment grade	T4	B, C

The company' s disclaimer

- The customer agrees to provide staff of the securities company his/her information used for his/her suitability assessment of level of investment risk. The customer acknowledges that he/she has completed the questionnaire for his/her own benefit and to learn about his/her acceptable investment risk results.
- The level of the customer's investment risk is assessed only from the information provided by the customer to the officer of the securities company. It does not mean that the securities company accepts the accuracy, completeness or creditability of the information provided by the customer or the results.
- Once the officer of the securities company completes the customer's assessment of investment risk and informs the customer of his/her results of investment risk assessment, it shall be deemed that the customer has acknowledged the results of his/her assessment (processed from the data provided by the customer) and his/her level of investment risk .
- The customer shall carefully study all information on investment (including warnings on the investment and the investment risk and the customer should seek advice on the investment from a qualified person) along with the results of the investment risk assessment in order to exercise proper judgment in making an informed decision when investing in securities, futures contract, instruments or any other type of investment suiting the customer's objectives. The information related to investment or any instruments received from a representative of the securities company (if any) are part of the information provided to support the customer in exercising his/her judgment for making a decision only.
- The customer exercises his/her own judgment in making a decision which is not binding upon the results of his/her assessment and which is not in accordance with the level of investment risk as appeared in this assessment. The customer also agrees to accept his/her own risk of investment. In the case where the customer agrees to invest at a higher level of investment risk than as appeared in his/her own assessment, it shall be deemed that the customer agrees to accept such risk at his/her own choice. The customer agrees that his/her investment process may not be in accordance with the results of assessment and that the investment process is uncertain and able to be different from the results assessed.
- The securities company, executives and its officers are not liable to and not responsible for any damages that may be caused by the investment of the customer.
- The Company reserves the right to amend, modify or change the form of the investment risk assessment of the customer and the assessment results and related information without any advance notice given.

This assessment form and any related processing and information are provided for investors in Thailand only. The customer has read the above warnings and related information, and the customer has thoroughly understood and agreed upon such warnings, terms and conditions.