# Maybank 

## Securities

## Suitability Test for Individual

## Question 1-10 for assessing suitability of investment

1. Your current age
A. over 60 years
B. 45- 59 years
C. 35- 44 years
D. Less than 35 years
2. How are your financial burdens and routine expenses, i.e. housing loan, car, personal expense and family expenses in what ratio?
A. more than 75 percent of entire income
B. between 50 percent to 75 percent of entire income
C. from 25 percent, but less than 50 percent of entire income $D$. less than 25 percent of entire income
3. How is your financial status?
A. Property less than liability
B. Property equal to liability
C. Property more than liability
D. Trust that amount of saving or invested money is sufficient for life after retirement
4. Do you have any experience or knowledge regarding investment in following group of property (may select more than 1 choice)
A. Deposit at bank
B. Government bond or government bond mutual fund
C. Debenture or debt instrument mutual fund D. Ordinary share or share mutual fund or other property with high risk
5. Expected duration that it is not necessary for using this invested fund.
A. over 1 year
B. from 1 year but less than 3 years
C. from 3 years to 5 years
D. over 5 years
6. Your capability to yield risk is
A. Emphasize in: principal sum must be safe with consistent low return
B. Emphasize in: consistent return with some risk from losing the principal sum
C. Emphasize in: higher return with risk from more loss of principal sum
D. Emphasize in: highest return in a long term with risk from loss of major principal sum
7. When considering below samples of possible return of investment group, which investment group are you most willing to invest?

A. $1^{\text {st }}$ investment group, possible return of $2.5 \%$ without loss
B. $2^{\text {nd }}$ investment group, possible highest return of $7 \%$ but with possible loss of 1\%
C. $3^{\text {rd }}$ investment group, possible highest return of $15 \%$ but with possible loss of $5 \%$
D. $4^{\text {th }}$ investment group, possible highest return of $25 \%$ but with possible loss of $15 \%$
8. If you choose to invest in property with high return but also high risk, how will you feel?
A. worry and panic from loss
B. uncomfortable but understand
C. understand and accept the fluctuation at a certain level
D. No worry with high loss and expect higher return
9. You will be worried/ unacceptable when the value of your invested fund reduces to what ratio?
A. $5 \%$ or lesser
B. over $5 \%-10 \%$
C. over $10 \%-20 \%$
D. over $20 \%$
10. What will you do if you invested 100,000 Baht but this year you find out that the value of invested fund reduce to 85,000 Baht?
A. panic and want the sell the remainder
B. worry and adjust part of investment to the property with less risk
C. patient and continue and wait for turnover of return
D. still be confident because understand that it is a long term investment and will increase invested fund of same type for allocation of principal.

## Question 11-16 used as additional information in supporting recommendation (not for scoring) apply only to investment in derivatives and equity linked note.

11. Where investing in derivatives and equity linked note are successful, you will gain very high return, on the other hand, where the investment fails, you may lose entire invested fund and may add certain compensation, how you can accept this?
A. unacceptable
B. acceptable

## Apply only to offshore investment

12. Other than risk from investment, how can you yield risk from currency exchange?
A. No
B. Yes

## For investment in product in capital market with high risk or complication

13. Have you been granted a certificate or degree in following fields? (Accounting, Insurance Mathematics, Capital Market, Commerce, Business Administration, Economics, Financial Engineer, Financial Planning, Applied Computer for Money Management)
A. Yes, I have been granted the certificate or degree in above field.
B. No, I have never been granted the certificate or degree in the above field.
14. Have you ever been granted financial degree in related finance as follows: (CFA, CISA, CFP, FRM, etc.)
A. Yes, I have been granted the financial degree in related to above.
B. No, I have never been granted financial degree in related to above
C. Other $\qquad$
15. Have you ever have 3 consecutive years of work experience in following fields in the period of past 10 year? ( investment product management, investment product development, sale of investment product, analysis of investment product, guest speaker in investment product course, accounting work experience, insurance work experience, financial work experience, financial risk management experience, legal consulting)
A. Yes, I have above work experience
B. No I have no above work experience
16. Do you have any experience in investment in following products for 3 consecutive years in the duration of past 10 years? (hedge fund, mutual fund investing in derivatives with complicated strategy, complex return mutual fund, gold mutual fund/petroleum without track spot, mutual fund investing in debt instrument, non-investment grade/unrated bond over $60 \%$ of NAV, hybrid securities, perpetual bond, unrated bond, structured notes, Basel III, derivatives)
A. Yes, I have experience in investing in the above products.
B. No, I have never have experience in the above investment.

## Part 1 Assessment Scores

| Answer A = 1 point | Answer B = 2 points | Answer C = 3 points | Answer D = 4 points |
| :--- | :--- | :--- | :--- |
| For Suitability Assessment No. 4, if selected more than one answer, the highest score of the |  |  |  |
| answers will be selected. |  |  |  |
| By calculating scores from Clause 1 - Clause 10, Clause 11 - Clause 16 will not apply. |  |  |  |

Part 2: Assessment Result

| Total <br> Scores | Level | Investor Type of Risk |
| :---: | :---: | :---: |
| Less than <br> 15 | 1 | Low risk |
| $15-21$ | 2 | Moderate low risk |
| $22-29$ | 3 | Moderate high risk |
| $30-36$ | 4 | High risk |
| Over 37 | 5 | Very high risk |

Part 3: Basic Asset Allocation

| Type of Investor | Investing Ratio |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: |
|  | Deposits and <br> Short-Term <br> Fixed <br> Income <br> Funds | Government Bond over 1 year | Private Bond | Equity | Optional Investment |
| Low risk | >60\% |  | <20\% | <10\% | < $5 \%$ |
| Moderate low risk | <20\% | < $70 \%$ |  | <20\% | <10\% |
| Moderate high risk | <10\% | <60\% |  | <30\% | <10\% |
| High risk | <10\% | <40\% |  | <40\% | <20\% |
| Very high risk | <5\% | <30\% |  | >60\% | <30\% |

* Including consumer products and derivatives products

