

INVESTOR SUITABILITY AND RISK ASSESSMENT FORM

This Investor Suitability and Risk Assessment Form will guide you in choosing the products that suit your investment objectives, risk tolerance, financial profile and investment experience. The information you provide will form the basis of our recommendation. It is important to provide accurate and complete information to ensure that suitable unlisted capital market products are recommended according to your investment needs and objectives.

1. About yourself

Source of funds for this investment

- (A) Salary
- (B) Business profits
- (C) Others

What is your highest education level?

- (A) Tertiary
- (B) Secondary
- (C) Primary

What is your estimated net worth?

i	Cash & Deposits	MYR
ii	Real estate/Business (excluding primary residence & business)	MYR
iii	Investments (Shares/Bonds/Sukuk/Mutual Funds etc)	MYR
iv	Loans/Financing	MYR
MY TOTAL NET WORTH (i + ii + iii - iv)		MYR

2. How old are you?

- (A) > 60 years old 1
- (B) Between 50 - 59 years old 2
- (C) Between 40 - 49 years old 3
- (D) Between 31 - 39 years old 4
- (E) 18 - 30 years old 5

3. What is your estimated annual income?

- (A) > MYR 150,000 5
- (B) Between MYR 50,000 - 149,000 3
- (C) < MYR 50,000 1

4. How long do you intend to stay invested?

- (A) < 1 year 1
- (B) 1 - 5 years 3
- (C) > 5 years 5

5. Which of the following best describes your investment objectives?

- (A) I am looking for capital preservation 1
- (B) I am looking for returns slightly above deposits rates 2
- (C) I am looking for moderate returns 3
- (D) I am looking to achieve moderate to high returns 4
- (E) I am looking to achieve substantial returns 5

6. Which of the following statements best describes your attitude towards investment risk?

- (A) I cannot accept any capital loss 1
- (B) I can handle a minimal level of investment loss (1 - 5%) 2
- (C) I can handle a moderate level of investment loss (5 - 10%) 3
- (D) I can handle a high level of investment loss (10 - 15%) 4
- (E) I can handle a significant investment loss (> 20%) 5

7. What is your understanding of, and experience with investment products? Please tick (✓) where appropriate.

Investment Products	No understanding or experience	Some understanding but no experience	Both understand and have experience
Unit Trust			
Foreign Currency			
Shares			
Sukuk (Bonds)			
Structured Products			

Scoring :

Category	Score	Description	Description of Profile
1	0-5	Risk Averse	You seek to preserve your capital and achieve standard deposit board rate returns and are unwilling to risk your capital
2	6-10	Conservative	You have a willingness to take some risk in order to achieve returns slightly above deposits rates
3	11-15	Moderate	You are willing to accept fluctuations and some capital loss in order to achieve higher returns over a longer term period (up to 3 years)
4	16-20	Growth	You seek to achieve moderate to high returns through relatively high risk investments and are willing to accept high levels of fluctuations and loss of capital
5	21-25	Aggressive	You seek to achieve substantial returns and are willing to accept very high levels of fluctuations, volatility as well as loss of capital

Based on your answers, your risk profile is :

Question no.	Score
2	
3	
4	
5	
6	
Total	

Category	Score	Description	Profile
1	0-5	Risk Averse	
2	6-10	Conservative	
3	11-15	Moderate	
4	16-20	Growth	
5	21-25	Aggressive	

☐ **Agree with the Risk Profile**

I/We confirm that I/we agree with the analysis made above. I/we fully understand the nature and risks of the investments and/or unit trust fund(s) and wish to proceed with the purchase of the investment and/or unit trust fund(s) selected.

☐ **Disagree with the Risk Profile**

I/We confirm that I/we do NOT agree with the analysis made above. I/we fully understand the nature and risks of the investment products I/we intend to purchase and wish to proceed with the purchase of the investment and/or unit trust fund(s) selected.

☐ **Execution Only**

I/We do not wish to provide any and/or some of the information requested above and wish to proceed with the purchase of the investment and/or unit trust fund(s) of my choice. I/We understand that my decision may adversely affect my investment portfolio.

CUSTOMER DECLARATION

- ☐ I/We declare that the information provided by me/us on this form is true, correct and complete.
- ☐ I / we acknowledge that this Suitability and Risk Assessment is valid until and unless I /we request a new review at any future time, or any other interval as may be specified by Al Rajhi Banking & Investment Corporation (Malaysia) Berhad.
- ☐ I /We hereby agree to indemnify ARBM against all actions, suits, proceedings, claims, damages and losses which may be suffered by ARBM as a result of any inaccuracy of the declarations herein.

Primary Applicant's Signature / <i>Tandatangan Pemohon Utama</i>	Joint Applicant's Signature / <i>Tandatangan Pemohon Bersama</i>
Name / Nama :	Name / Nama :
Date / Tarikh :	Date / Tarikh :

FOR BANK USE / UNTUK KEGUNAAN BANK	
Branch Code / Kod Cawangan :	
Sales Staff Code / Kod Kakitangan Jualan :	
Sales Staff Unit Trust Code / <i>Kod Unit Amanah Kakitangan Jualan :</i>	
Sales Staff (Name & Signature) / <i>Kakitangan Jualan (Nama & Tandatangan) :</i>	
Checked by (Name & Signature) / <i>Disemak oleh (Nama & Tandatangan) :</i>	

WARNING

THE RECOMMENDATION IS MADE BASED ON INFORMATION OBTAINED FROM THE SUITABILITY ASSESSMENT. INVESTORS ARE ADVISED TO EXERCISE JUDGEMENT IN MAKING AN INFORMED INVESTMENT DECISION IN RELATION TO THE UNLISTED CAPITAL MARKET PRODUCTS.