

Suitability Test for Corporate Customers

First Name-Surname _____ **ID Number** _____

Question 1-10 For the purpose of assessing the suitability of the investment

1. Has the corporate customer had the experience in investing in the financial instruments (i.e., Treasury bills, government bonds, Bill of Exchange, stock, bonds, structured notes, funds)?
 - a. Less than 1 year
 - b. 1-5 years
 - c. 6-10 years
 - d. More than 10 years

2. At present, what percentage of the financial burden and expenses compared to the revenues?
 - a. Greater than 75 percent of the total income
 - b. In the range of 50 to 75 percent of the total income
 - c. In the range of 25 to 50 percent of the total income
 - d. Less than 25 percent of the total income

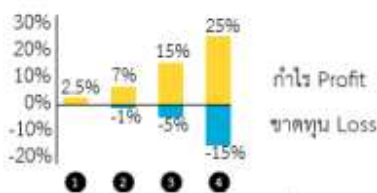
3. What is the corporate customer's financial situation?
 - a. The assets are less than the liabilities
 - b. The assets equal to the liabilities
 - c. The assets are greater than the liabilities
 - d. No liabilities or liabilities are low relative to assets

4. Has the corporate customer invested in any of these financial instruments? (Able to choose more than one)
 - a. Bank saving
 - b. Government bond or mutual fund investing in treasury bill
 - c. Bond or fixed-income mutual fund
 - d. Stock or equity mutual fund or other higher-risk financial instruments

5. How long would you expect that you would not need to use this invested fund?
 - a. Less than a year
 - b. In the range of 1 to 3 years
 - c. In the range of 3 to 5 years
 - d. Greater than 5 years

6. What is the corporate customer's Risk Tolerance?
 - a. Do not lose on the invested fund and achieve the regular return (can be low return)
 - b. Look for achieving the regular return but will probably be able to lose some invested fund
 - c. Look for achieving higher return but will probably be able to lose more invested fund
 - d. Look for achieving the highest return in the long term but will probably be able to lose the most invested fund

7. When considering the figure below, which financial strategy would you consider?
 - a. Investment plan 1, have a possibility to achieve a 2.5% return without any loss
 - b. Investment plan 2, have a possibility to achieve the maximum return of 7% but will probably be able to lose up to 1%
 - c. Investment plan 3, have a possibility to achieve the maximum return of 15% but will probably be able to lose up to 5%
 - d. Investment plan 4, have a possibility to achieve the maximum return of 25% but will probably be able to lose up to 15%



8. If your chosen financial instrument creates high return but has a potential loss of some money, how do you feel?
 - a. Be worried and afraid of losing money
 - b. Understand but does not feel comfortable
 - c. Understand and be able to take a certain level of risk
 - d. Not worried about the chance of losing money and expect the higher return

9. What percentage of the decrease in your invested fund would make you feel worried that you cannot accept it?
 - a. 5% or less than 5%
 - b. In the range of 5% to 10%
 - c. In the range of 10% to 20%
 - d. Greater than 20%

10. If you find out that your invested fund has a value of THB 85,000 from the investment of THB 100,000 you did last year, how would you feel and would you do?
 - a. Anxious and want to sell all of remaining invested fund
 - b. Anxious and will adjust portfolio by investing the lower-risk financial instruments instead
 - c. Continue to maintain the existing funds and wait for the turnaround return
 - d. Confident still as the investment needs a long period of time and will invest more in the same financial instrument to lower the average cost of fund

Question 11-12 For the purpose of providing investing advice

With the purpose of investing in futures (derivative) and structured notes only

11. Through the successful derivative investment in the futures (derivative) and structured notes, you can achieve higher return. On the other hand, you will lose all invested fund and probably be required to put some additional fund to offset this loss, would you be able to accept it?
 - a. No
 - b. Yes

For the purpose of investing overseas

12. In addition to the investment risks, would you be able to accept the foreign exchange risk?
 - a. No
 - b. Yes



Signed _____ Customer

Date ____ / ____ / ____

For Authorized Officer

Part 1: Criteria to calculate scores

Answer a = 1 mark answer b = 2 marks answer c = 3 marks answer d = 4 marks
 Question number 4, if answering several it will be chosen the answer that gives the highest score

Part 2: Result of Assessing the assessing the suitability of the investment

Score	Level	Risk Tolerance
Less than 15	1	Low
15 – 21	2	Moderate to Low
22 – 29	3	Moderate to High
30 – 36	4	High
37+	5	Very High

Part3: Example of Advice provided for the investment allocation

Risk Tolerance	Investment Allocation				
	Bank Savings and Short-Term Bonds	Treasury Bills with Less than 1-year	Maturity Bonds	Equity	Alternative investment
Low	>60%		<20%	<10%	<5%
Moderate to Low	<20%	<70%		<20%	<10%
Moderate to High	<10%	<60%		<30%	<10%
High	<10%	<40%		<40%	<20%
Very High	<5%	<30%		<60%	<30%

* Including commodities, futures

Overall Score

Signed _____ Appraiser Signed _____ Approver

Date ____ / ____ / ____